

Investor Presentation January - 2019

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Q3 FY19 Highlights



Business Strategy




Performance Matrix



Next Generation Bank



About Us



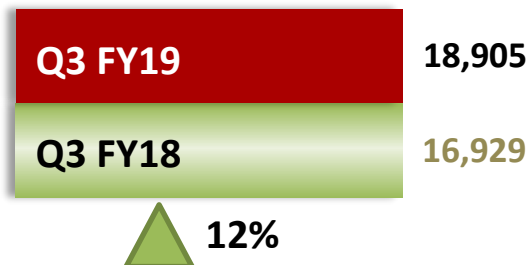
Q3 FY19 Highlights



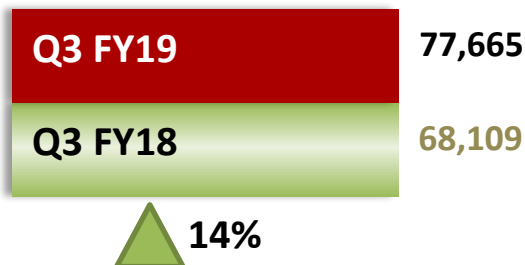
Key Quarterly Highlights- Q3 FY19

Rs Crs

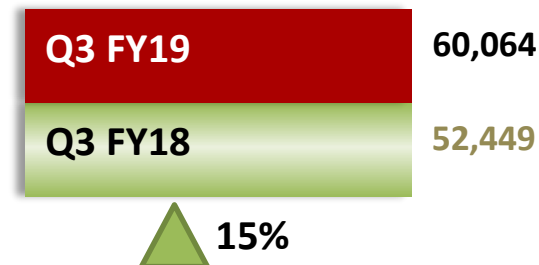
CASA



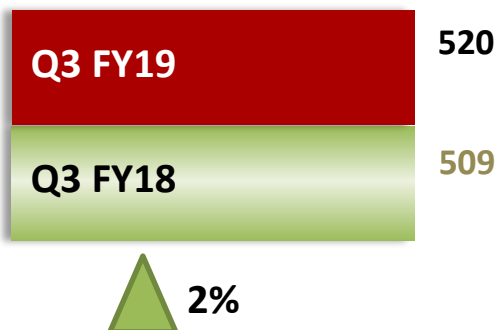
Deposits



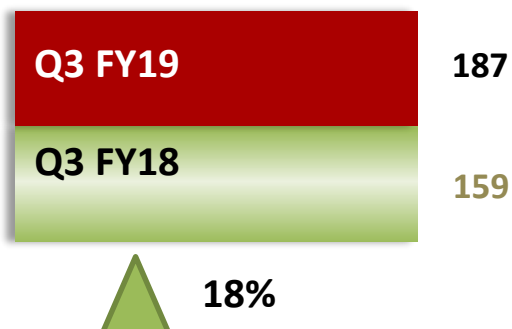
Advances



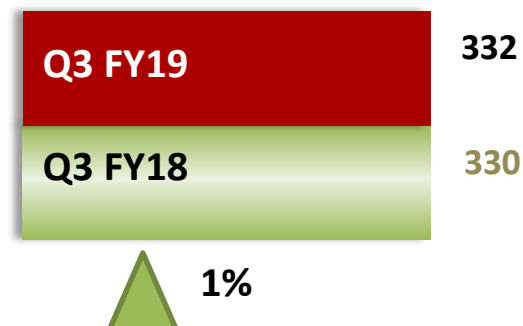
Net Interest Income



Other Income



PPOP





Business Strategy



Our Strategy...



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

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

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

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

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

...Performance in Line with Strategy

Strengthen Retail base

Rs. 16,857 Crs

**INCREASE
29.4% YoY**

Expand Agriculture &
SME Base

Rs. 22,095 Crs

**INCREASE
6.1% YoY**

Improve CASA

Rs. 18,905 Crs

**INCREASE
11.7% YoY**

Shall continue to focus on Core Strengths



01

Increase ...

CASA

02

Retail Business ...

More Products

03

SME Business ...

Sole Banker

Retail
Relationships



SME
Relationships

06

Sustainable...

Asset Quality

05

Increase...

Fee Income

04

Improve

NIM

...Increase Retail & SME Business

01

Centralized
Marketing &
Processing
Centre (Kochi)



Loan Processing

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

02

Retail Hub

- Home Loan
- Auto Loan
- MSME Loan
- LAP



Retail Business

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

03

Cluster
Branches

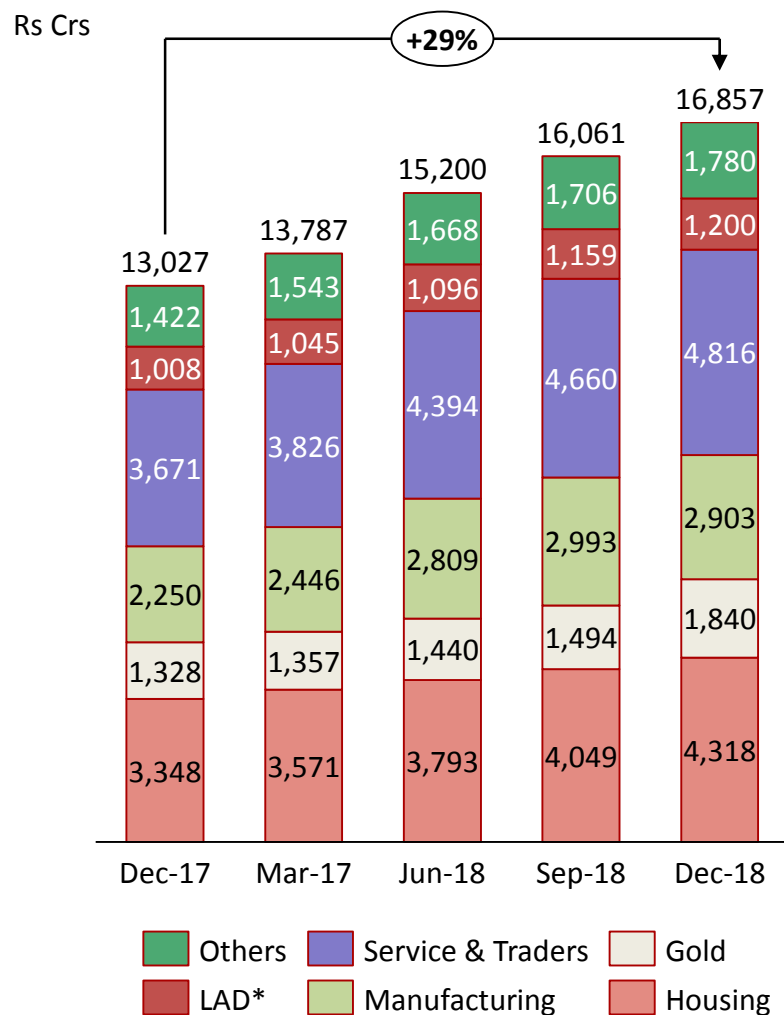


Branch Profitability

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

...by focus on Housing Loans in Retail

Retail Breakup



Housing: Key Initiatives

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

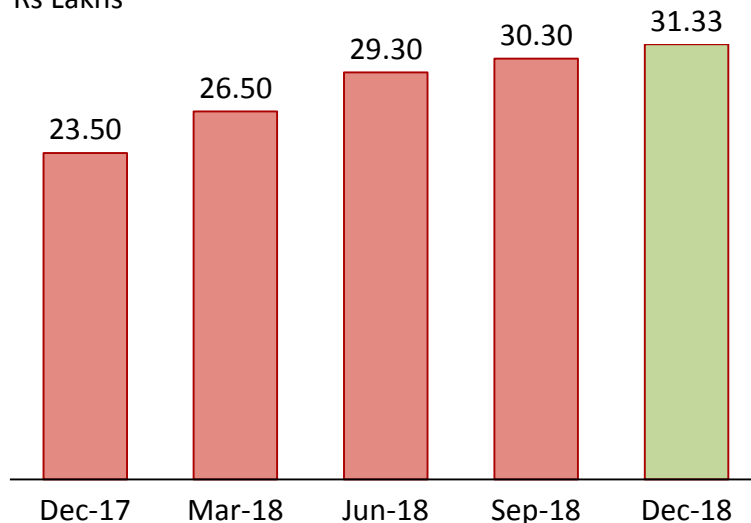
October to December 2018

- Mortgage Loans Sanctioned : 2,872 Nos.
- Amount of Mortgage Loans Sanctioned: Rs. 984 Crs

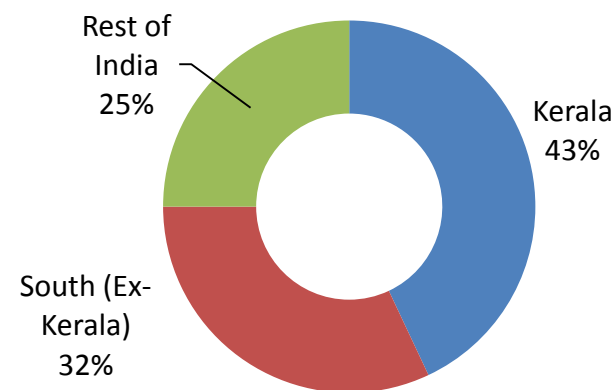
...becoming a Banker of Choice to SMEs

Average SME Loan / Account

Rs Lakhs



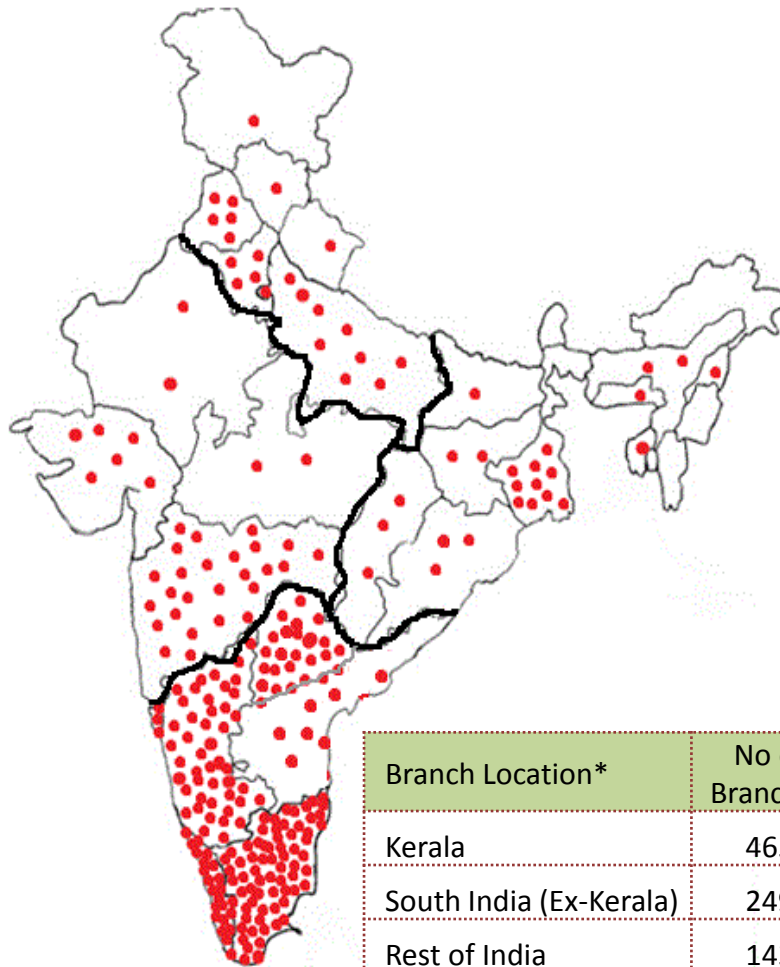
SME Loan Book by Geography – Q3 FY19



SME Highlights

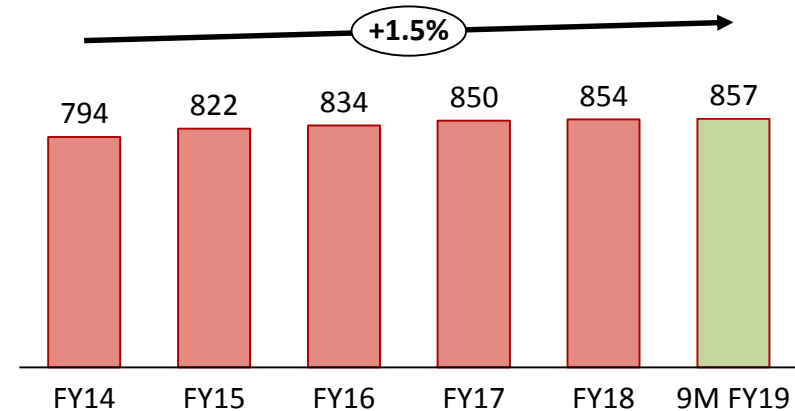
- Dedicated JGM appointed to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well – liabilities, vehicle finance
- Ongoing training (in-house as well as external)
- Entire SME loan processing centralized at Kochi at two centers- Special focus on applications up to Rs. 2.00 Cr and standardized, uniform risk based approach on Rs. 2.00 Cr to Rs. 25.00 Cr SME Segment.
- Underwriting of SME loans through customized software called SME LOS (SME Loan Origination System) to ensure speedy, paperless processing with capabilities to integrate with external sources like Finacle, CIBIL, Rating Agencies etc for seamless flow of data.
- Regional Offices freed from processing of loan applications so as to focus on new customer acquisition and marketing

