

Investor Presentation May - 2019

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Q4 FY19 Highlights



Business Strategy




Performance Matrix



Next Generation Bank



About Us



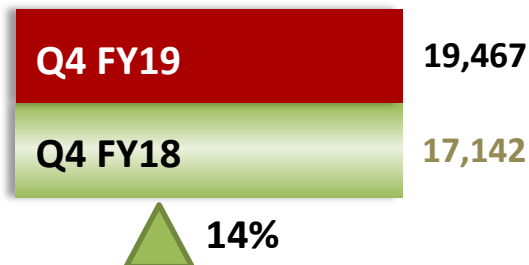
Q4 FY19 Highlights



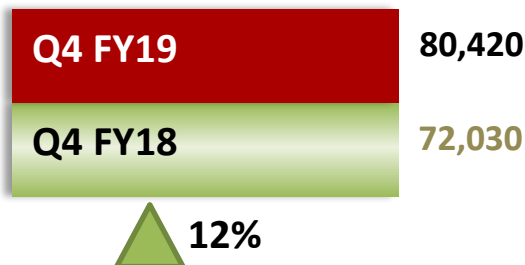
Key Quarterly Highlights- Q4 FY19

Rs Cr

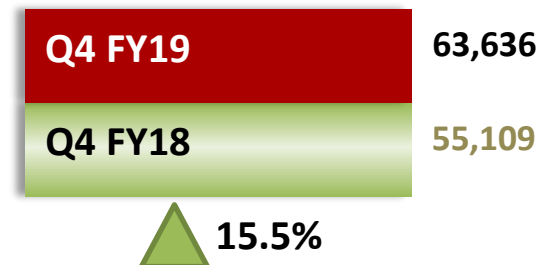
CASA



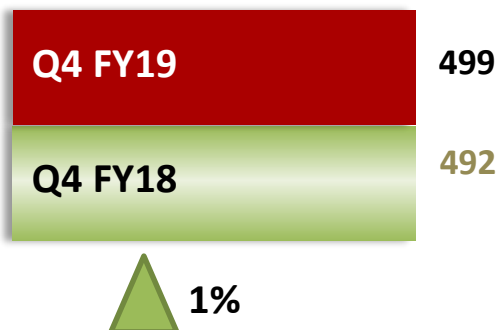
Deposits



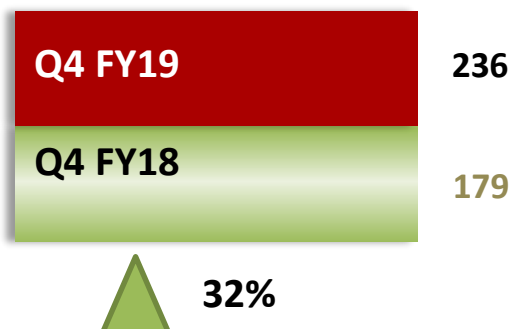
Advances



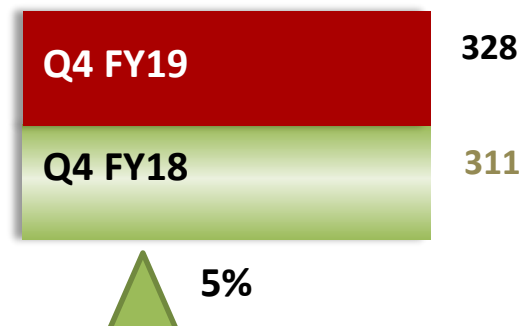
Net Interest Income



Other Income



PPOP





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 3rd Party/Investment products to generate more other income

...Performance in Line with Strategy

Strengthen Retail base

Rs. 18,458 Cr

**INCREASE
33.9% YoY**

Expand Agriculture &
SME Base

Rs. 23,742 Cr

**INCREASE
13.7% YoY**

Improve CASA

Rs. 19,467 Cr

**INCREASE
13.6% 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

- 17 Clusters
- Specific Cluster for Forex

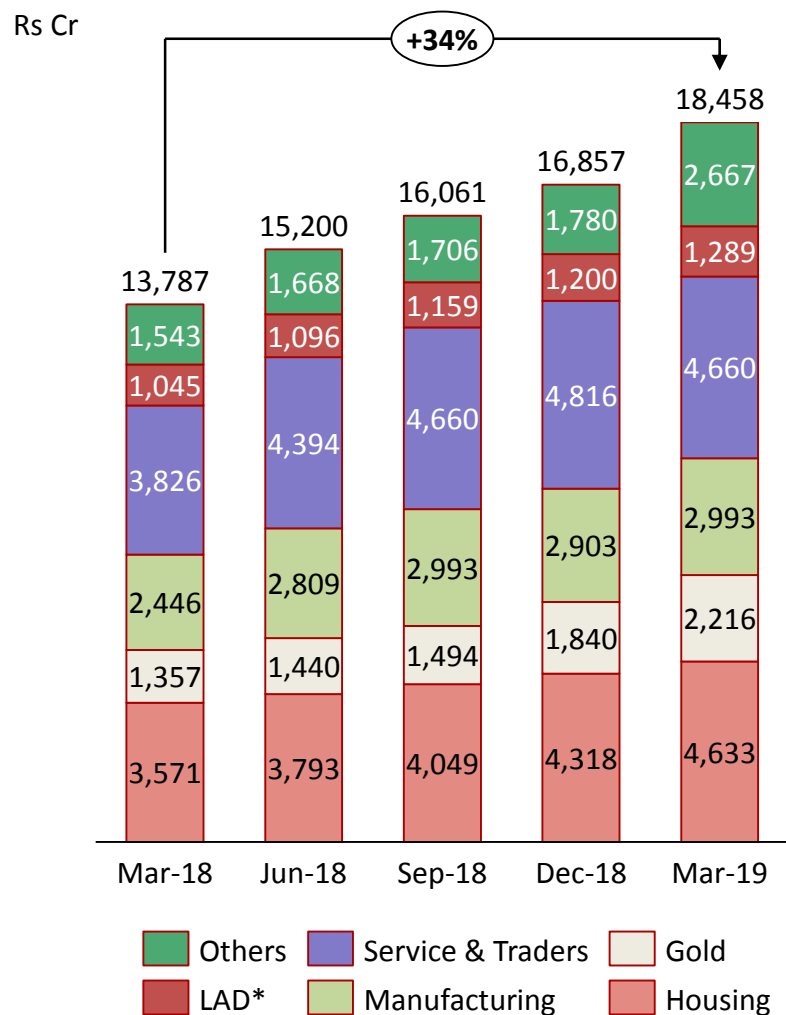


Branch Profitability

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

...by focus on Housing Loans in Retail

Retail Breakup



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

January to March 2019

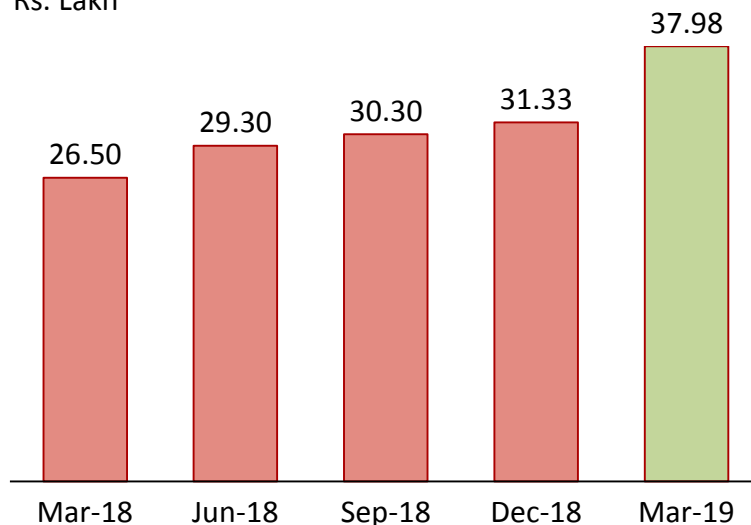
- Mortgage Loans Sanctioned : 3,428 Nos.
- Amount of Mortgage Loans Sanctioned: Rs. 1,346 Cr

*LAD = Loan against deposits

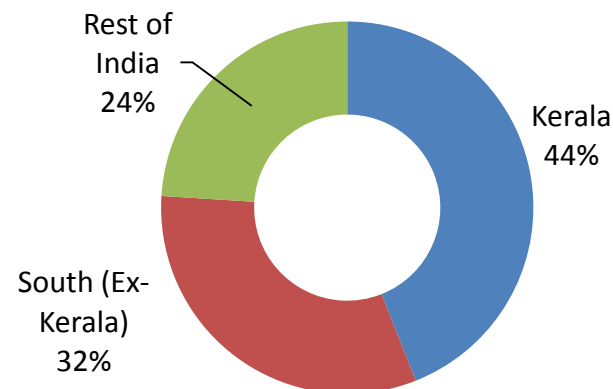
...becoming a Banker of Choice to SMEs

Average SME Loan / Account

Rs. Lakh



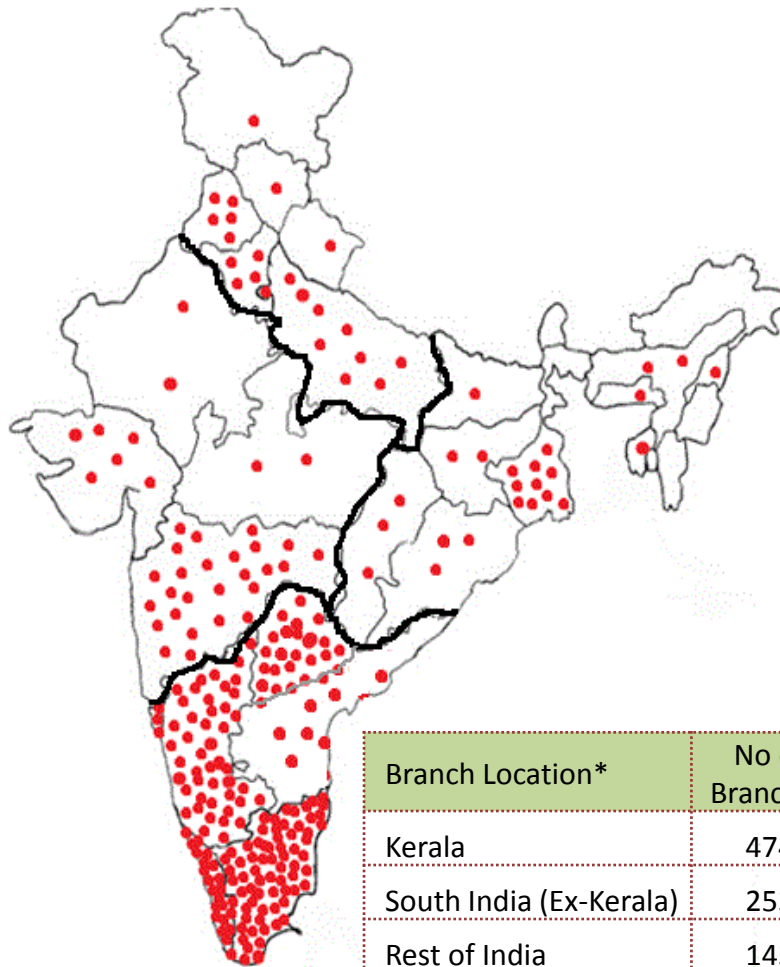
SME Loan Book by Geography – Q4 FY19



SME Highlights

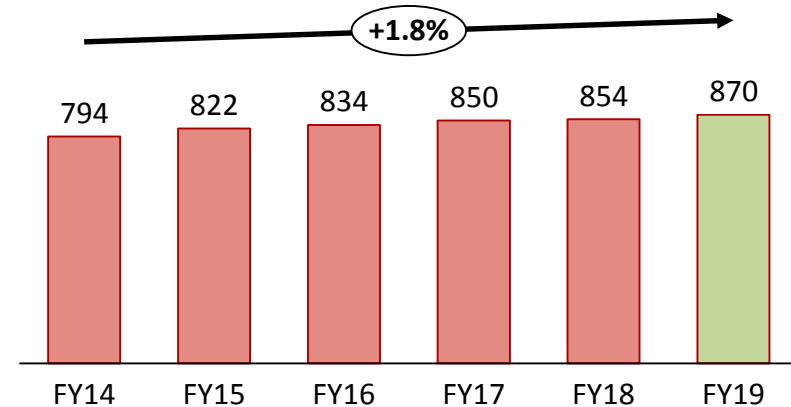
- Dedicated executive to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well – liabilities, vehicle finance
- Ongoing training (in-house as well as external)
- Entire 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.
- 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 Branch Network