...with the help of our Branch Network

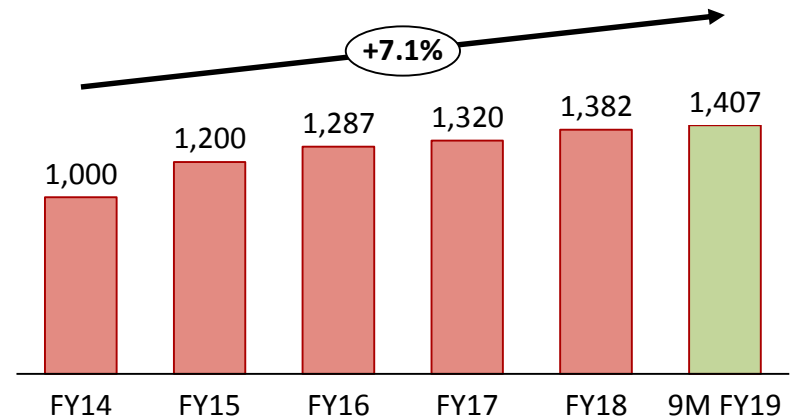


| Branch Location* | No of Branches |
|-------------------------|----------------|
| Kerala | 465 |
| South India (Ex-Kerala) | 249 |
| Rest of India | 143 |
| Total | 857 |

Total Branch Network



Total ATM Network

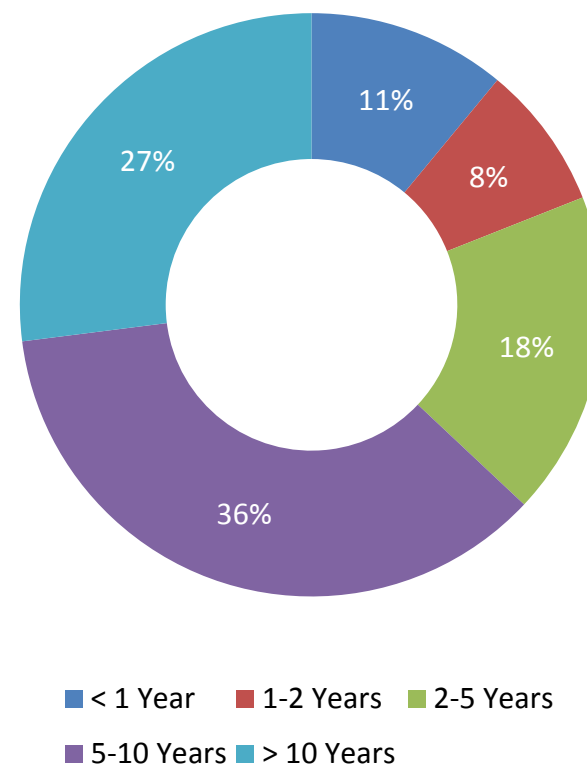
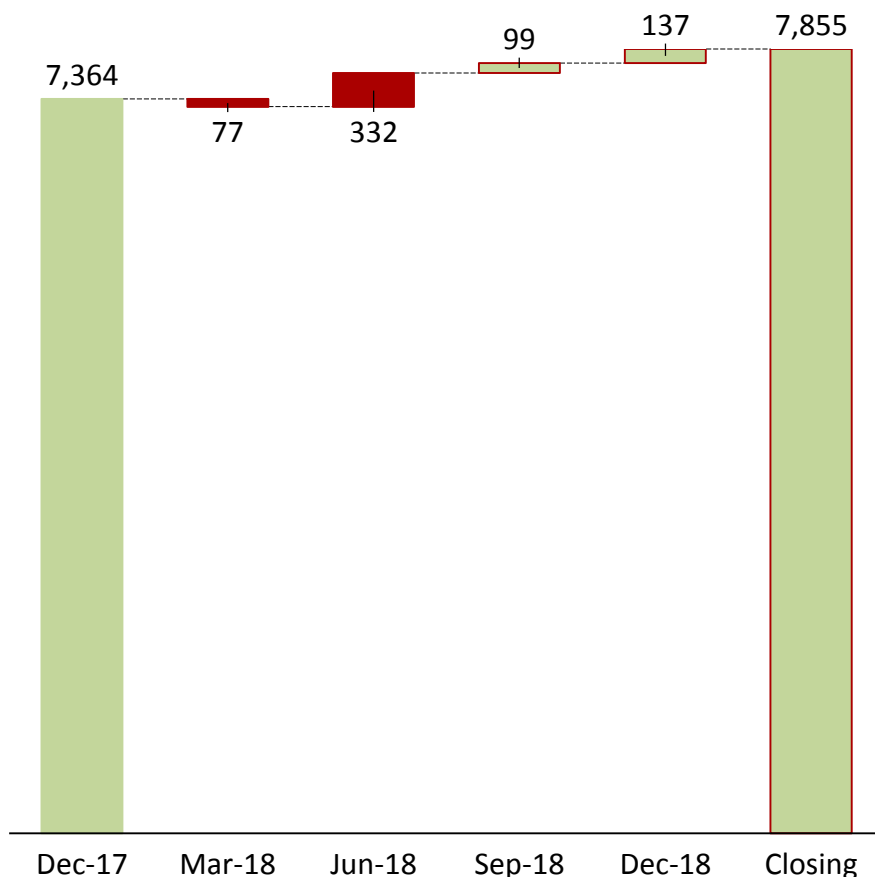


*Map for illustration purpose only


... and our Experienced Employees

Employee Addition


Total Employees: 7,855*



*Full-time officers and clerks.

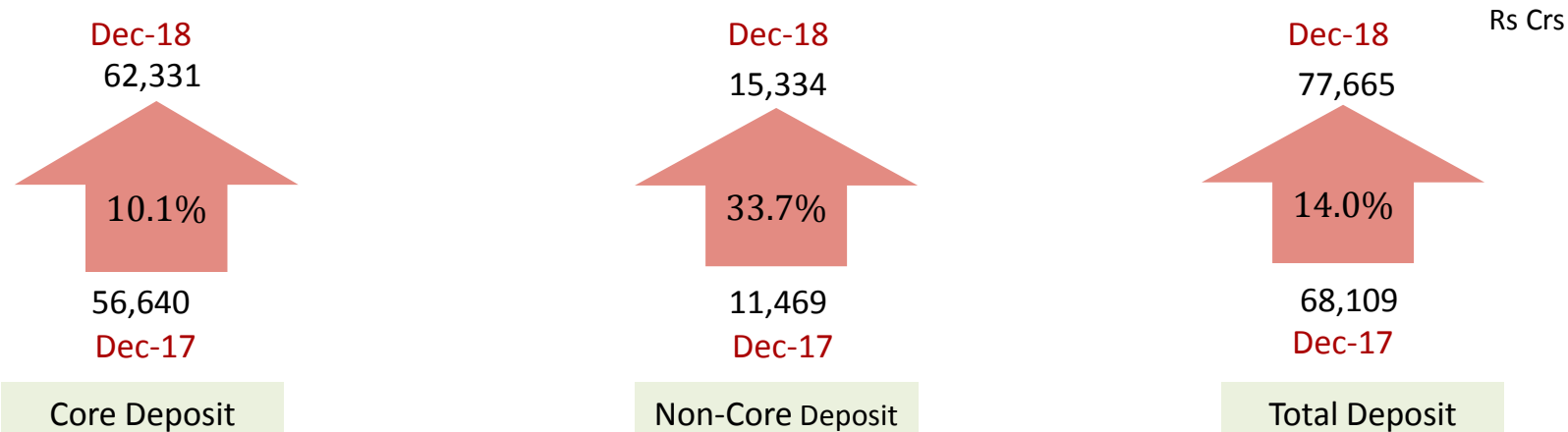


Performance Matrix

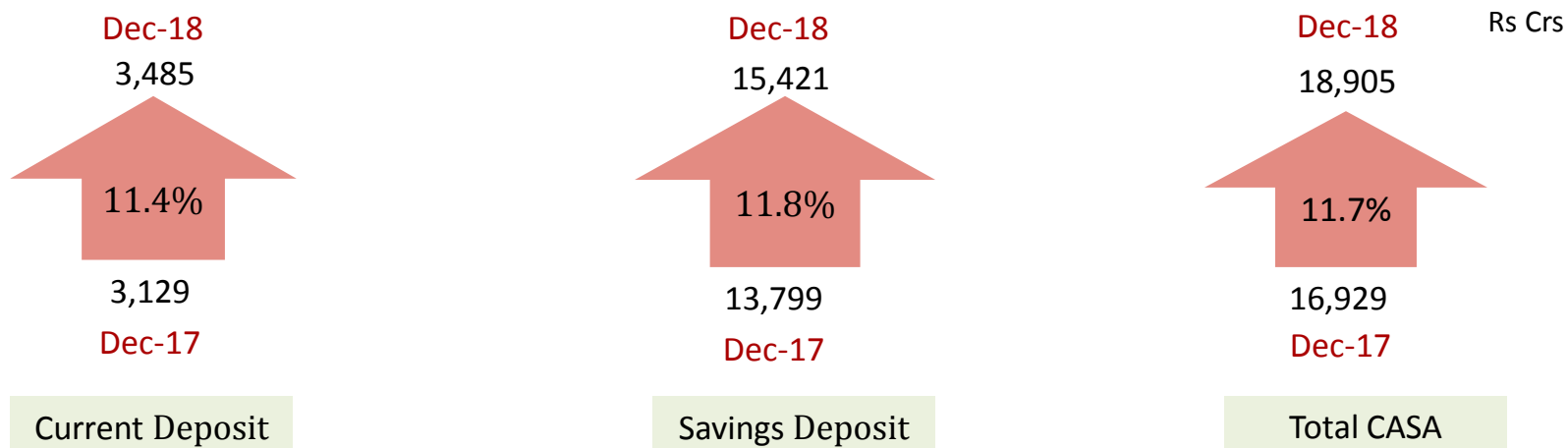


Strong Deposit Franchise

Core & Non-Core Deposits

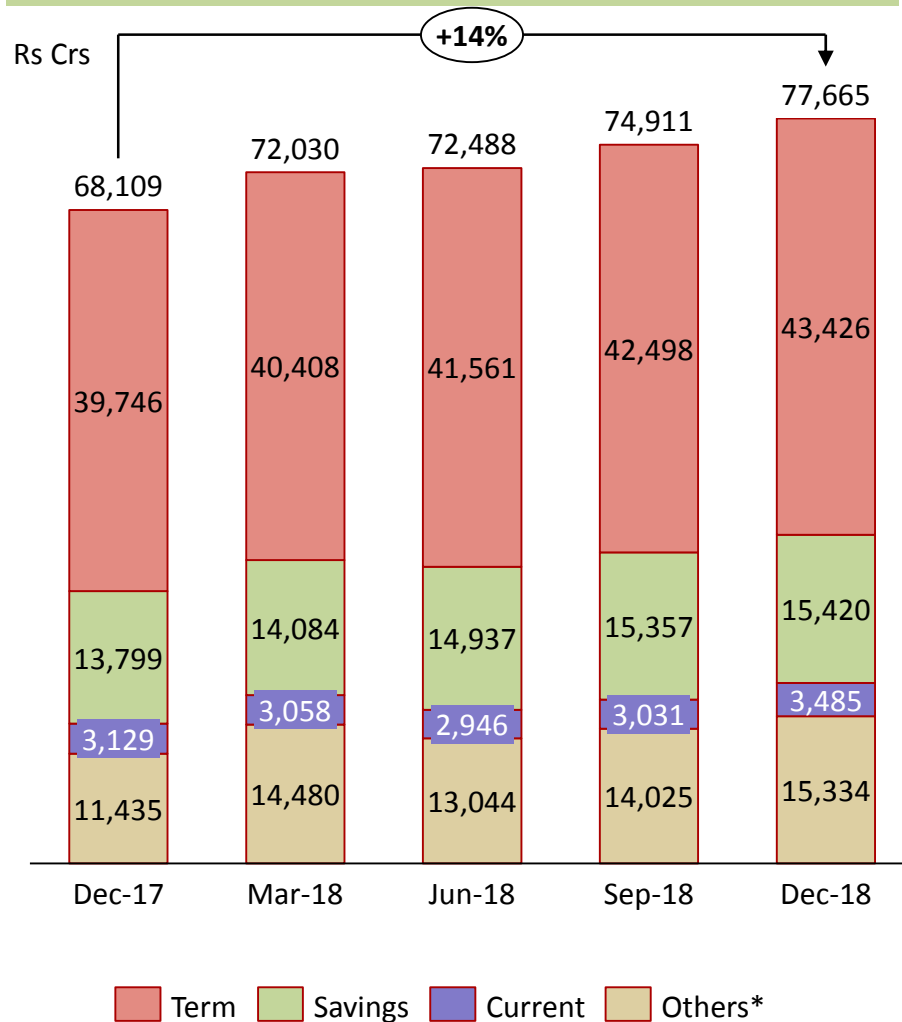


CASA Deposits

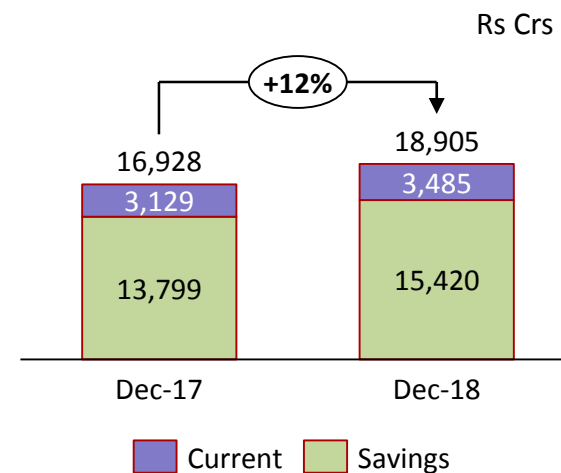


Core Deposits Growing...

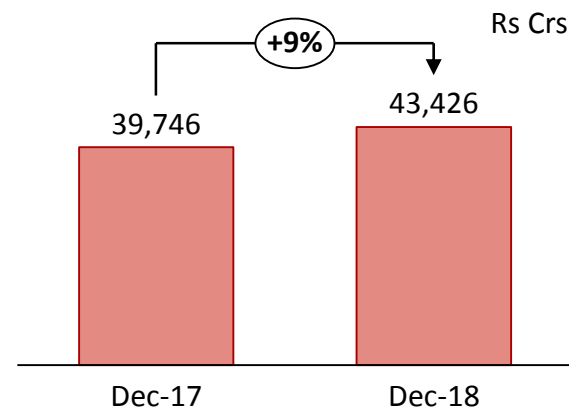
Breakup of Deposits



CASA Deposit



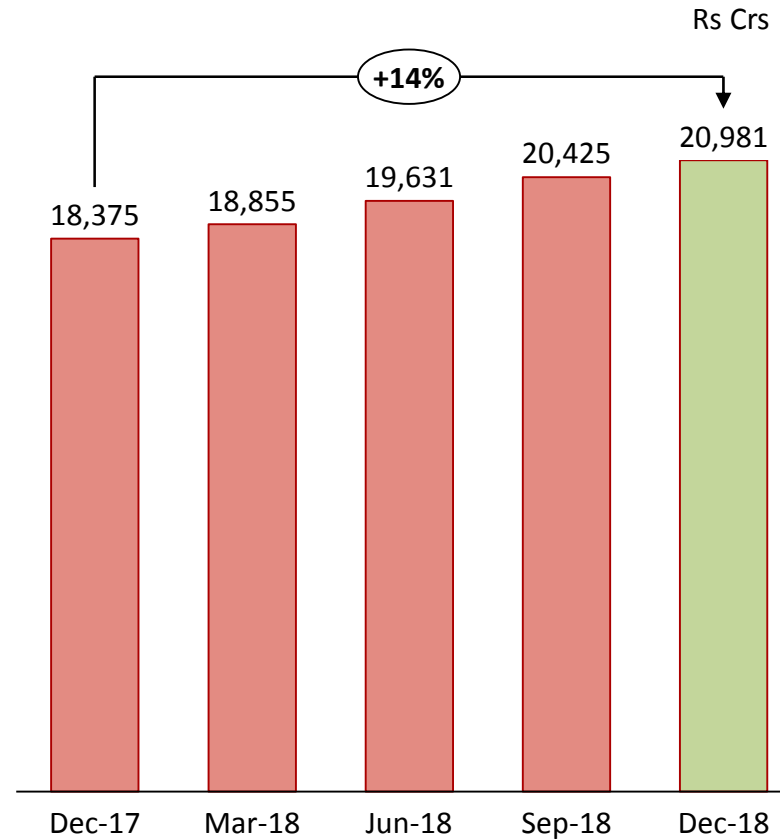
Term Deposits



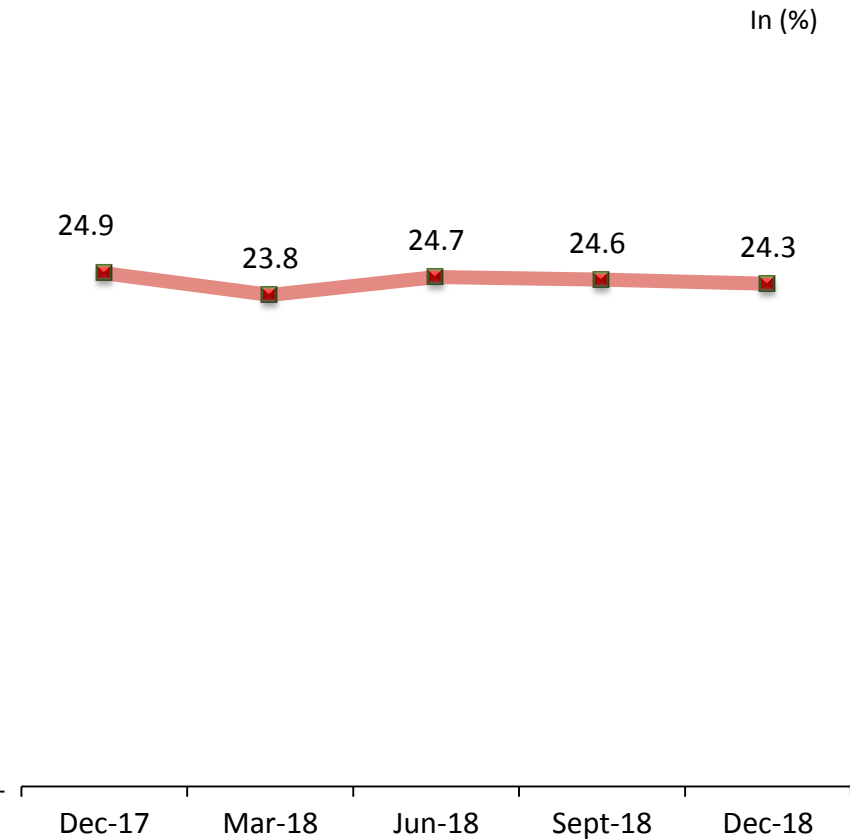
*Others includes: Bulk, Certificates of Deposits

NRI Deposits Growing...

NRI Deposits



CASA

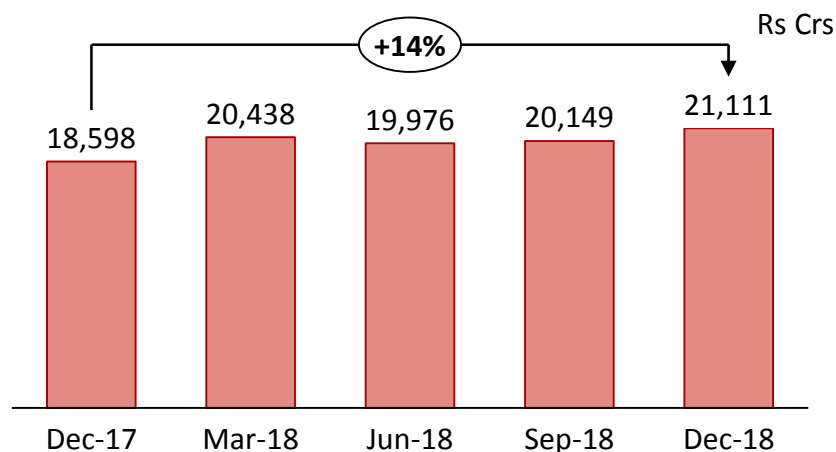


Break Up of Non Resident Deposits

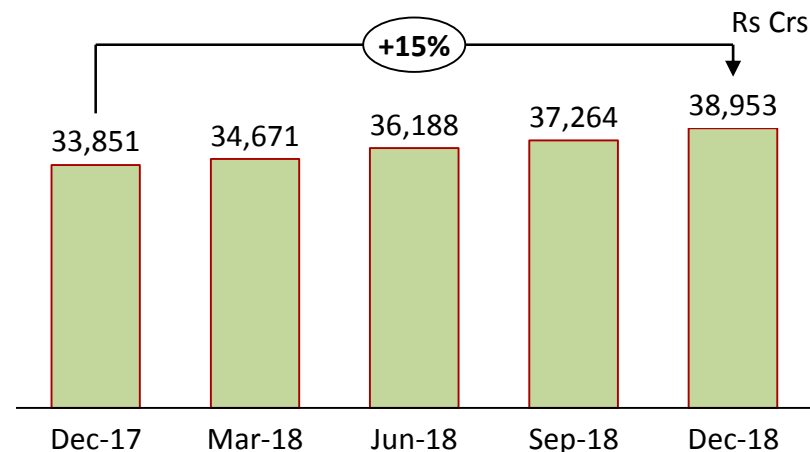
| Deposit Type (Rs Crs) | Q3-FY 18 | Q4-FY 18 | Q1-FY 19 | Q2-FY 19 | Q3-FY 19 |
|---|---------------|---------------|---------------|---------------|---------------|
| NRE SB | 3,212 | 3,335 | 3,628 | 3,741 | 3,768 |
| NRO SB | 603 | 618 | 623 | 657 | 712 |
| FCNR (B), RFC & Others | 1,598 | 1,634 | 1,638 | 1,652 | 1,697 |
| Low Cost NRI Deposit (Sub Total) | 5,413 | 5,587 | 5,889 | 6,050 | 6,177 |
| NRE Term Deposit | 12,427 | 12,704 | 13,180 | 13,789 | 14,199 |
| NRO Term Deposit | 535 | 564 | 562 | 586 | 605 |
| Total NRI Deposit | 18,375 | 18,855 | 19,631 | 20,425 | 20,981 |

Composition of Loan Book

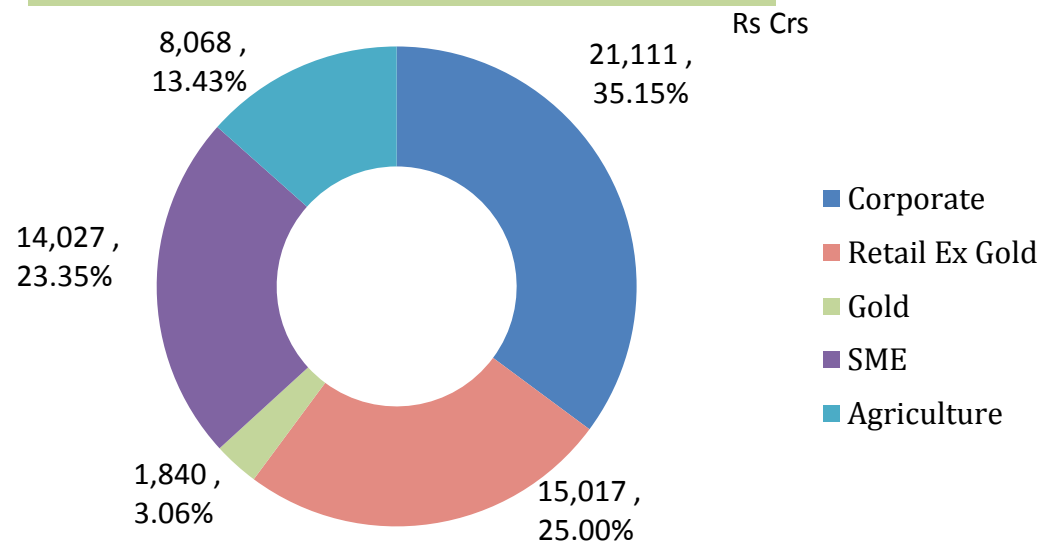
Corporate Advances (Above Rs 25 Crs)



Retail Advances



Segment wise Break Up of Total Loan Book



Composition of Loan Book

Break up of Loan book

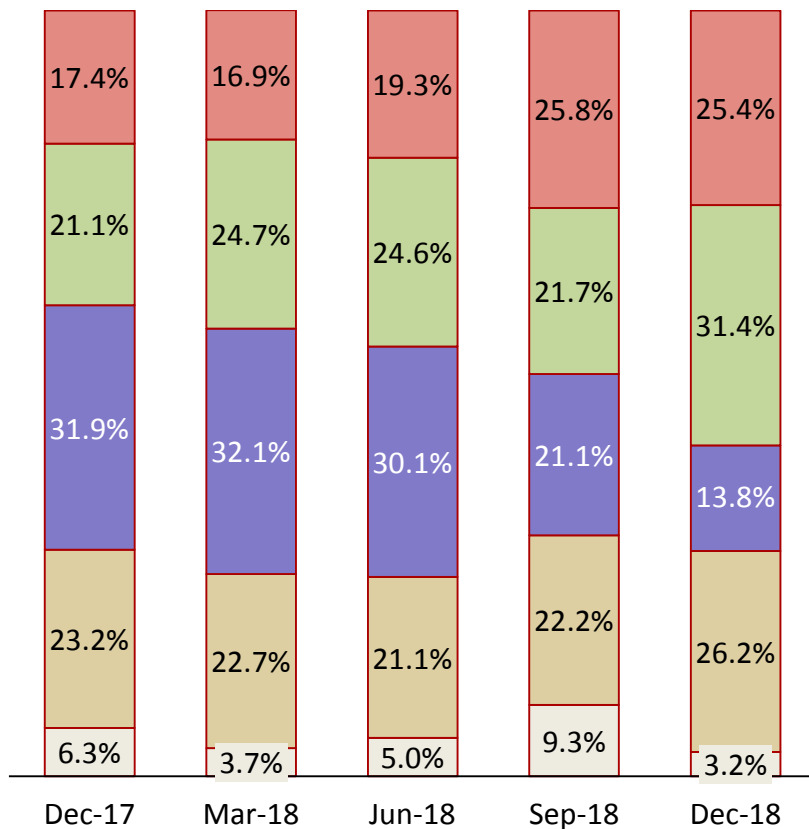
| Advances (Rs. Crs) | Dec-17 | | Mar-18 | | Jun-18 | | Sept-18 | | Dec-18 | |
|-----------------------|-----------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|---------------|----------------|---------------|
| | No. of A/C's | Rs. (in Crs) | No. of A/C's | Rs. (in Crs) | No. of A/C's | Rs. (in Crs) | No. of A/C's | Rs. (in Crs) | No. of A/C's | Rs. (in Crs) |
| Less than 5 Crs | 7,11,884 | 20,515 | 7,15,160 | 21,816 | 7,15,520 | 22,529 | 7,17,750 | 23,331 | 723,279 | 25,576 |
| 5 - 25 Crs | 3,763 | 9,332 | 3,753 | 10,147 | 3,798 | 10,564 | 3,898 | 10,892 | 4,071 | 11,321 |
| 25 – 100 Crs | 890 | 10,003 | 1,038 | 10,539 | 987 | 10,455 | 982 | 10,449 | 992 | 10,790 |
| More than 100 Crs | 386 | 12,599 | 387 | 12,607 | 381 | 12,616 | 389 | 12,741 | 381 | 12,377 |
| Total Advances | 7,16,883 | 52,449 | 7,20,338 | 55,109 | 7,20,686 | 56,164 | 7,23,019 | 57,413 | 728,723 | 60,064 |