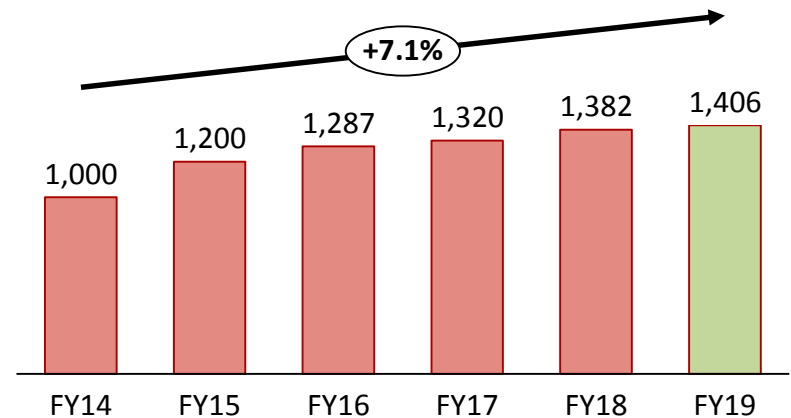


Branch Location*	No of Branches
Kerala	474
South India (Ex-Kerala)	253
Rest of India	143
Total	870

Total Branch Network



Total ATM Network

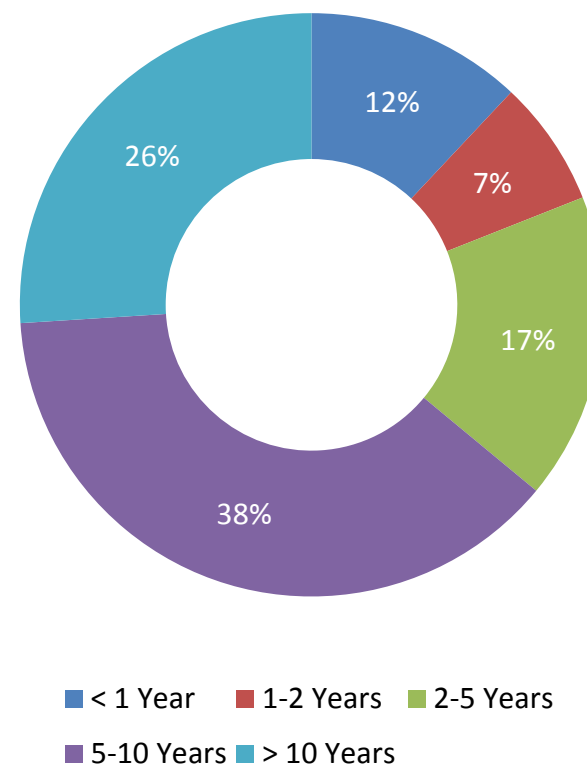
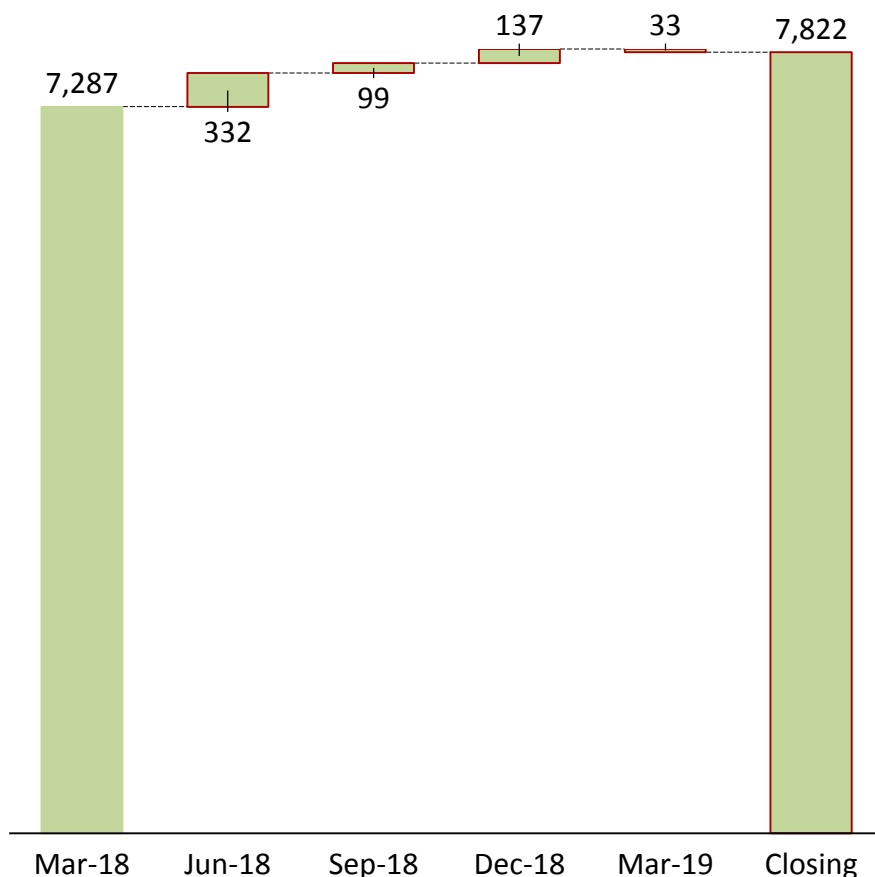


*Map for illustration purpose only


... and our Experienced Employees

Employee Addition


Total Employees: 7,822*



*Full-time officers and clerks.