Composition of Corporate Loan Book

96.8% of our Large Corporate Standard Advances above Rs. 100 Crs are under Investment Grade

External Rating

Rs Crs

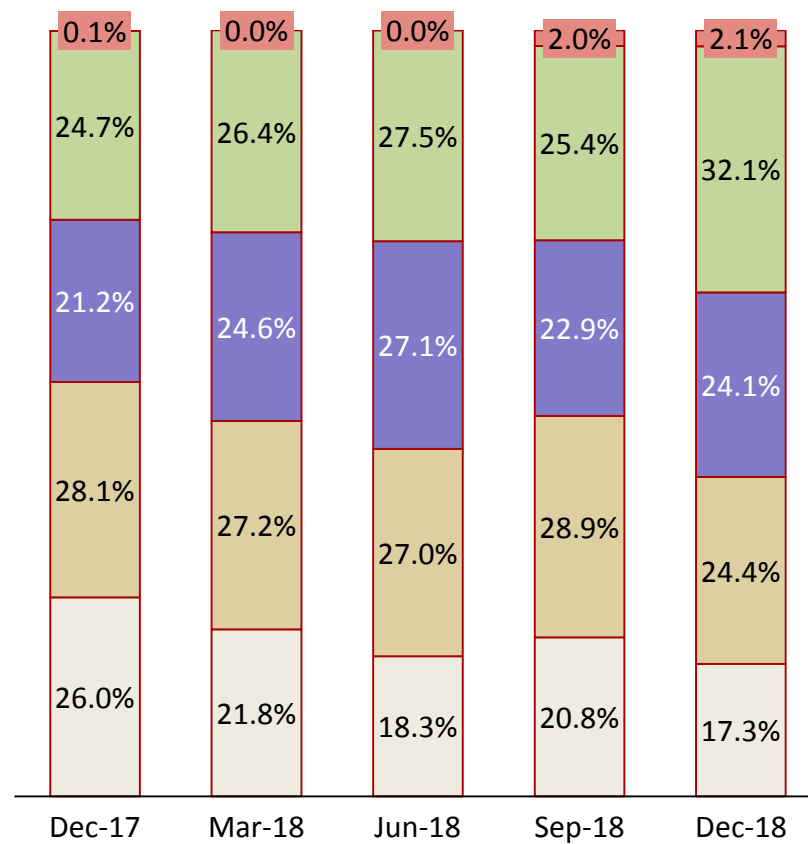


AAA AA A BBB <BBB

82.7% of Total Corporate Loan Book is Investment Grade (Rs. 25 Crs and above)

SIB Internal Rating

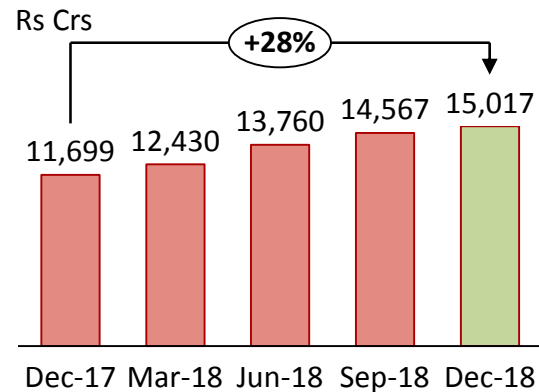
Rs Crs



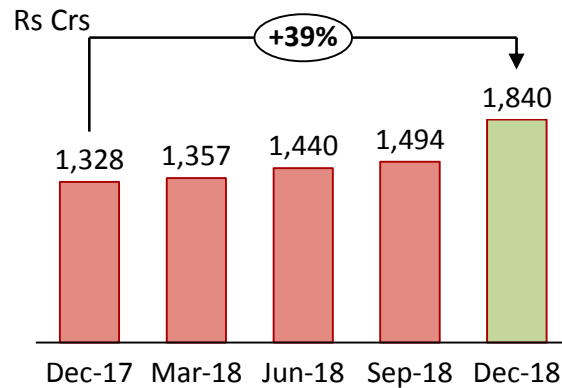
SIB AAA SIB AA SIB A SIB BBB SIB <BBB

Key Focus : Retail, SME & Agriculture

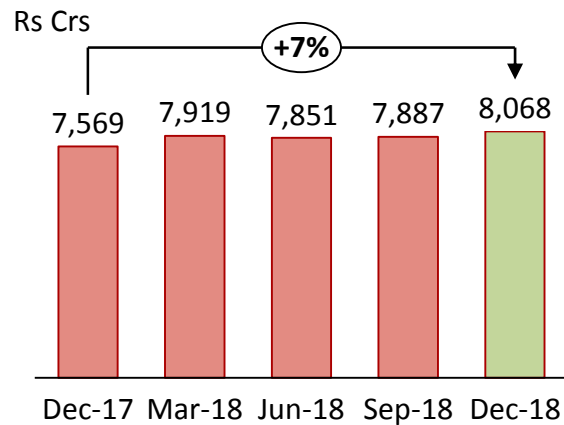
Retail excluding Gold



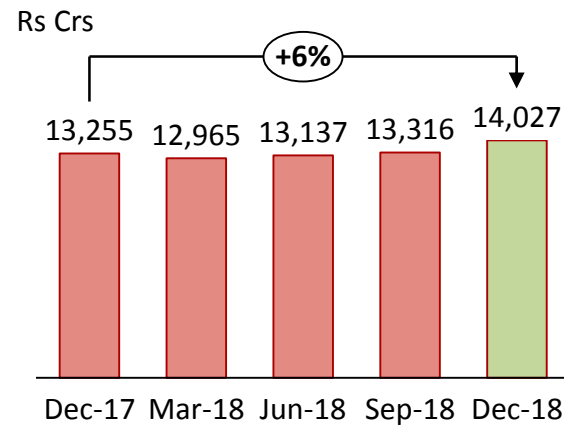
Gold (Average LTV – 65%)



Agriculture



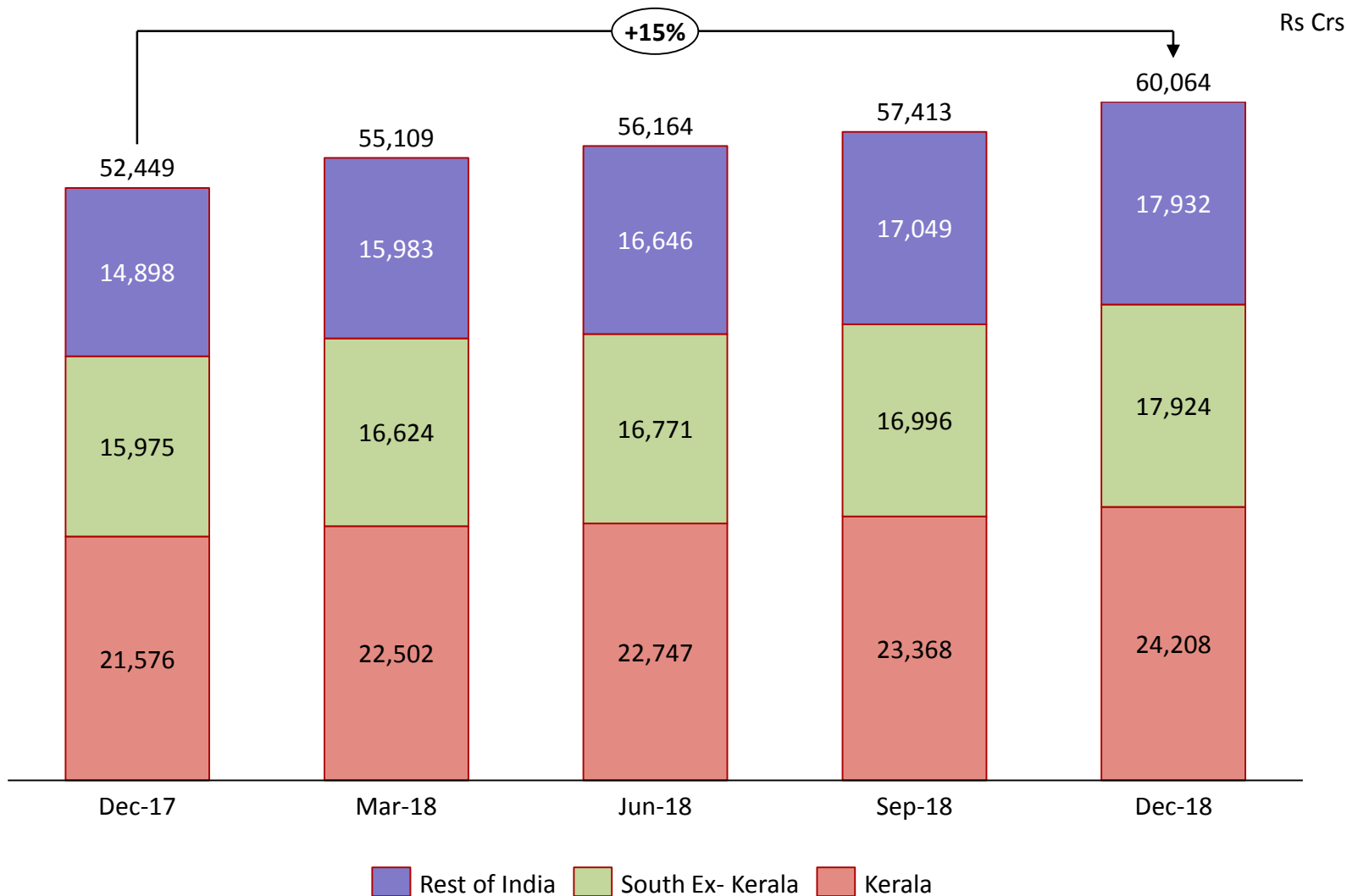
SME



Retail Loans (Excl. Gold), Agriculture & SME has grown by 14.1% (Y-o-Y)

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

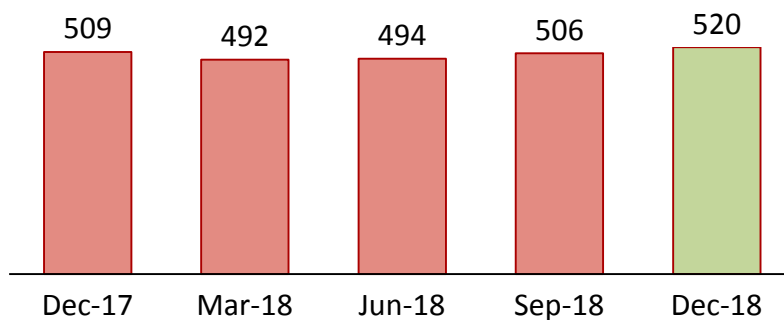
Advances growing Across Regions



Net Interest Income - Quarter

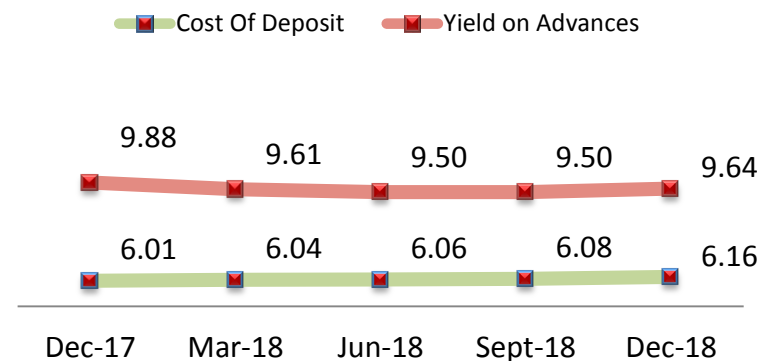
Net Interest Income

Rs Crs



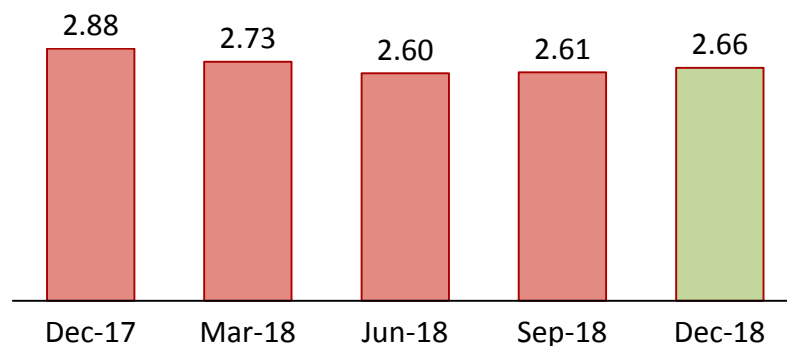
Cost of Deposits & Yield on Advances

In %



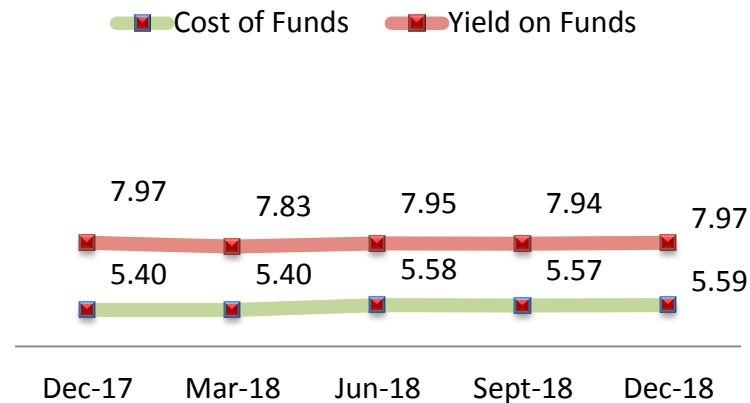
Net Interest Margin

In %



Cost of Funds & Yield on Funds

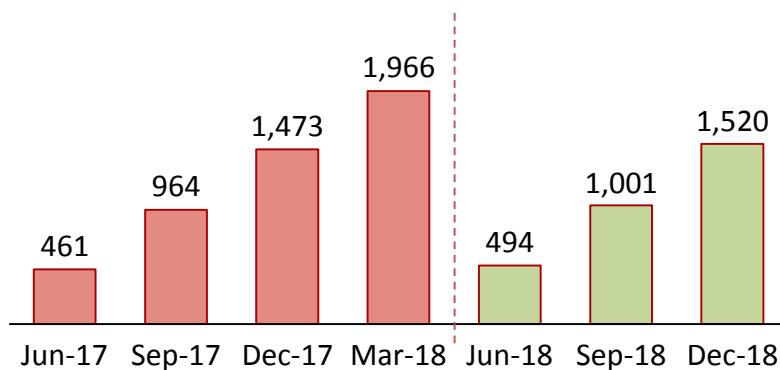
In %



Net Interest Income - Cumulative

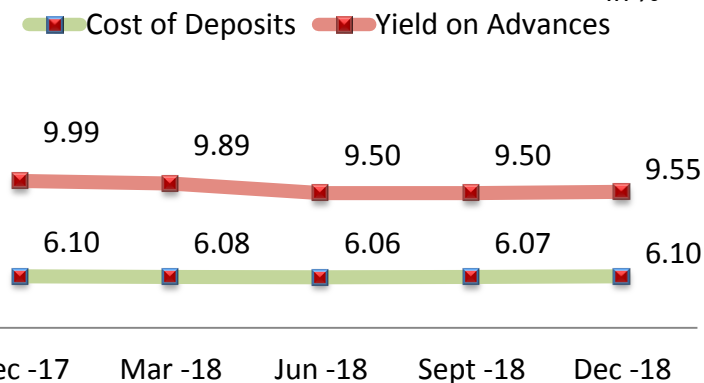
Net Interest Income

Rs Crs



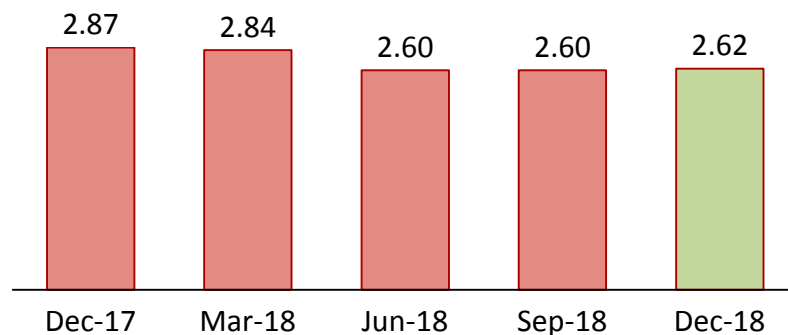
Cost of Deposits & Yield on Advances

In %



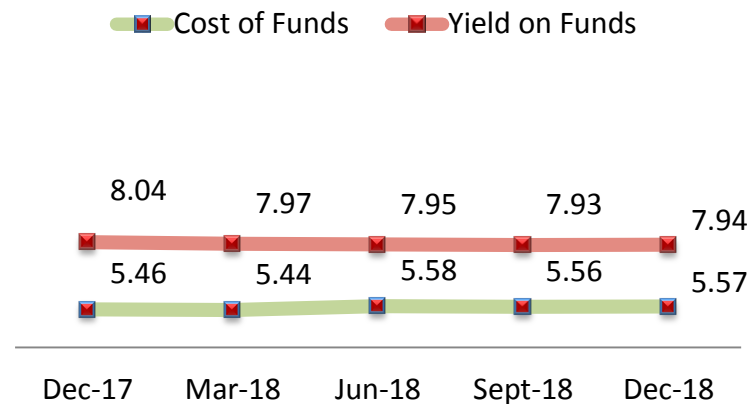
Net Interest Margin

In %



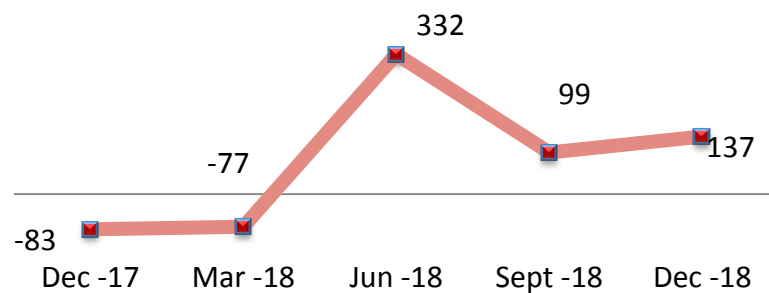
Cost of Funds & Yield on Funds

In %

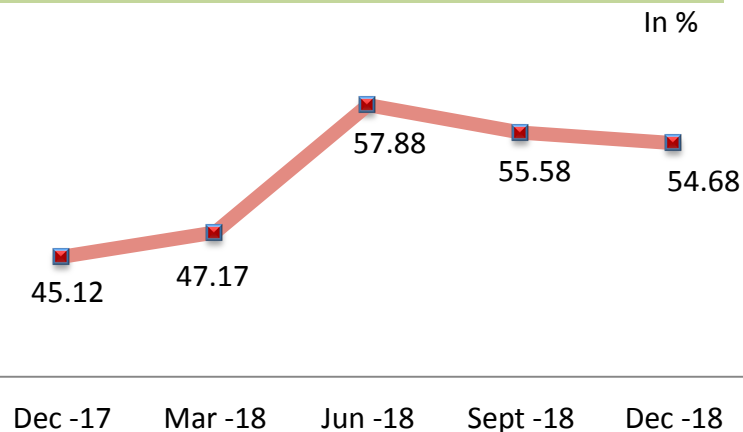


Improving Operating Efficiency

Employee Additions

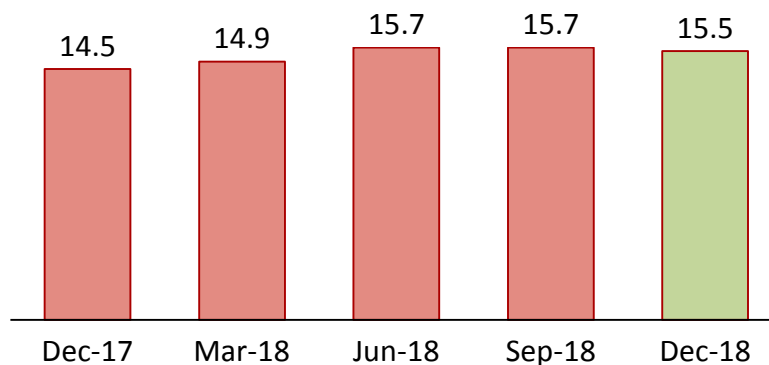


C/I Ratio



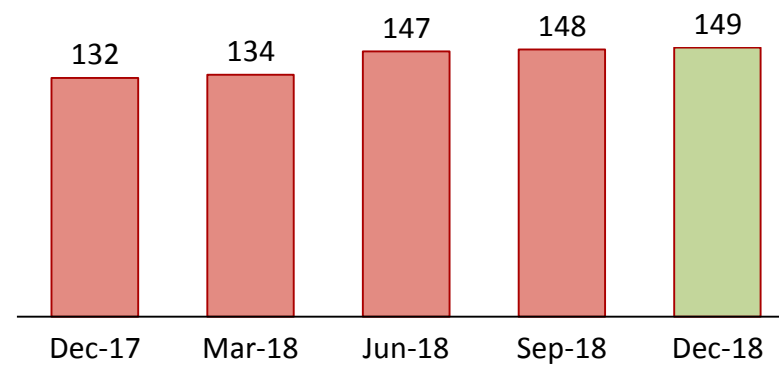
Business per Employee

Rs Crs



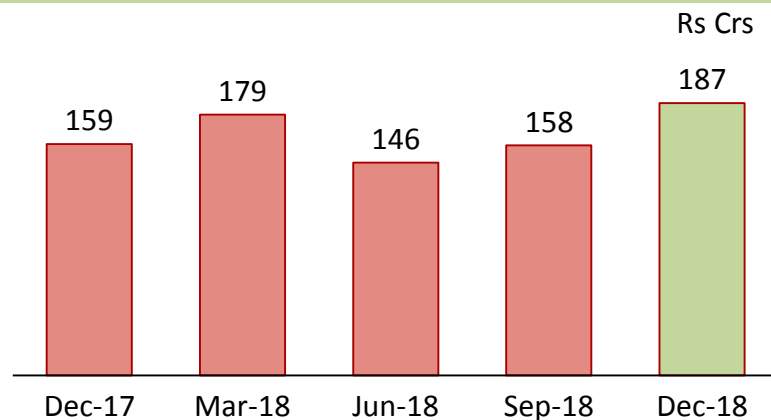
Business per Branch

Rs Crs

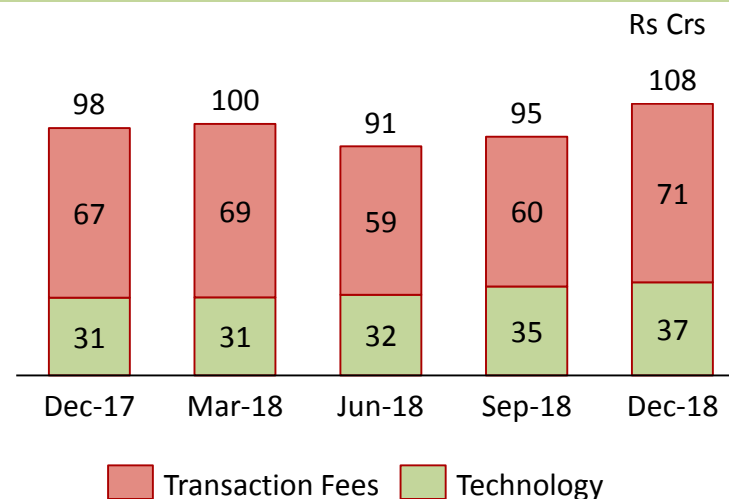


Sustainable Other Income

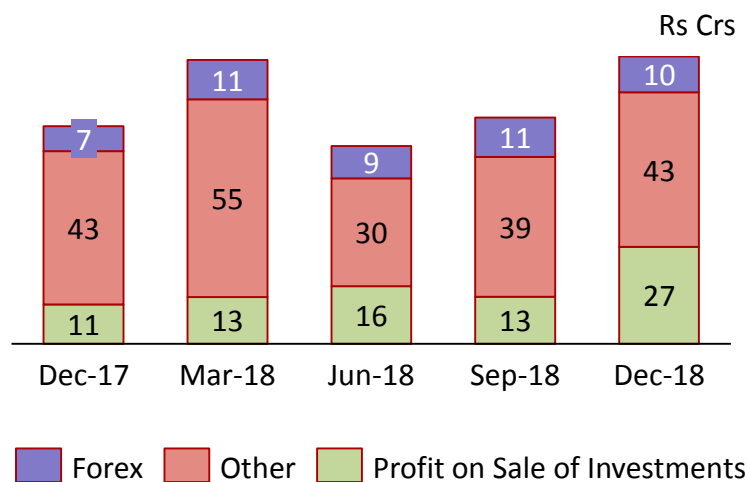
Total Other Income led by ...



...Sustainable : Transaction Fees + Technology



Profit on Sale of Investments, Forex & Others



Investment Book as on Dec-18

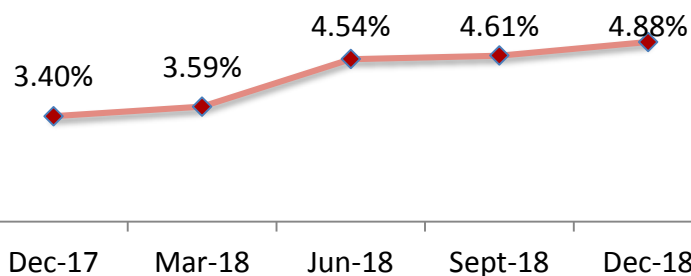
| Details | Rs. Crs | M Duration |
|--------------|---------------|-------------|
| HTM | 14,936 | 5.38 |
| AFS | 3,988 | 2.38 |
| HFT | 1 | - |
| Total | 18,926 | 4.97 |

Break Up of Provisions

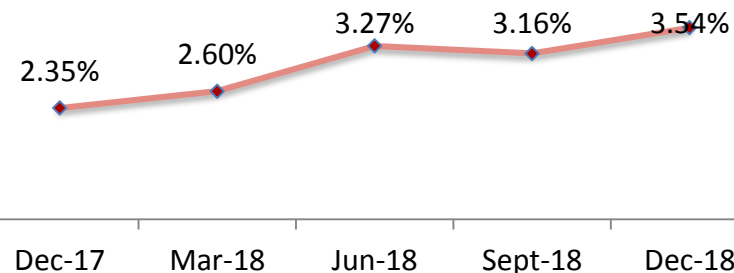
| Rs Crs | Q3-FY 19 | Q3-FY 18 | Q2-FY 19 |
|---|--------------|--------------|--------------|
| For NPA & NPI | 189.4 | 229.78 | 133.2 |
| For Depreciation on Investments | -7.3 | 4.51 | 40.5 |
| For Standard Assets | 10.1 | 6.54 | 6.4 |
| For Restructured Advances/Sacrifices & FITL | 0.0 | -0.30 | -1.0 |
| For Unhedged Forex Exposure | -0.1 | 0.49 | 0.2 |
| Others | 11.1 | -86.74 | 25.5 |
| Taxes | 45.0 | 60.87 | 35.0 |
| Total Provisions | 248.1 | 215.2 | 239.7 |