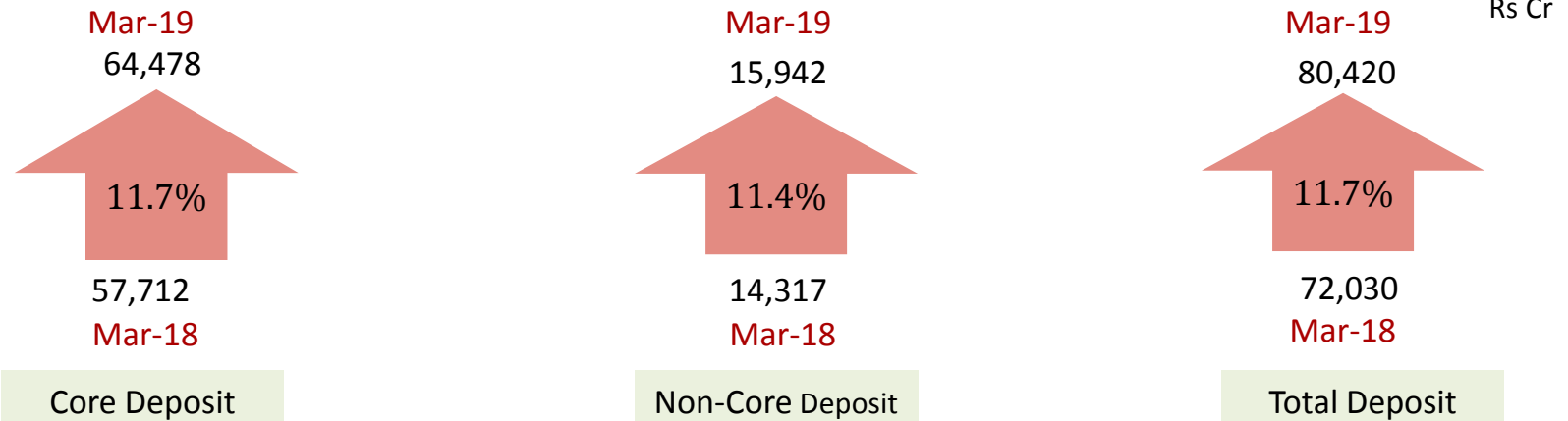


Performance Matrix

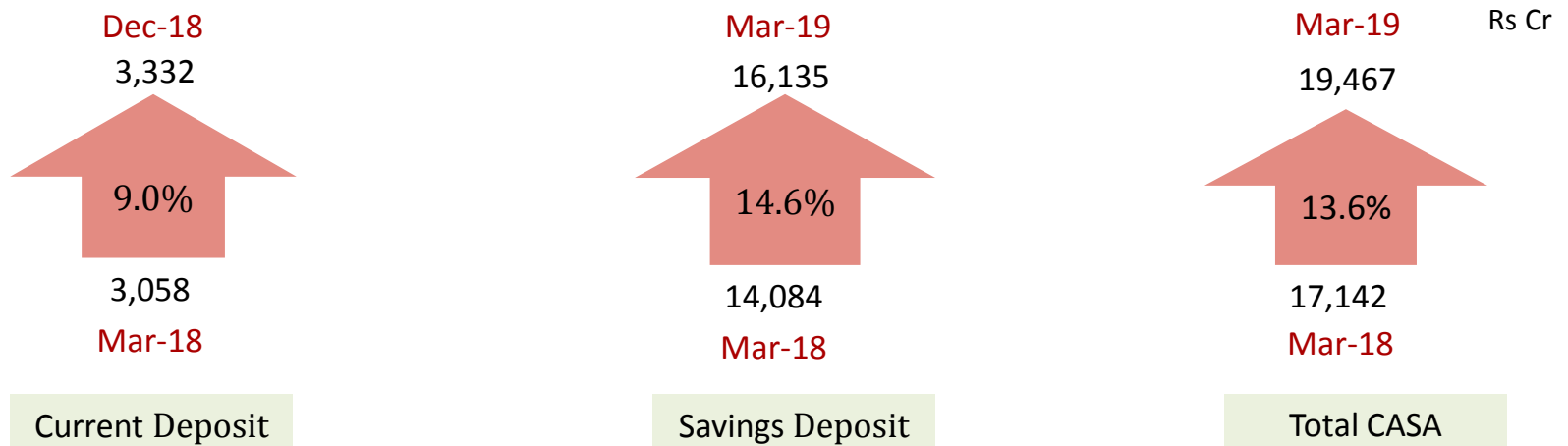


Strong Deposit Franchise

Core & Non-Core Deposits

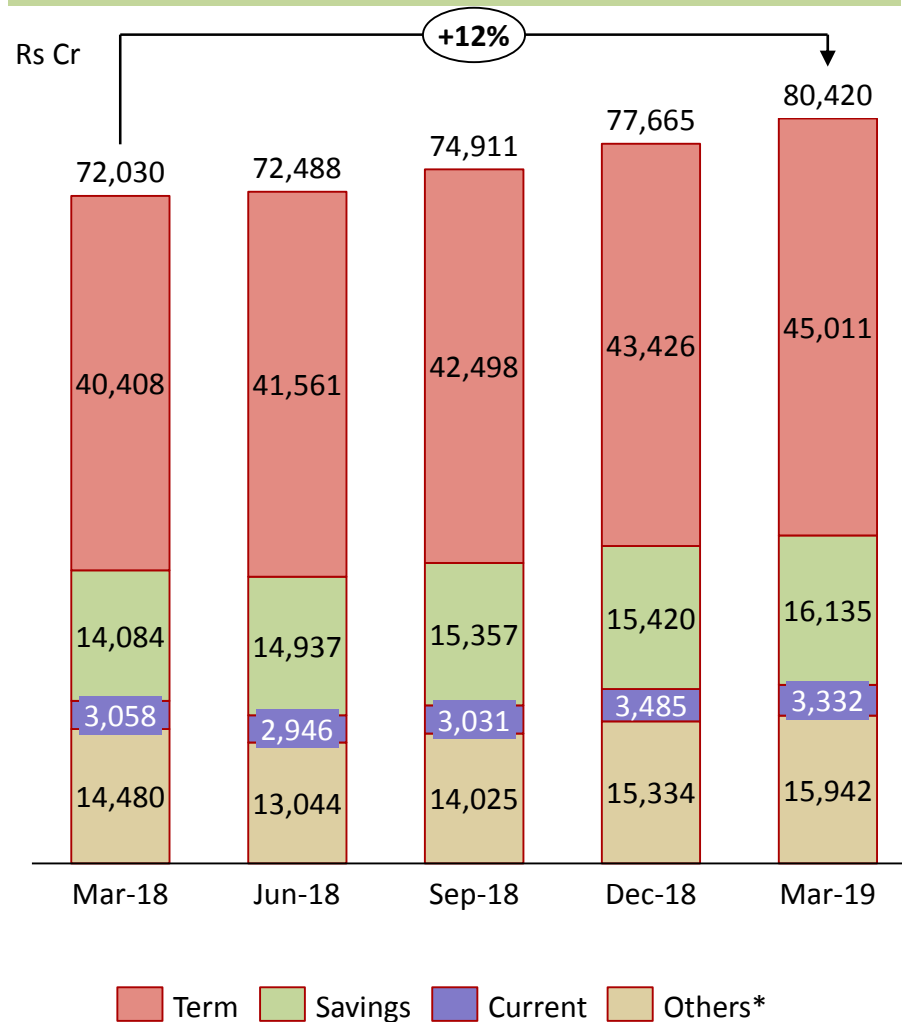


CASA Deposits

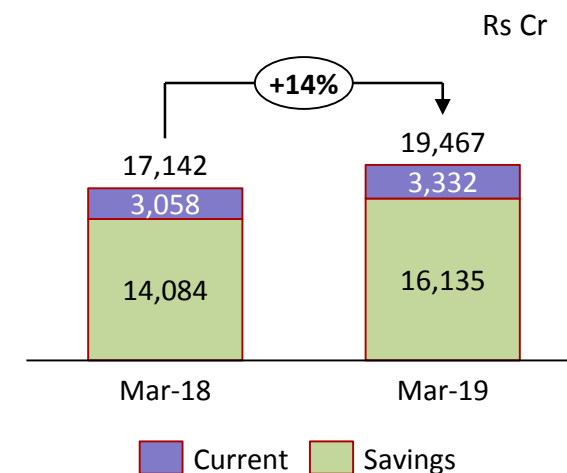


Core Deposits Growing...

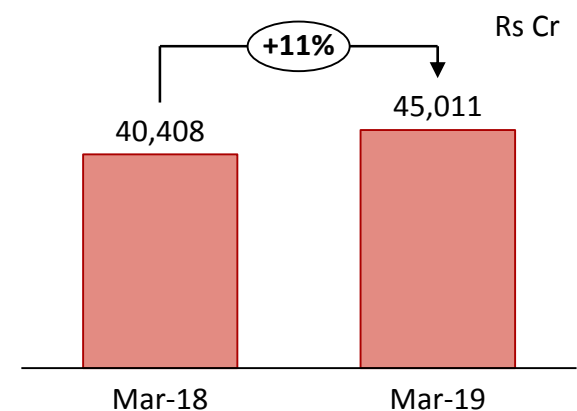
Breakup of Deposits



CASA Deposit



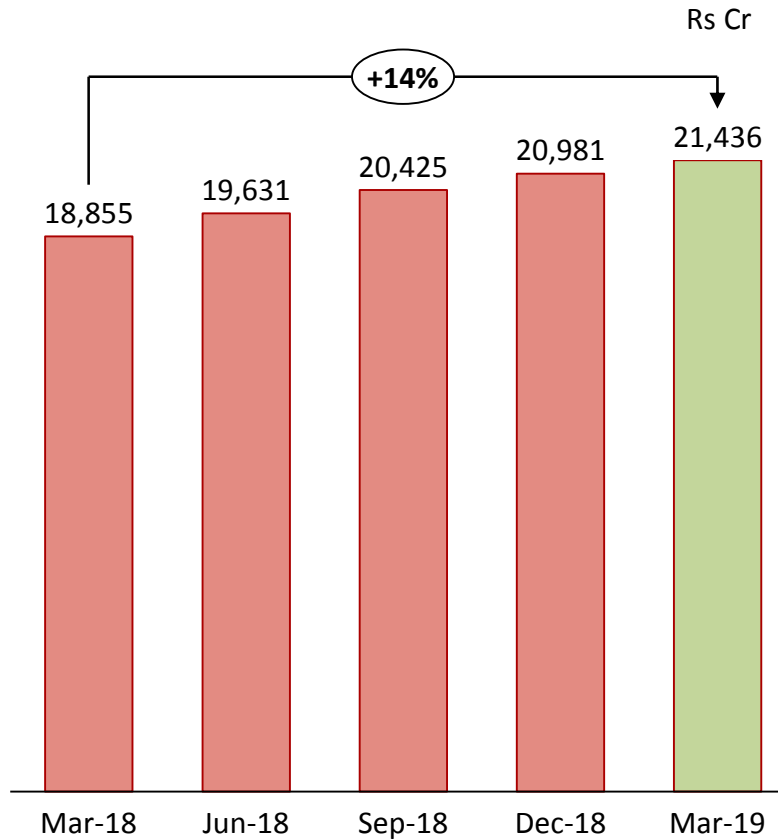
Term Deposits



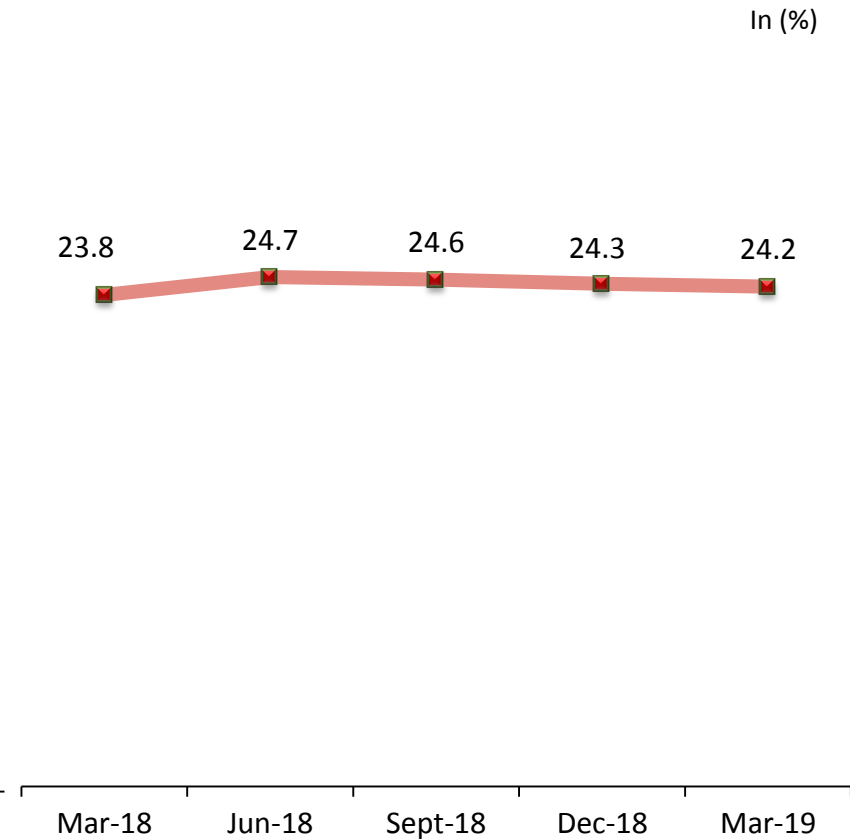
*Others includes: Bulk, Certificates of Deposits

NRI Deposits Growing...

NRI Deposits



CASA

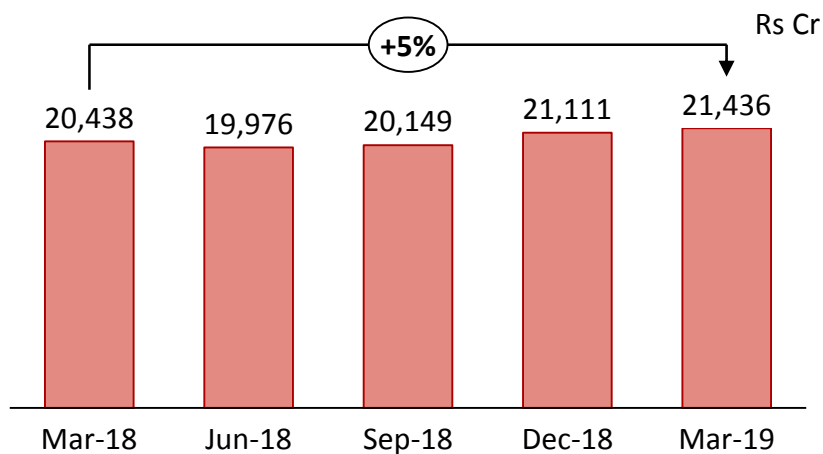


Break Up of Non Resident Deposits

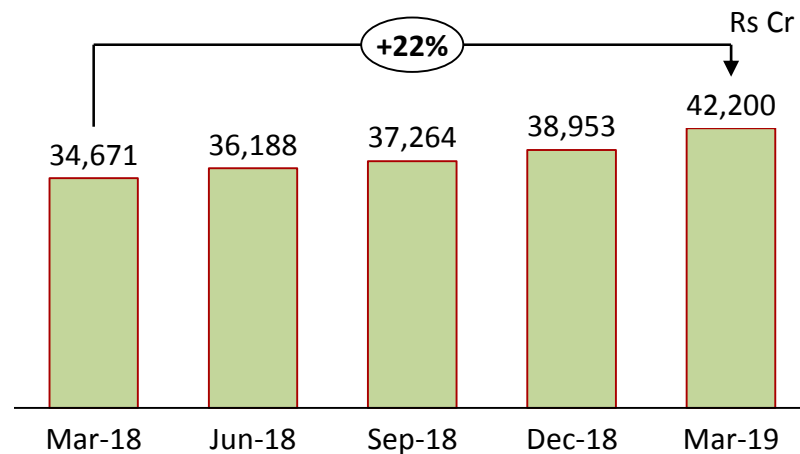
Deposit Type (Rs Cr)	Q4-FY 18	Q1-FY 19	Q2-FY 19	Q3-FY 19	Q4-FY 19
NRE SB	3,335	3,628	3,741	3,768	3,660
NRO SB	618	623	657	712	737
FCNR (B), RFC & Others	1,634	1,638	1,652	1,697	1,859
Low Cost NRI Deposit (Sub Total)	5,587	5,889	6,050	6,177	6,257
NRE Term Deposit	12,704	13,180	13,789	14,199	14,533
NRO Term Deposit	564	562	586	605	647
Total NRI Deposit	18,855	19,631	20,425	20,981	21,436