Non Performing Assets

Gross NPA



Net NPA



Gross NPA Movement

| Rs Crs | Dec-17 | Mar-18 | Jun-18 | Sept-18 | Dec-18 |
|----------------|--------------|--------------|--------------|--------------|--------------|
| Opening | 1,766 | 1,775 | 1,980 | 2,552 | 2,646 |
| Additions | 258 | 614 | 609 | 213 | 659* |
| Deductions | 249 | 408 | 37 | 119 | 375 |
| Closing | 1,775 | 1,980 | 2,552 | 2,646 | 2,930 |

Net NPA Movement

| Rs Crs | Dec-17 | Mar-18 | Jun-18 | Sept-18 | Dec-18 |
|----------------|--------------|--------------|--------------|--------------|--------------|
| Opening | 1,256 | 1,211 | 1,416 | 1,814 | 1,785 |
| Additions | 89 | 510 | 505 | 165 | 555 |
| Deductions | 134 | 305 | 107 | 194 | 240 |
| Closing | 1,211 | 1,416 | 1,814 | 1,785 | 2,100 |

*Break up of Rs. 659 Crs as below:

- Corporate Slippage - Rs. 503 Crs
- MSME Slippage - Rs. 119 Crs
- Retail Slippage - Rs. 34 Crs
- Agri Slippage - Rs. 3 Crs

Corporate slippages of Rs. 503 Crs consist of

- Rs. 400 Crs – 1 Large Infrastructure Conglomerate
- Rs. 103 Crs – 1 EPC Contractor

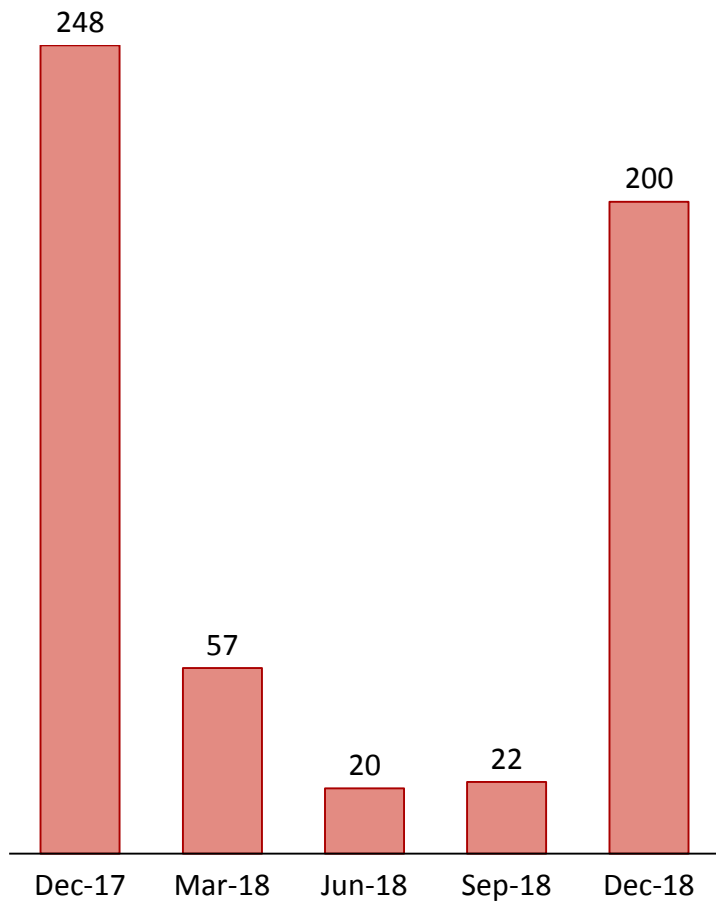
Stressed Assets - QoQ

| | Gross Basis | | Net Basis | |
|---|--------------|--------------|--------------|--------------|
| Rs Crs | Q2-FY 19 | Q3-FY 19 | Q2-FY 19 | Q3-FY 19 |
| NPA | 2,646 | 2,930 | 1,785 | 2,100 |
| Restructured Standard Advance | 22 | 200 | 22 | 200 |
| Other Stressed Advances | 104 | 0 | 94 | 0 |
| Total Stressed Assets | 2,772 | 3,130 | 1,901 | 2,300 |
| Advances | 57,413 | 60,064 | 56,572 | 59,256 |
| Stressed Assets as % of Advances | 4.83% | 5.21% | 3.36% | 3.88% |

Restructured Advances Breakup

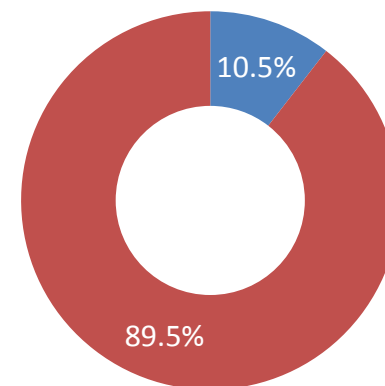
Restructured Assets Break-up

Rs Crs



■ Restructured Standard Advance

Sector Standard Restructure – Q3FY19



■ Construction EPC

■ Others (on Account of Kerala Floods)

Rs Crs

Security Receipts Outstanding as on 31.12.2018

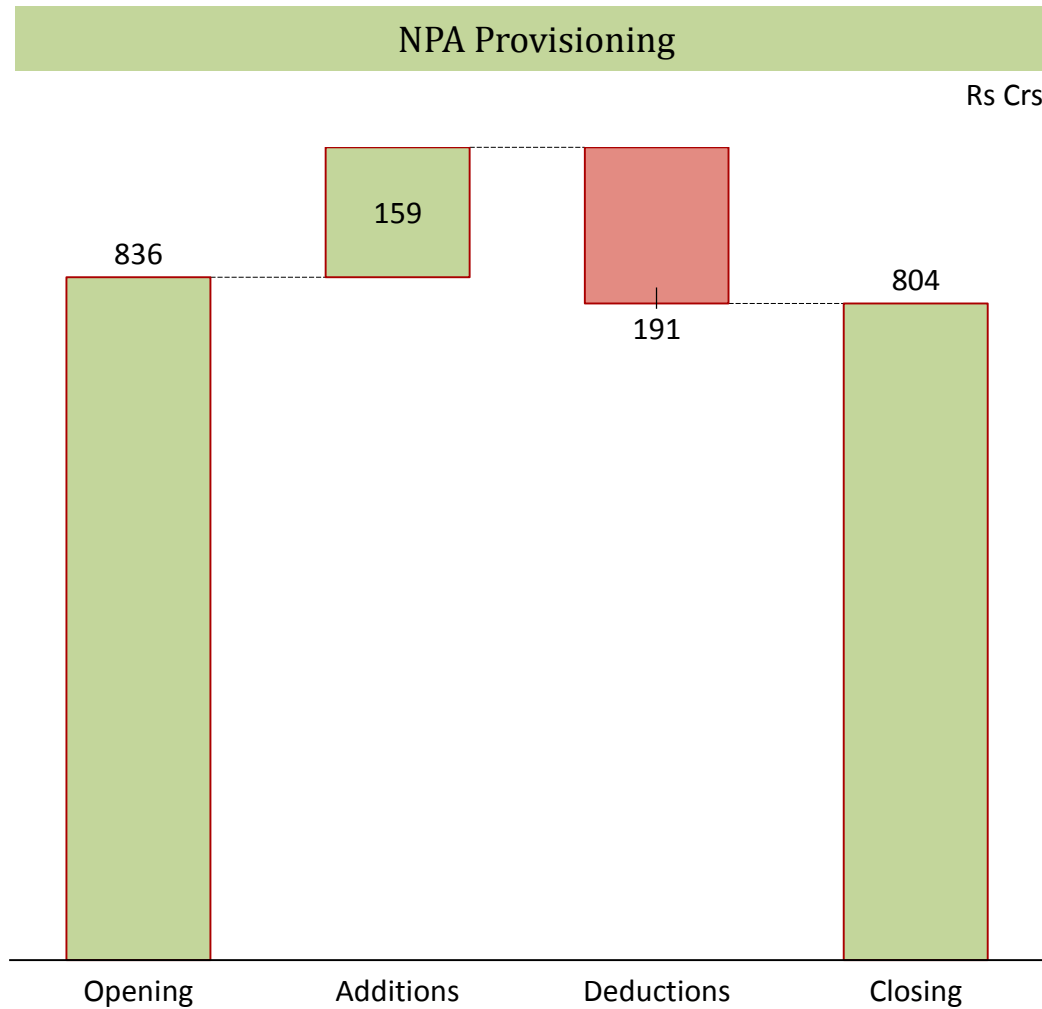
| Book Value | Provision | NAV |
|------------|-----------|-------|
| 1,286 | 267 | 1,019 |

Restructured Standard Asset Book

Rs Crs

| | Restructured Standard Advance | | | | | | |
|------------------|-------------------------------|----------------|------------------------------------|------------------------|---------------------|------------------|-----------------|
| | Opening | Fresh Addition | Upgradation from NPA to Std. Rest. | Uday – SDL Investments | Decrease in Balance | Slippages to NPA | Closing Balance |
| Infra Roads | - | - | - | - | - | - | - |
| Construction EPC | 22 | - | - | - | 1 | - | 21 |
| Others | - | 179 | - | - | - | - | 179 |
| Total | 22 | 179 | - | - | 1 | - | 200 |