Composition of Loan Book

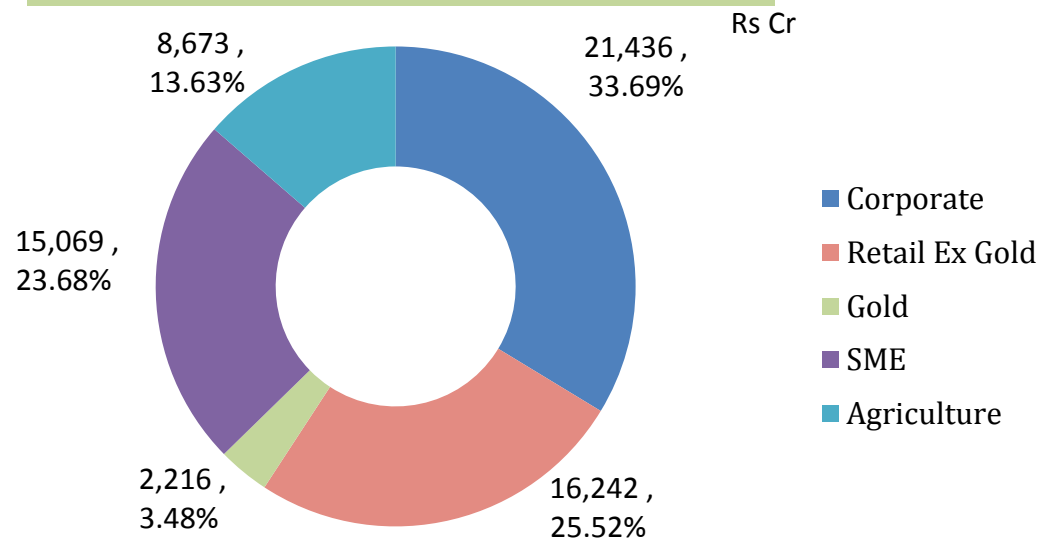
Corporate Advances (Above Rs 25 Cr)



Retail Advances



Segment wise Break Up of Total Loan Book



Composition of Loan Book

Break up of Loan book

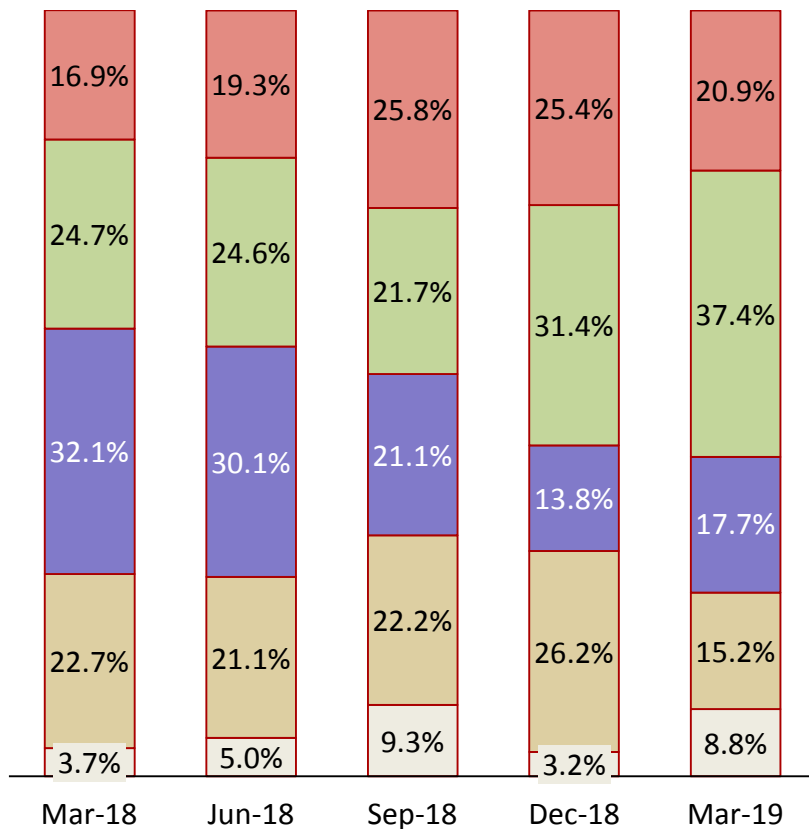
Advances (Rs. Cr)	Mar-18		Jun-18		Sept-18		Dec-18		Mar-19	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Less than 5 Cr	7,15,160	21,816	7,15,520	22,529	7,17,750	23,331	723,279	25,576	738,786	27,802
5 - 25 Cr	3,753	10,147	3,798	10,564	3,898	10,892	4,071	11,321	4,244	12,667
25 – 100 Cr	1,038	10,539	987	10,455	982	10,449	992	10,790	875	11,040
More than 100 Cr	387	12,607	381	12,616	389	12,741	381	12,377	314	12,127
Total Advances	7,20,338	55,109	7,20,686	56,164	7,23,019	57,413	728,723	60,064	744,219	63,636

Rating Profile of Corporate Loan Book

Standard Advances above Rs. 100 Cr

External Rating

Rs Cr

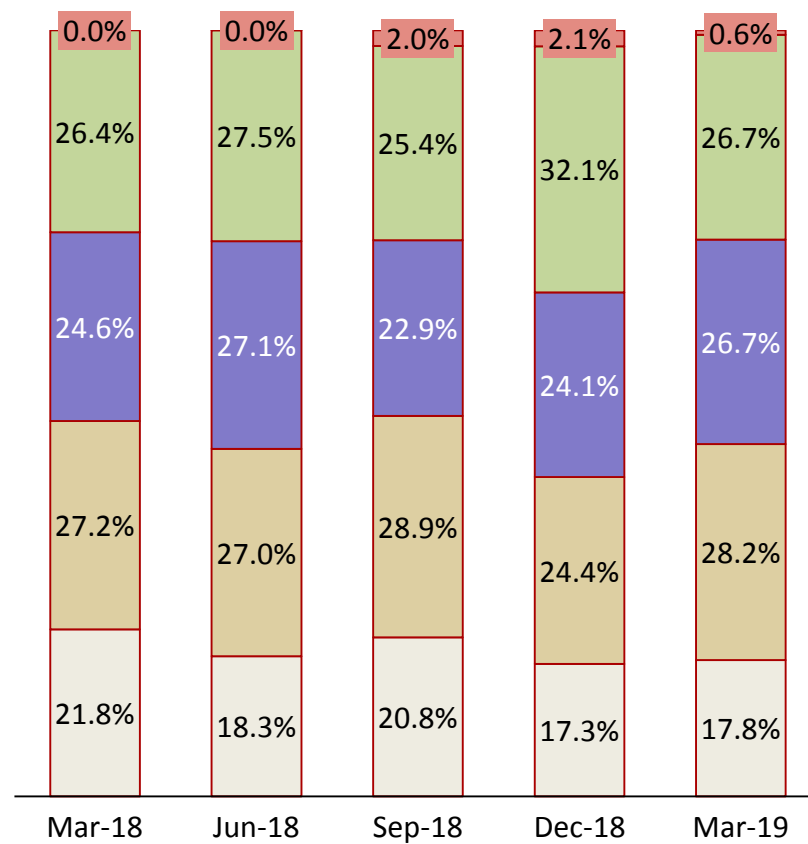


AAA AA A BBB <BBB

Standard Advances above Rs. 25 Cr

SIB Internal Rating

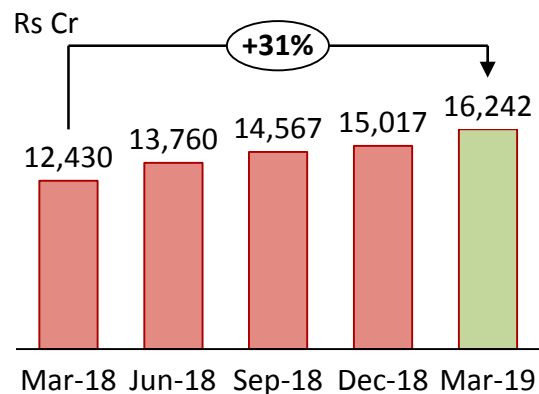
Rs Cr



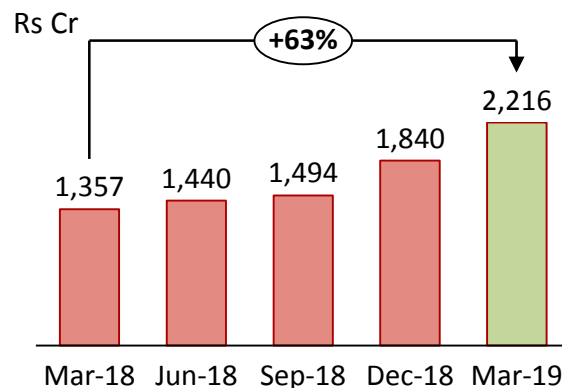
SIB AAA SIB AA SIB A SIB BBB SIB <BBB

Key Focus : Retail, SME & Agriculture

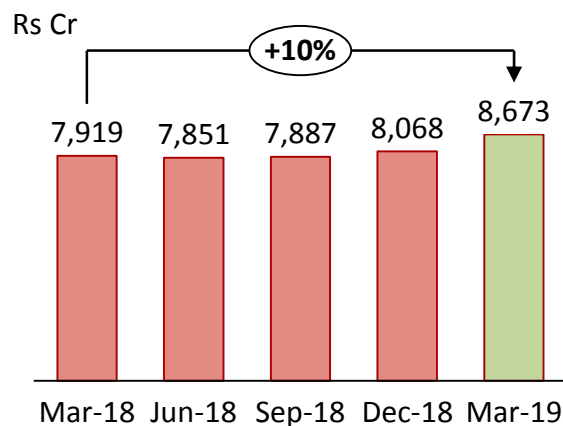
Retail excluding Gold



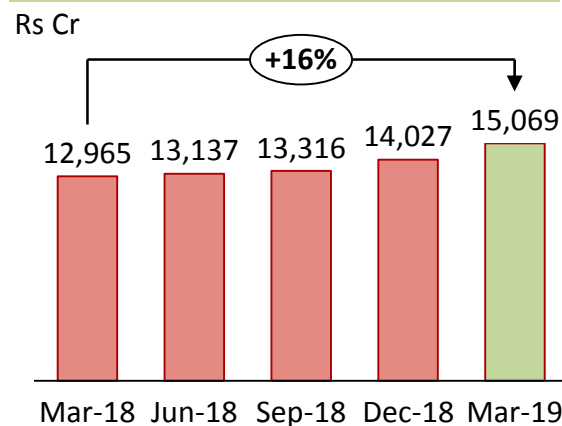
Retail Gold (Average LTV – 65%)



Agriculture (Incl. Agri Gold)



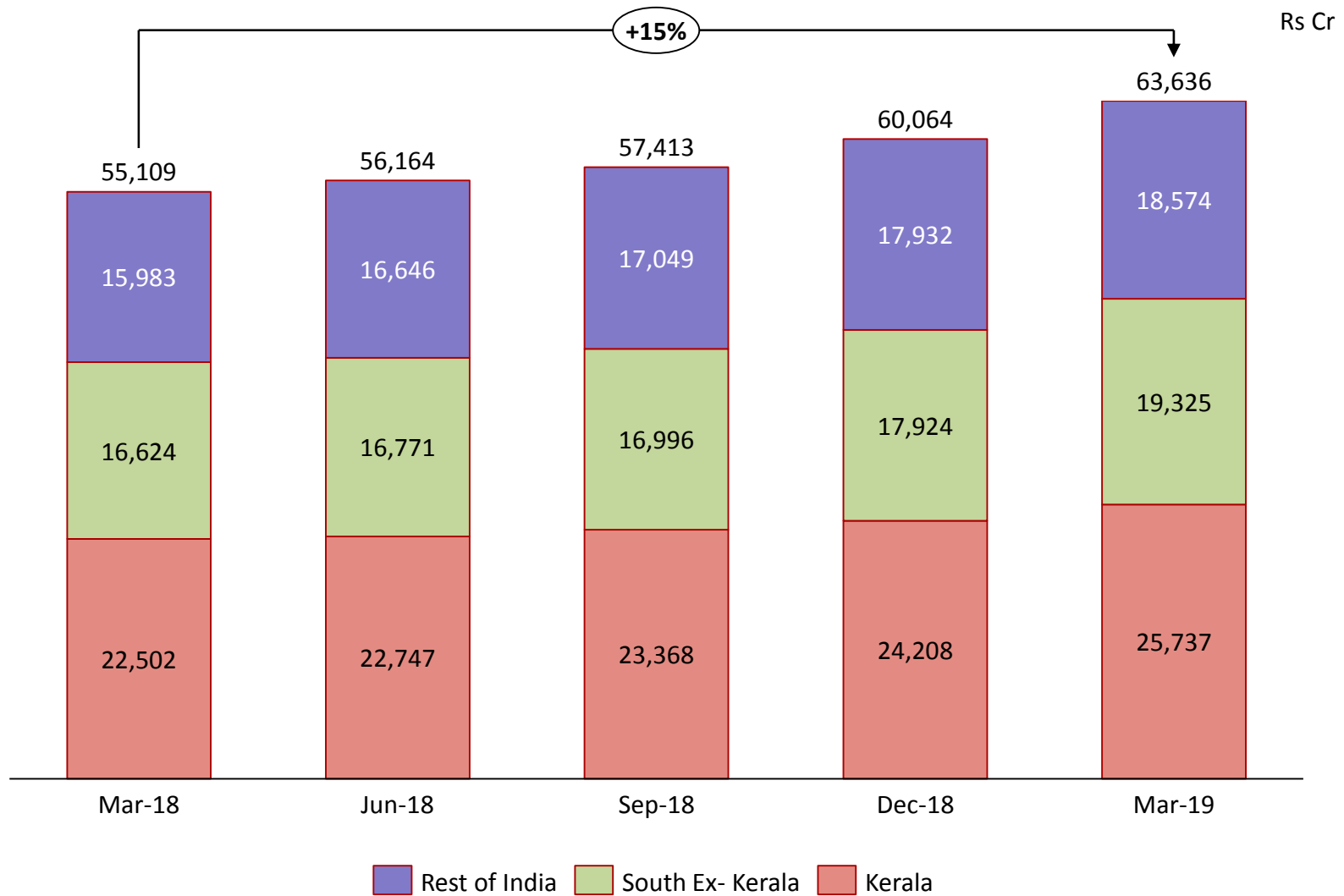
SME (Incl. SME Gold)



Retail Loans (Excl. Gold), Agriculture & SME has grown by 20% (Y-o-Y)

~16.81% of the Agriculture & SME Loans are backed by Additional Security by way of GOLD