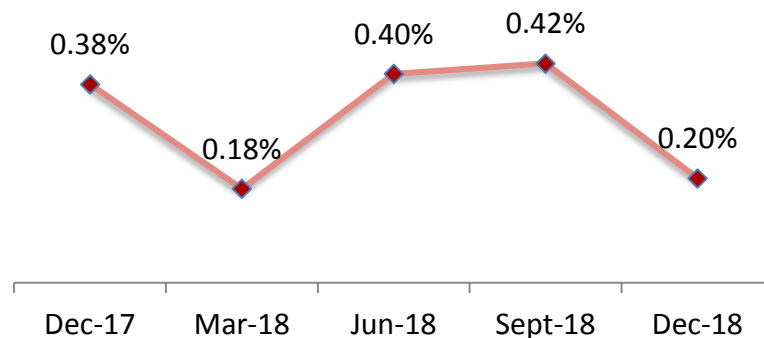
Credit Provisioning



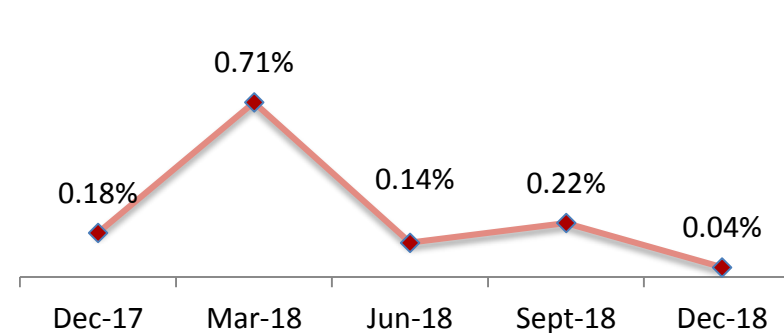
Provision Coverage
Ratio : 41.17%

Fresh Slippages/Advance Ratios

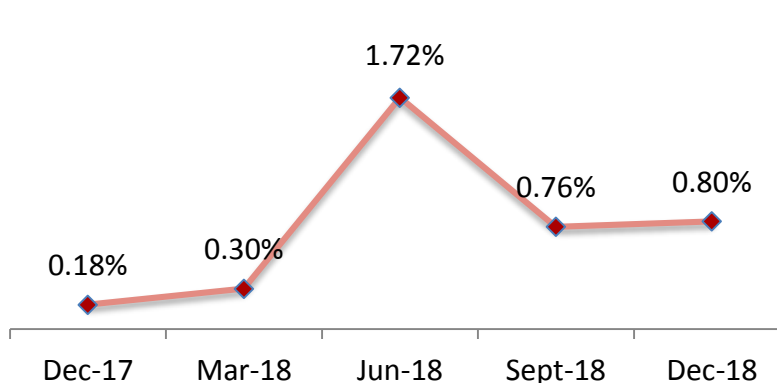
Retail Slippage



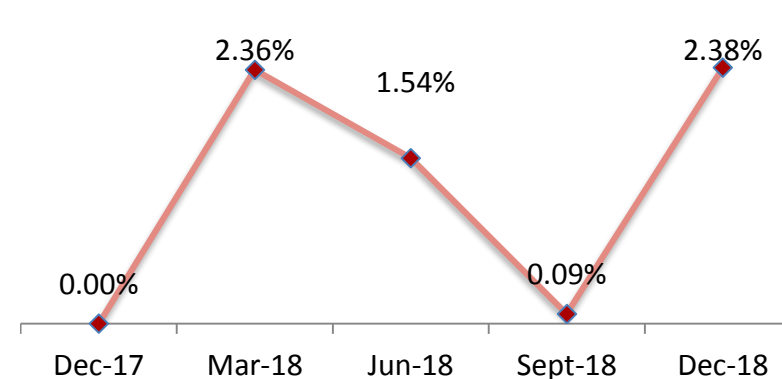
Agriculture Slippage



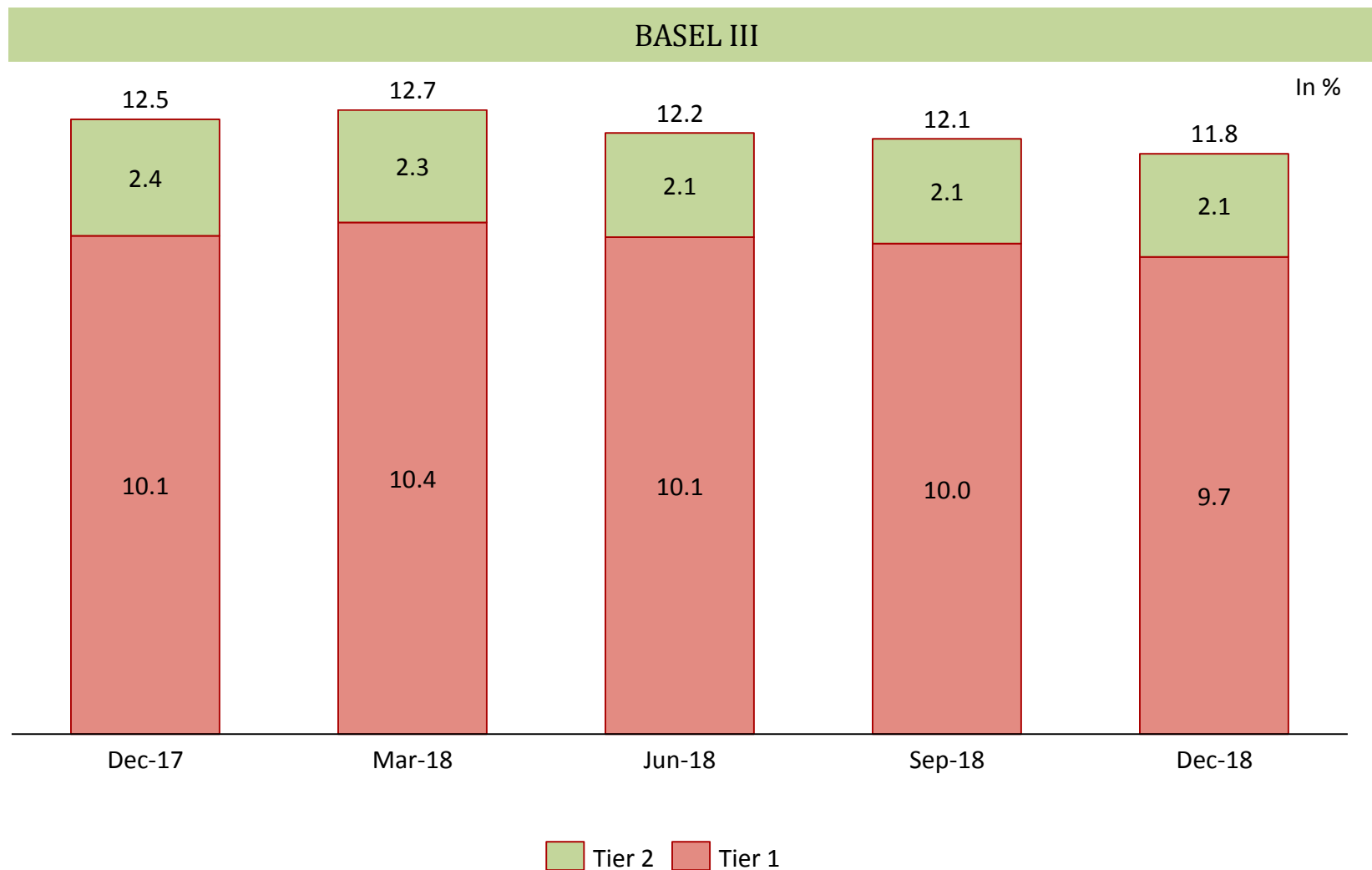
SME Slippage



Corporate Slippage



Capital Composition



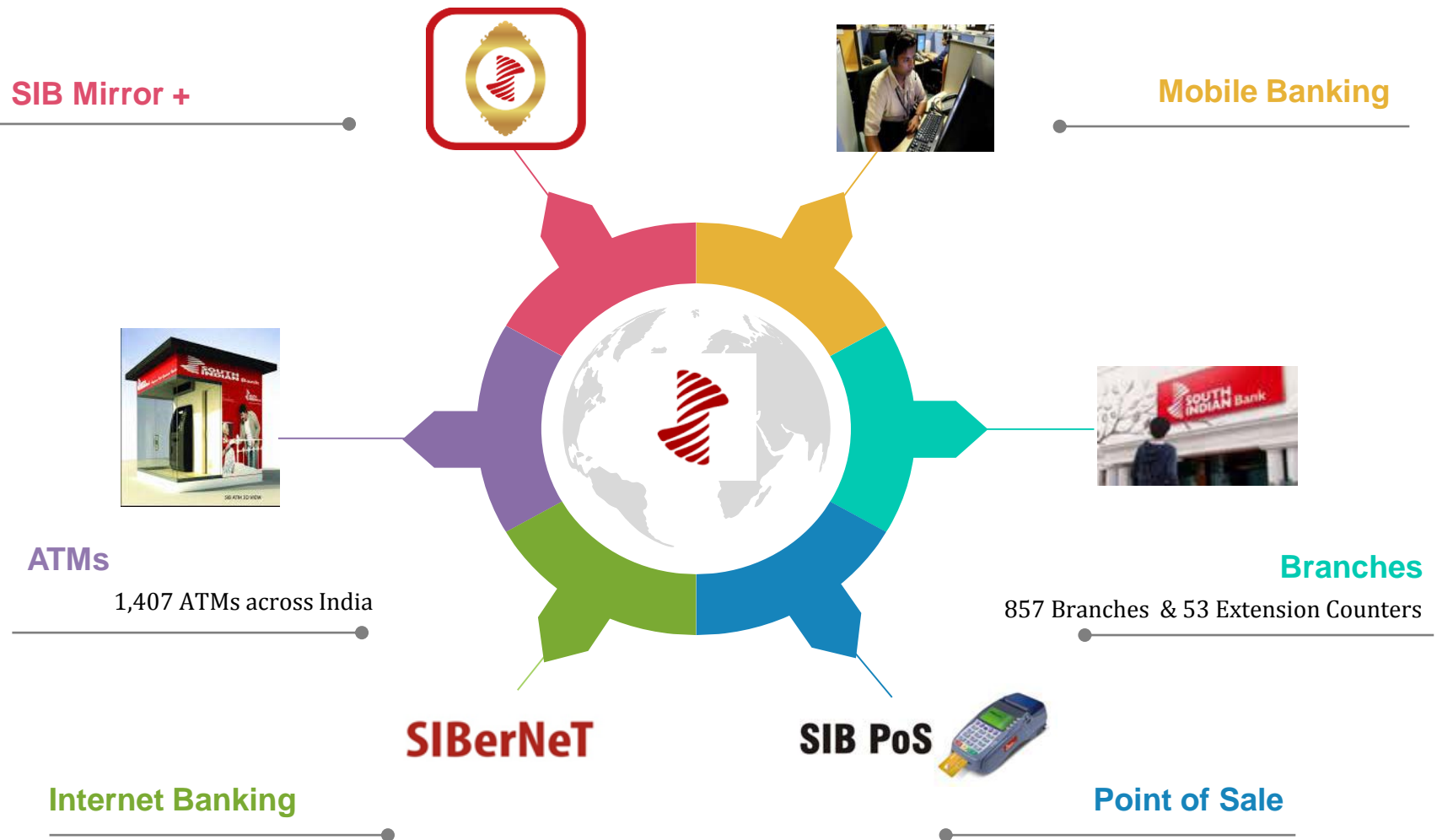
Profit & Loss Overview- Q3 FY19

| Rs Crs | Q3-FY19 | Q3-FY 18 | Y-o-Y (%) | Q2-FY 19 | Q-o-Q (%) |
|-------------------------------------|------------|------------|---------------|------------|--------------|
| Net Interest Income | 520 | 509 | 2.0% | 506 | 2.6% |
| Other Income | 187 | 159 | 17.6% | 158 | 18.3% |
| Total Income | 706 | 668 | 5.7% | 664 | 6.3% |
| Operating Expenses | 374 | 338 | 10.7% | 355 | 5.6% |
| Operating Profit | 332 | 330 | 0.6% | 310 | 7.2% |
| Provisions (Ex-Tax) & Contingencies | 203 | 154 | 31.7% | 205 | -0.8% |
| Reported Profit Before Tax | 129 | 176 | -26.7% | 105 | 22.6% |
| Provision for Tax | 45 | 61 | -26.0% | 35 | 28.8% |
| Profit After Tax | 84 | 115 | -27.1% | 70 | 19.6% |

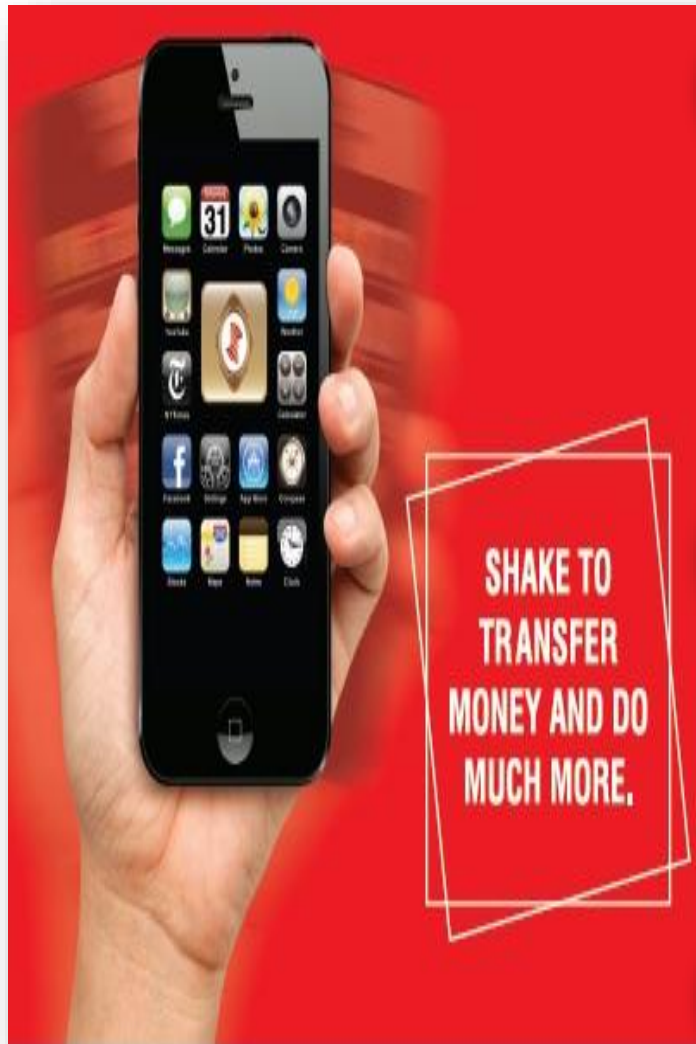


Present across Customer Touch Points

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.

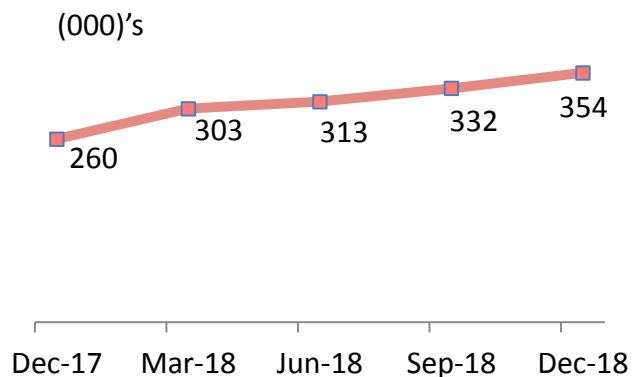
SIB offers Visa, MasterCard, and RuPay debit cards with online access to users for secure domestic and international transactions



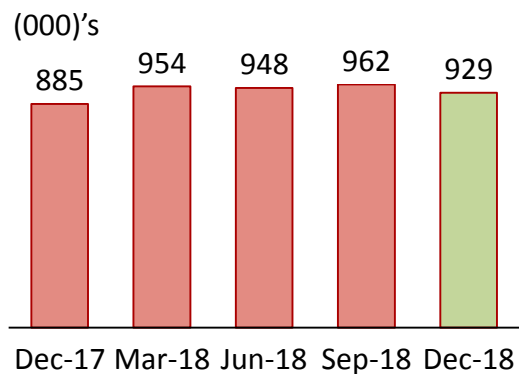
Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools