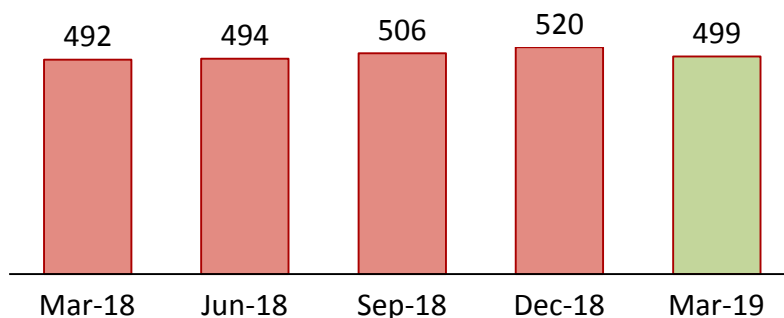
Advances growing Across Regions



Net Interest Income - Quarter

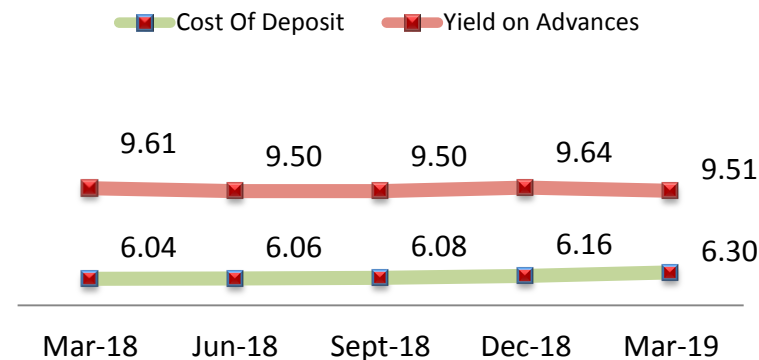
Net Interest Income

Rs Cr



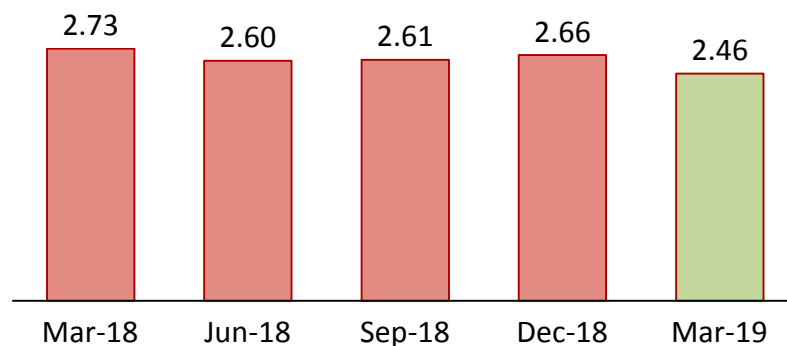
Cost of Deposits & Yield on Advances

In %



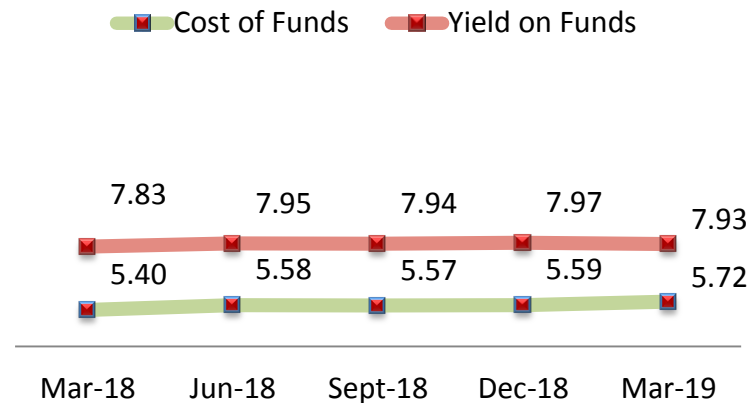
Net Interest Margin

In %



Cost of Funds & Yield on Funds

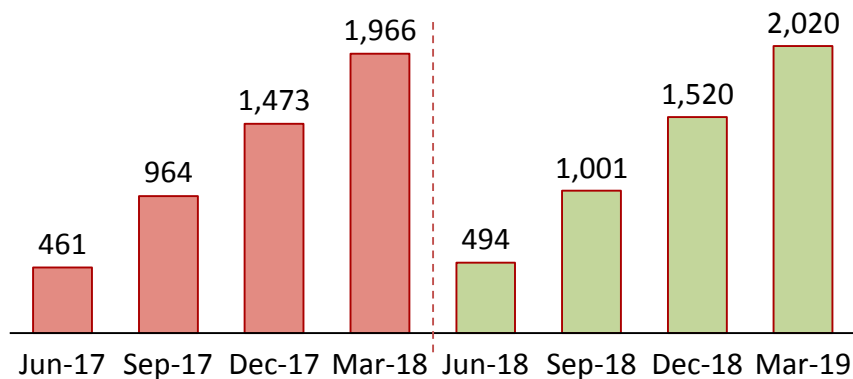
In %



Net Interest Income - Cumulative

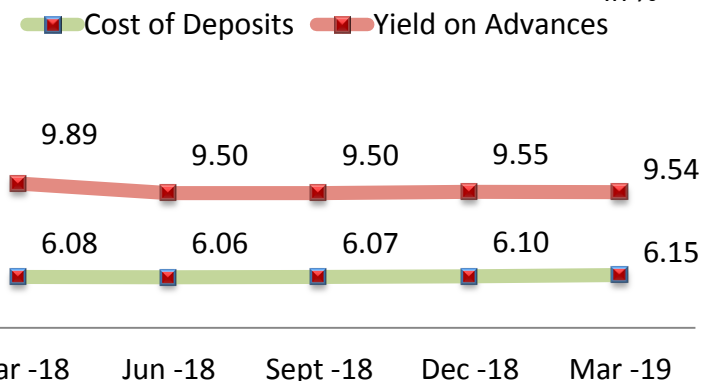
Net Interest Income

Rs Cr



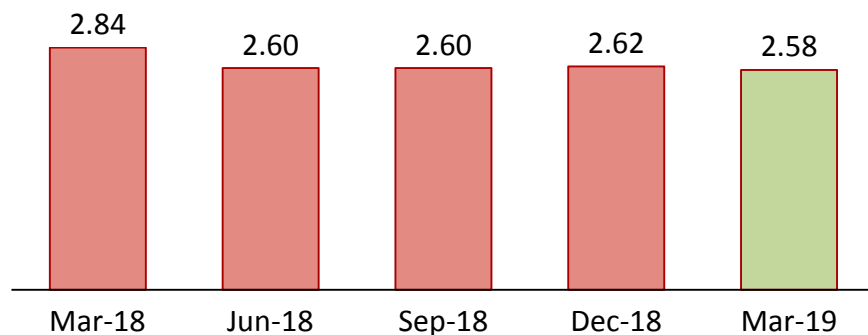
Cost of Deposits & Yield on Advances

In %



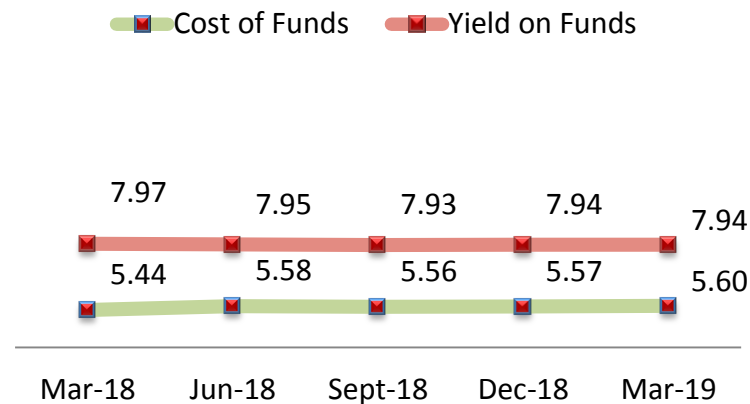
Net Interest Margin

In %



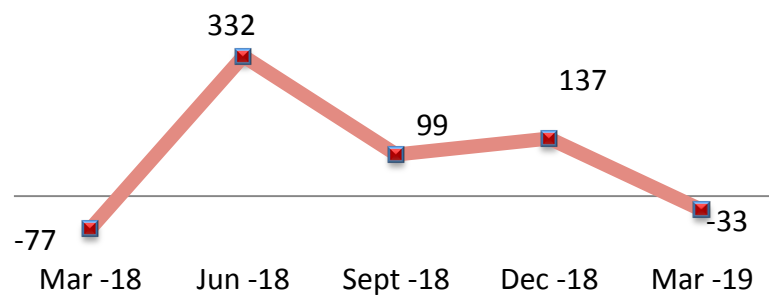
Cost of Funds & Yield on Funds

In %

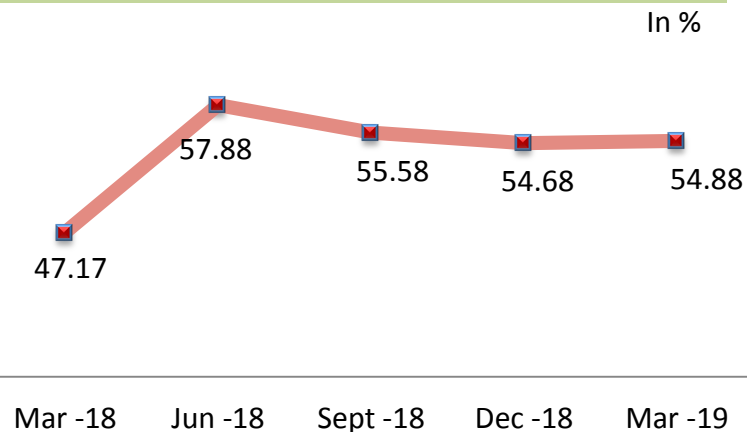


Improving Operating Efficiency

Employee Additions

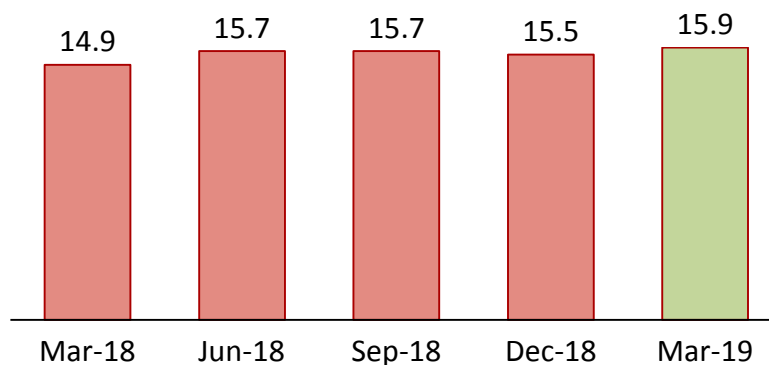


C/I Ratio



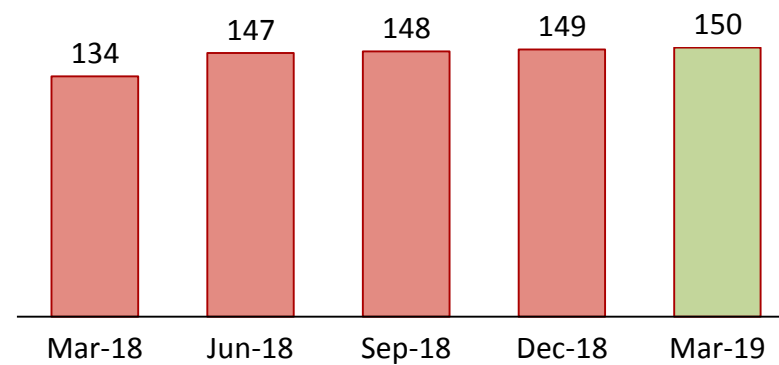
Business per Employee

Rs Cr



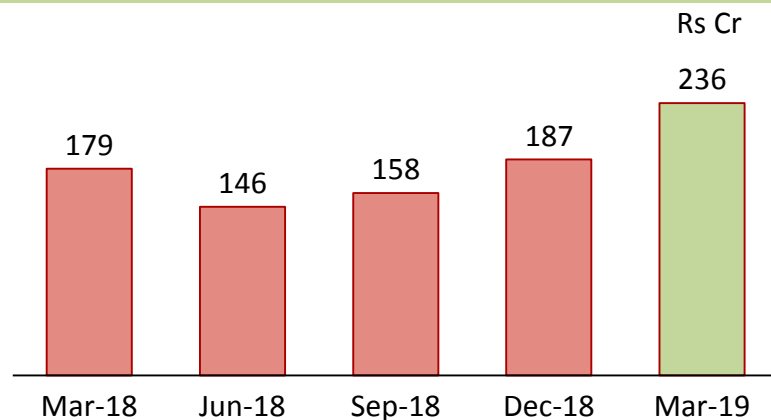
Business per Branch

Rs Cr

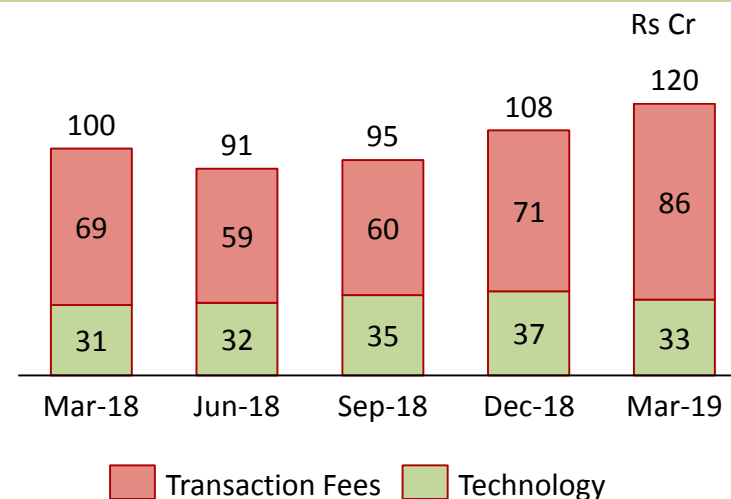


Sustainable Other Income

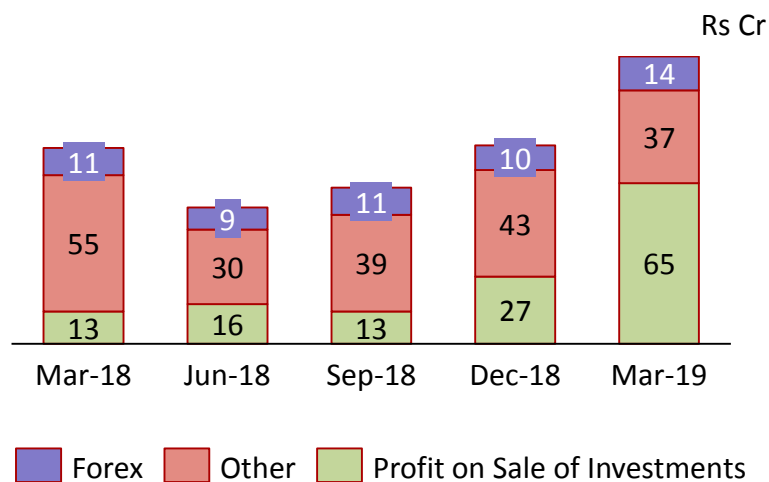
Total Other Income led by ...



...Sustainable : Transaction Fees + Technology



Profit on Sale of Investments, Forex & Others



Investment Book as on Mar-19

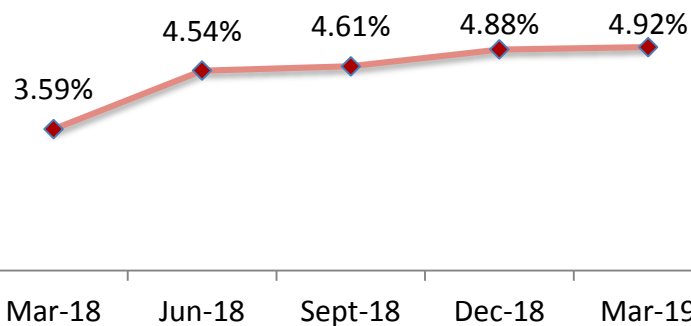
Details	Rs. Cr	M Duration
HTM	15,452	5.42
AFS	3,873	2.04
HFT	199	0.15
Total	19,525	4.94

Break Up of Provisions

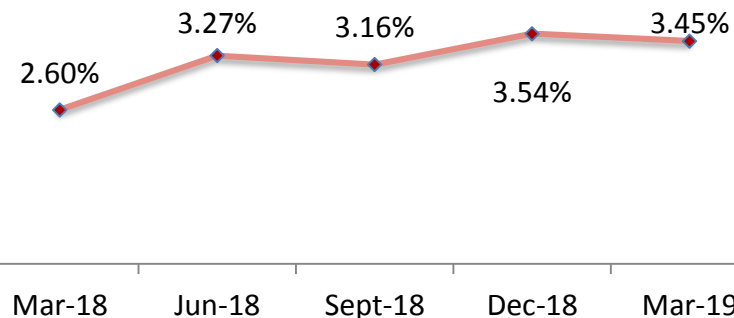
Particulars (Rs Cr)	Q4-FY 19	Q4-FY 18	Q3-FY 19
For NPA & NPI	191.0	151.7	189.4
For Depreciation on Investments	39.7	8.5	-7.3
For Standard Assets	14.4	-6.2	10.1
For Restructured Advances/Sacrifices & FITL	3.0	-10.1	0.0
For Unhedged Forex Exposure	0.5	-0.1	-0.1
Others	-29.5	4.8	11.1
Taxes	37.9	48.2	45.0
Total Provisions	257.0	196.8	248.1

Non Performing Assets

Gross NPA



Net NPA



Gross NPA Movement

Rs Cr	Mar-18	Jun-18	Sept-18	Dec-18	Mar-19
Opening	1,775	1,980	2,552	2,646	2,930
Additions	614	609	213	659	368
Deductions	408	37	119	375	166
Closing	1,980	2,552	2,646	2,930	3,132

Net NPA Movement

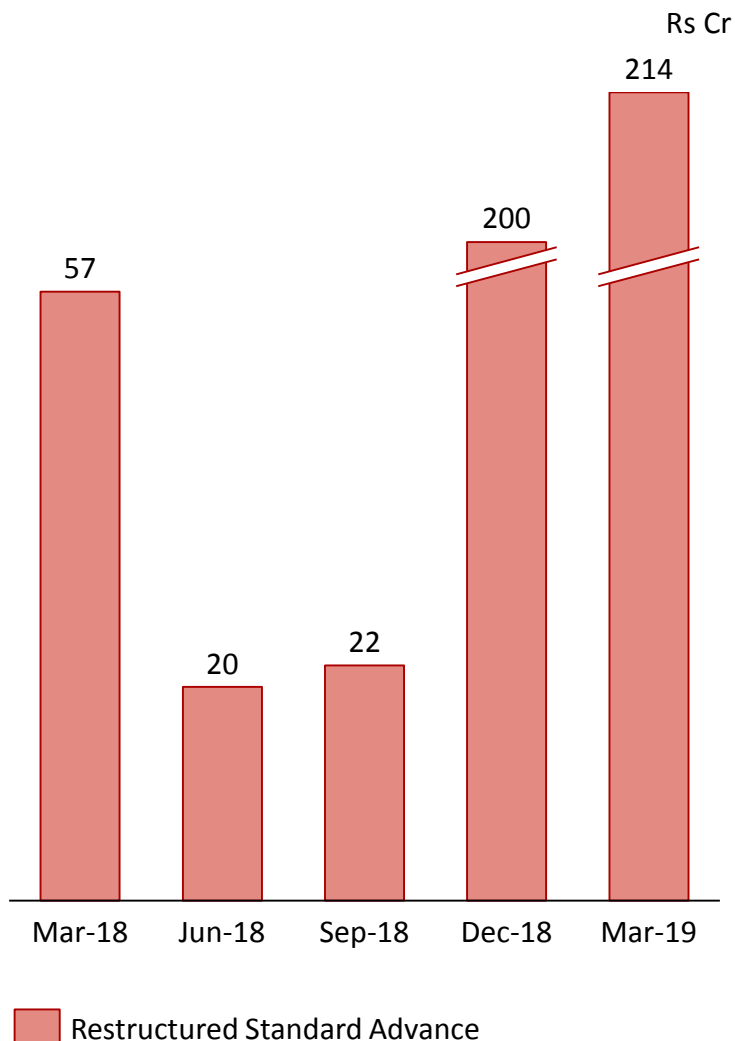
Rs Cr	Mar-18	Jun-18	Sept-18	Dec-18	Mar-19
Opening	1,211	1,416	1,814	1,785	2,100
Additions	510	505	165	555	305
Deductions	305	107	194	240	241
Closing	1,416	1,814	1,785	2,100	2,164

Stressed Assets - QoQ

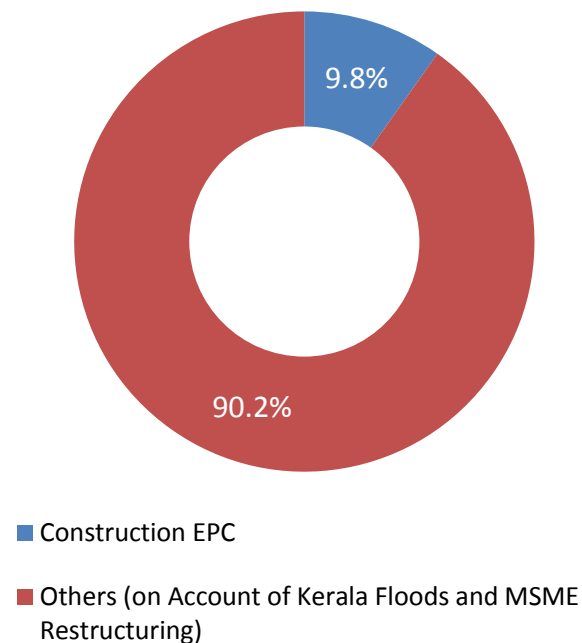
	Gross Basis		Net Basis	
Rs Cr	Q3-FY 19	Q4-FY 19	Q3-FY 19	Q4-FY 19
NPA	2,930	3,132	2,100	2,164
Restructured Standard Advance	200	214	200	214
Other Stressed Advances	0	0	0	0
Total Stressed Assets	3,130	3,346	2,300	2,378
Advances	60,064	63,636	59,256	62,664
Stressed Assets as % of Advances	5.21%	5.26%	3.88%	3.79%

Restructured Advances Breakup

Restructured Assets



Sector Standard Restructure – Q4FY19



Rs Cr

Security Receipts Outstanding as on 31.3.2019		
Book Value	Provision	NAV
1,285.22	279.04	1,006.18

Restructured Standard Asset Book

Rs Cr

Restructured Standard Advance						
	Opening	Fresh Addition	Upgradation from NPA to Std. Rest.	Decrease in Balance	Slippages to NPA	Closing Balance
Infra Roads	-	-	-	-	-	-
Construction EPC	21	-	-	-	-	21
Others	179	32	-	18	-	193
Total	200	32	-	18	-	214

Movement in Restructured Assets

Movement in Restructured Accounts (Including Restructured NPA)