Personal Banking: Technology Banking

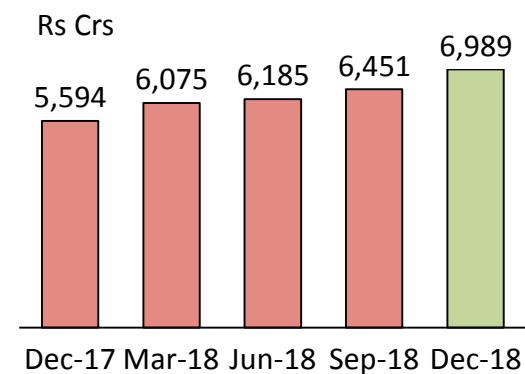
Active Internet Users



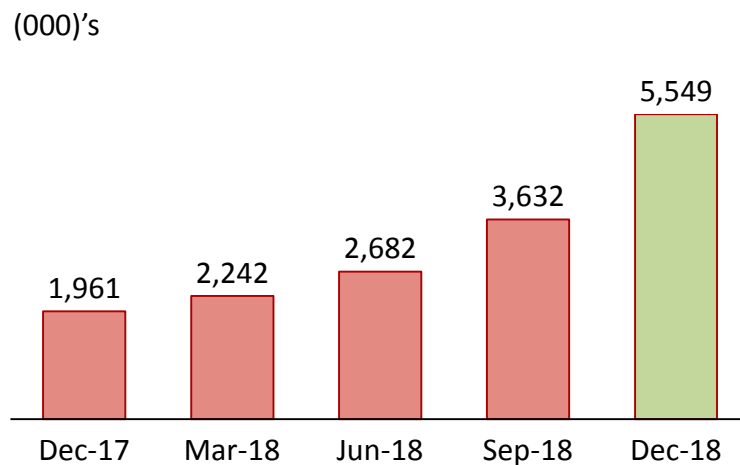
Internet Transaction Volume



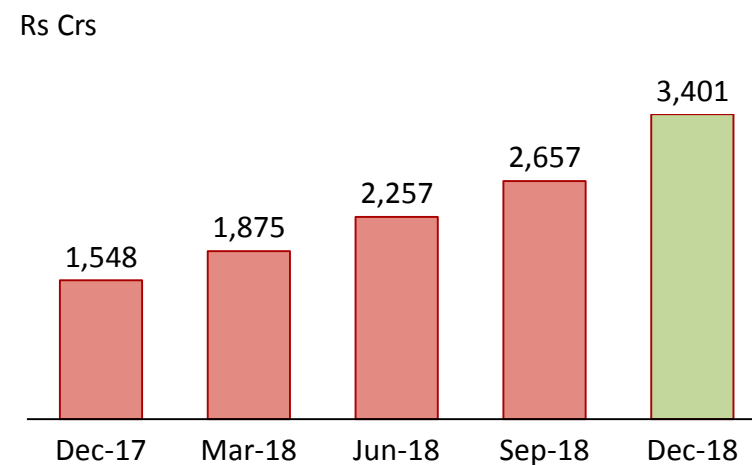
Internet Transaction Value



Mobile Transaction Volume



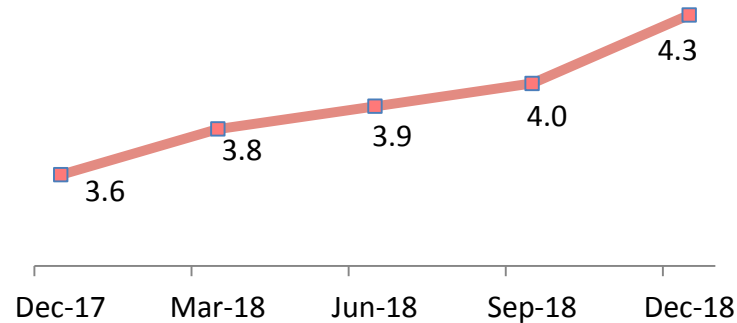
Mobile Transaction Value



Personal Banking: Debit Cards

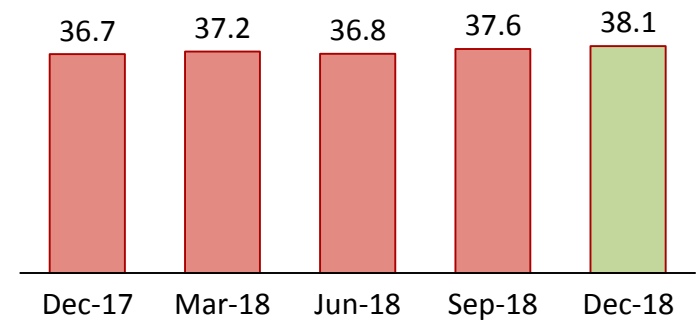
No of Active Debit Cards

In Millions



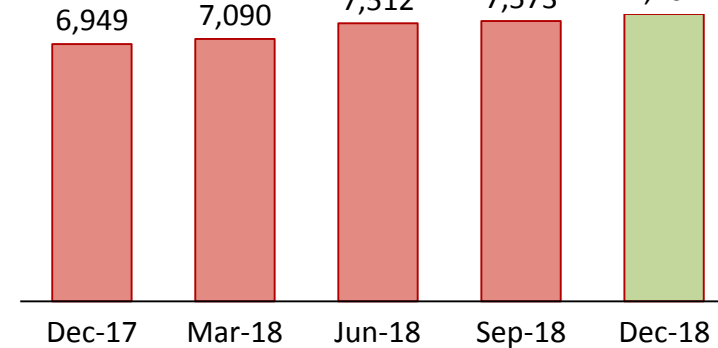
Debit Card Transaction Volumes

In Millions



Debit Card Transaction Value

Rs Crs





About Us



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

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

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



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

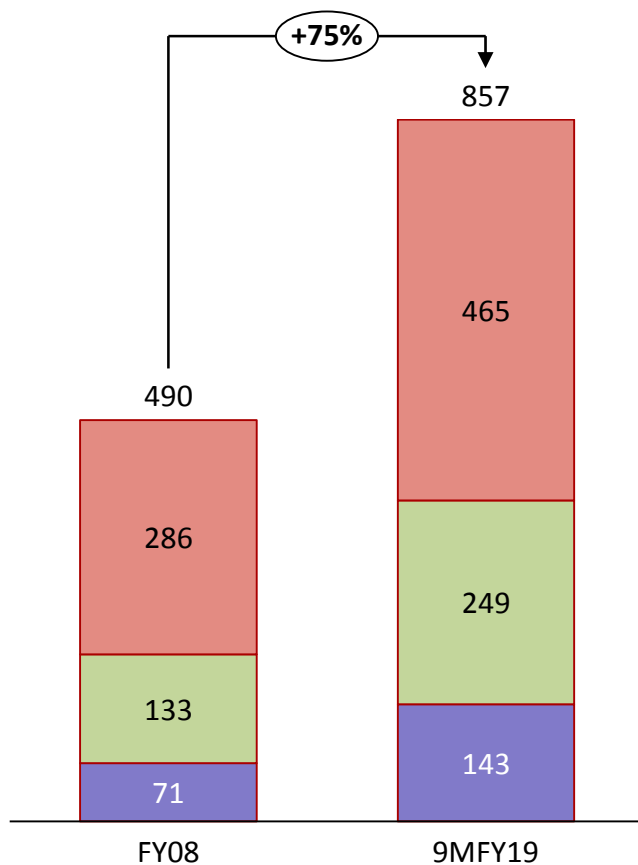
FIRST bank in the private sector to start Industrial Finance Branch in March 1993

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

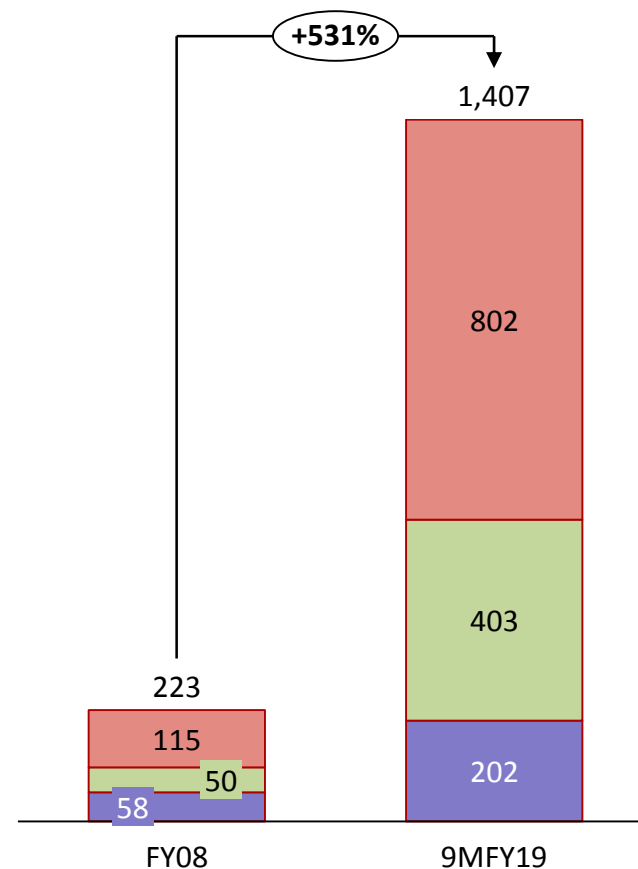
**The FIRST Kerala based bank to implement
Core Banking System**

Expansion since FY08

Branch Network



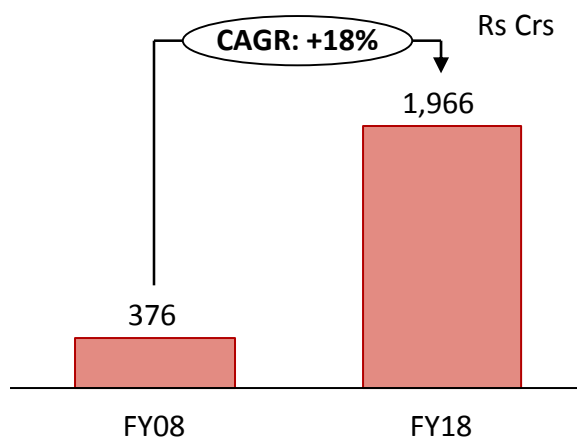
ATM Network



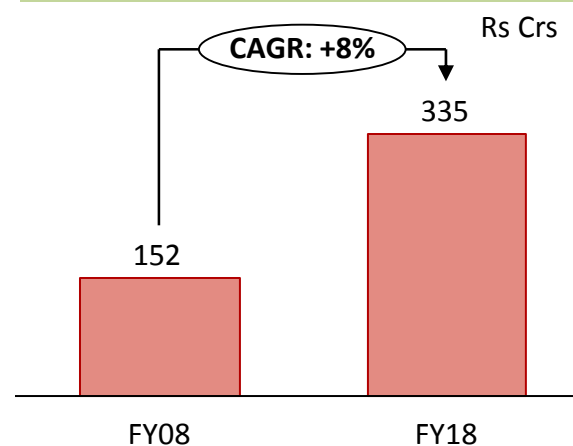
■ Kerala ■ South Ex-Kerala ■ Others (Rest of India)

Performance since FY08

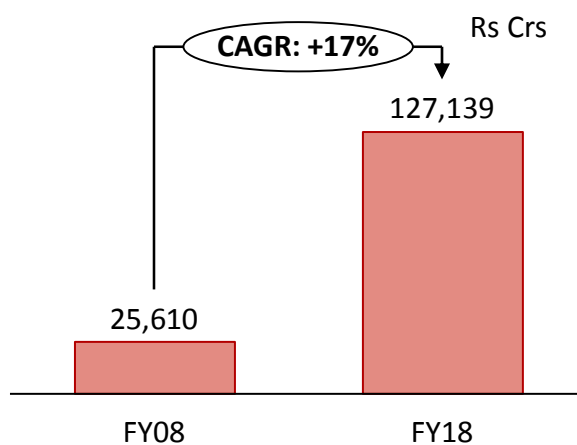
Net Interest Income



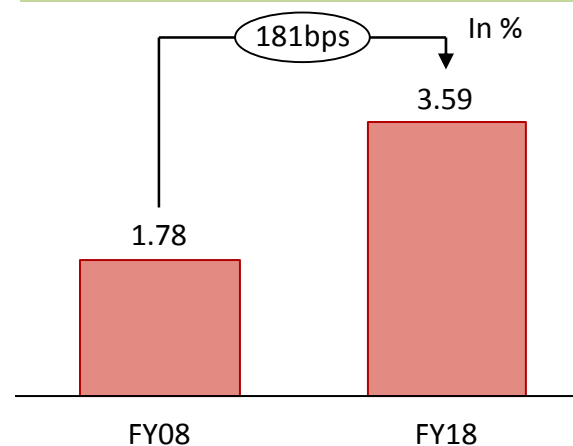
Profit After Tax



Business (Advances + Deposits)



Gross NPA



Leadership Team

Mr. V. G Mathew , MD & CEO

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

Leadership Team

Mr. Thomas Joseph K, EVP (Operations)

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

Mr. G Sivakumar, EVP (Credit)

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

Mr. K N Reghunathan, EVP (Treasury)

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

Management Team

Mr. Benoy Varghese
(Country Head – Wholesale Banking)

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

Mr. Sanchay Kumar Sinha
(Country Head – Retail Banking)

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

Mr. John Thomas
(Country Head – Business Development)

- Bachelors Degree in Science, MBA and CAIIB

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

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

Mr. 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. Shelly Joseph, General Manager

- Masters Degree in Commerce & CAIIB

Management Team

Mr. Reddy N J, General Manager

- Masters Degree in Commerce & LLB

Mr. Sibi P M, Chief Compliance Officer

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

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. 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

Award Wins during FY19

Best MSME Bank-Runner Up

South Indian Bank has received the award for Best MSME Bank-Runner Up, instituted by Chamber of Indian Micro, Small & Medium Enterprises.



Photo Caption- Mr. John Thomas, Country Head (Business Development) received the award on behalf of South Indian Bank from Shri. Giriraj Singh, Minister of State in charge, Micro, Small & Medium Enterprises in presence of Mr. Mukesh Mohan Gupta, President, Chamber of Indian Micro Small & Medium Enterprises (CIMSME) and Mr. Satheesh Kumar K S (JGM & Regional Head, Delhi), South Indian Bank.

Award Wins during FY19

CSR Award for Banks & NBFCs

South Indian Bank has received the CSR Award for Banks & NBFCs under Education Sector instituted by Kerala Management Association (KMA). South Indian Bank has won the CSR Award for the contribution to higher education sector through "**SIB SCHOLAR**", Bank's own scholarship scheme for academically brilliant but financially challenged students for pursuing higher education.



Photo Caption- Shri. Raphael T.J (Senior General Manager & CIO) received the award on behalf of South Indian Bank from Shri. Kochouseph Chittilappilly (Chairman & CEO, V-Guard Industries Ltd.) in the presence of Dr. George Sreeba (Executive Director, K. Chittilappilly Foundation), Mr. Jose Dominic (MD & CEO, CGH Earth Group), Mr. V. George Antony (Non Executive Vice Chairman, UAE Exchange & Financial Services Ltd.) and Mr. Vivek Krishna Govind (President, KMA & Senior Partner, Varma & Varma Chartered Accountants).

For further information, please contact:

Company

The South Indian Bank Ltd.

CIN – L65191KL1929PLC001017

Ms. Chithra H, CFO

Mr. Vijith S, Dy. General Manager

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vijiths@sib.co.in

www.southindianbank.com

Investor Relations Advisors

Strategic Growth Advisors Pvt. Ltd.

CIN - U74140MH2010PTC204285

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