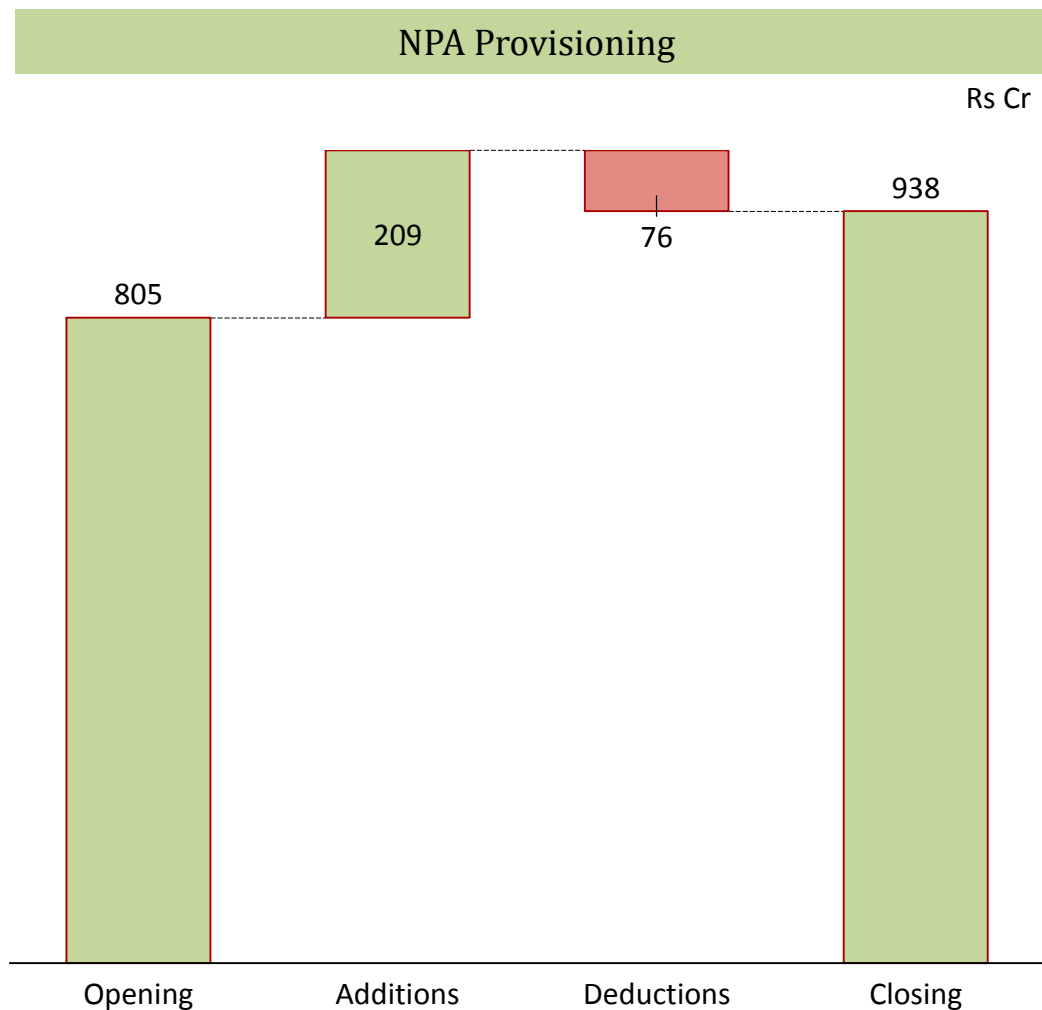


Shift of focus from
Large Corporate
to
SMEs

Defocusing from
Stressed Sectors

Special Cell &
Asset Monitoring Cell

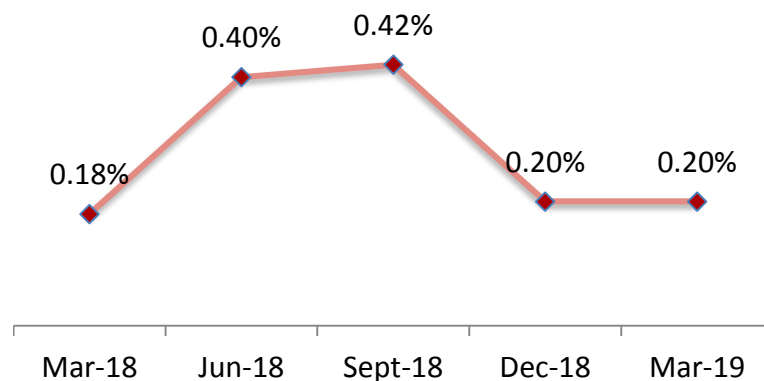
Credit Provisioning



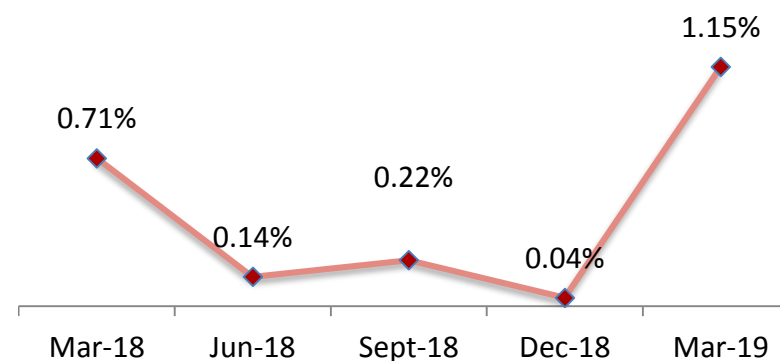
Provision Coverage
Ratio : 42.46%

Fresh Slippages/Advance Ratios

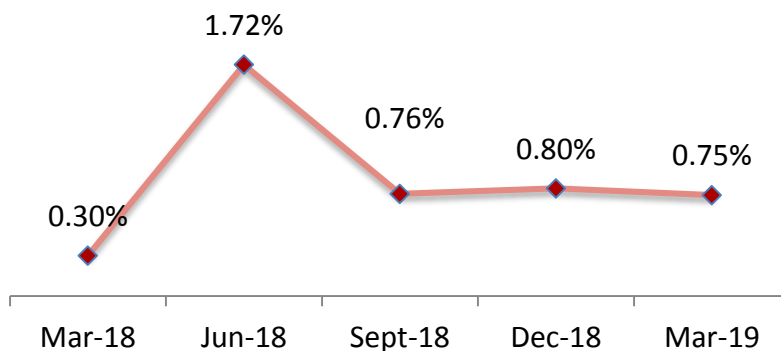
Retail Slippage



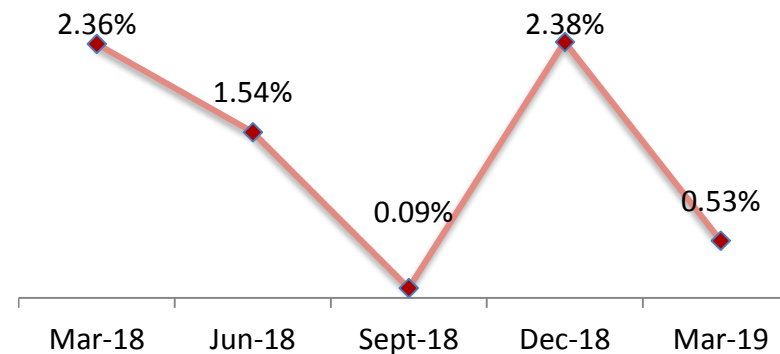
Agriculture Slippage



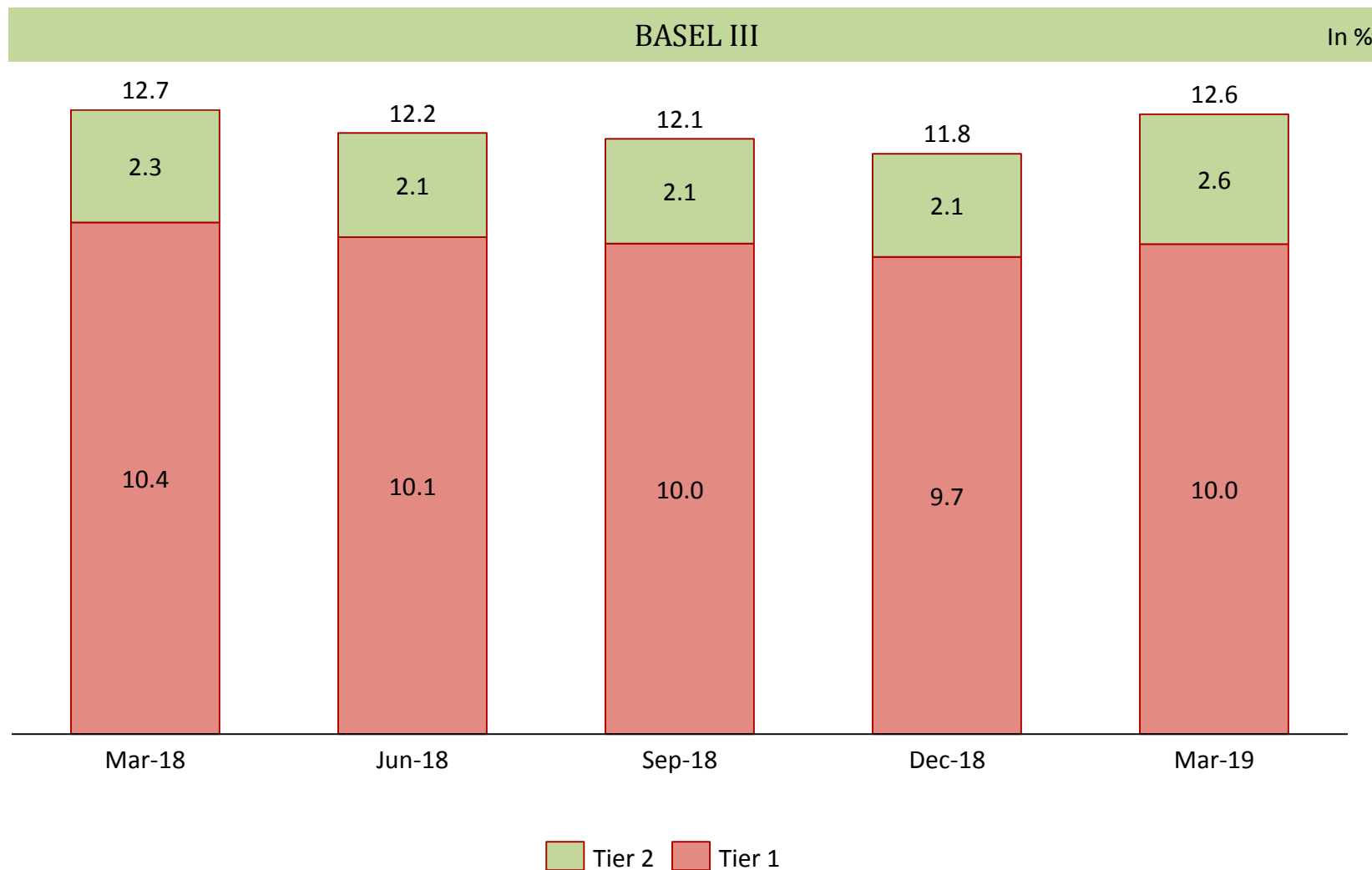
SME Slippage



Corporate Slippage



Capital Composition



Profit & Loss Overview- Q4 FY19

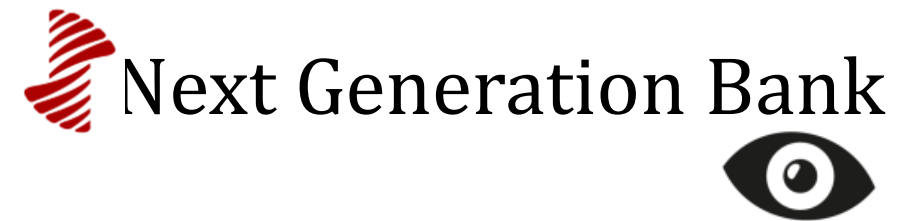
Rs Cr	Q4-FY19	Q4-FY 18	Y-o-Y (%)	Q3-FY19	Q-o-Q (%)
Net Interest Income	499	492	2%	520	-4%
Other Income	236	179	32%	187	26%
Total Income	735	671	10%	706	4%
Operating Expenses	407	360	13%	374	9%
Operating Profit	328	311	5%	332	-1%
Provisions (Ex-Tax) & Contingencies	219	149	47%	203	8%
Reported Profit Before Tax	108	162	-33%	129	-16%
Provision for Tax	38	48	-21%	45	-16%
Profit After Tax	71	114	-38%	84	-16%

Balance Sheet Overview- Q4 FY19

Rs Cr	Q4-FY 19	Q4-FY 18	Y-o-Y (%)	Q3-FY 19	Q-o-Q (%)
Capital & Liabilities	92,279	82,686	11.6%	88,249	4.6%
Capital	181	181	0.0%	181	0.0%
Reserves and Surplus	5,154	5,060	1.9%	5,153	0.0%
Deposits	80,420	72,030	11.6%	77,665	3.5%
Borrowings	4,903	4,043	21.3%	3,688	32.9%
Other Liabilities & Provisions	1,621	1,372	18.1%	1,562	3.8%
Assets	92,279	82,686	11.6%	88,249	4.6%
Cash & Balances with RBI	3,662	3,258	12.4%	3,526	3.8%
Balances with Banks	1,161	963	20.6%	1,166	-0.5%
Investments	19,081	18,363	3.9%	18,507	3.1%
Advances	62,694	54,563	14.9%	59,256	5.8%
Fixed Assets	709	681	4.1%	693	2.3%
Other Assets	4,973	4,858	2.4%	5,101	-2.5%
Business (Advances + Deposits)	144,056	127,139	13.3%	137,729	4.6%
Current Accounts	3,332	3,058	9.0%	3,485	-4.4%
Savings Accounts	16,135	14,084	14.6%	15,421	4.6%
CASA Ratio	24.21%	23.80%	1.7%	24.34%	-0.5%

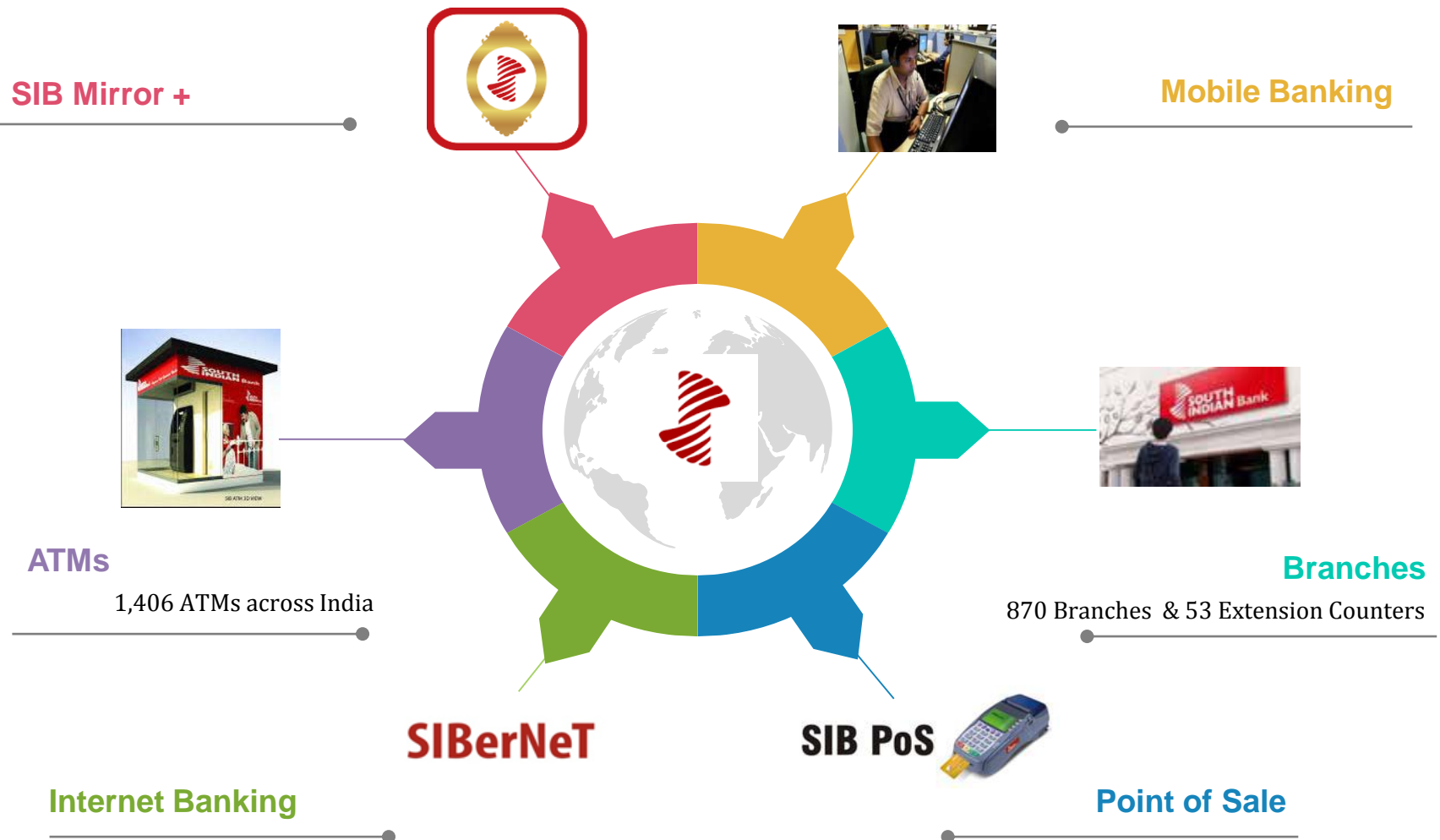
Key Metrics- Quarterly

Particulars	FY17				FY18				FY19			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Net Interest Margin (NIM)	2.7%	2.8%	2.7%	2.7%	2.8%	2.9%	2.9%	2.7%	2.6%	2.6%	2.7%	2.46%
CRAR Basel III	11.7%	11.1%	11.1%	12.4%	12.1%	11.7%	12.5%	12.7%	12.2%	12.1%	11.8%	12.6%
RoAA (Annualized)	0.6%	0.7%	0.6%	0.4%	0.6%	0.02%	0.6%	0.6%	0.1%	0.3%	0.4%	0.3%
Provision Coverage	42.6%	46.1%	50.2%	55.1%	44.6%	44.1%	49.4%	41.2%	39.1%	41.9%	41.2%	42.5%
CASA	23.2%	22.8%	25.9%	23.8%	25.2%	24.6%	24.9%	23.8%	24.7%	24.5%	24.3%	24.2%
Gross NPA	4.0%	4.0%	4.0%	2.5%	3.6%	3.6%	3.4%	3.6%	4.5%	4.6%	4.9%	4.92%
Net NPA	2.9%	2.8%	2.5%	1.5%	2.5%	2.6%	2.4%	2.6%	3.3%	3.2%	3.5%	3.45%
Book Value per Share (Rs.)	30.0	30.8	31.6	26.9	27.7	27.6	28.4	29.0	29.1	29.0	29.5	29.5
EPS (Rs.) (Annualized)	2.8	3.0	3.1	2.6	2.3	0.1	2.5	2.56	0.51	1.54	1.84	1.58
Branches												
- Kerala	453	454	455	463	463	463	463	464	464	465	465	474
- South India (Ex-Kerala)	245	245	245	246	246	246	246	248	249	249	249	253
- Rest of India	140	140	140	141	142	142	142	142	142	143	143	143
Total Branches	838	839	840	850	851	851	851	854	855	857	857	870
ATMs												
- Kerala	701	713	718	724	745	756	769	783	786	792	802	802
- South India (Ex-Kerala)	388	391	393	394	396	393	396	398	399	401	403	401
- Rest of India	202	202	202	202	203	205	205	201	201	202	202	203
Total ATMs	1,291	1,306	1,313	1,320	1,344	1,354	1,370	1,382	1,386	1,395	1,407	1,406

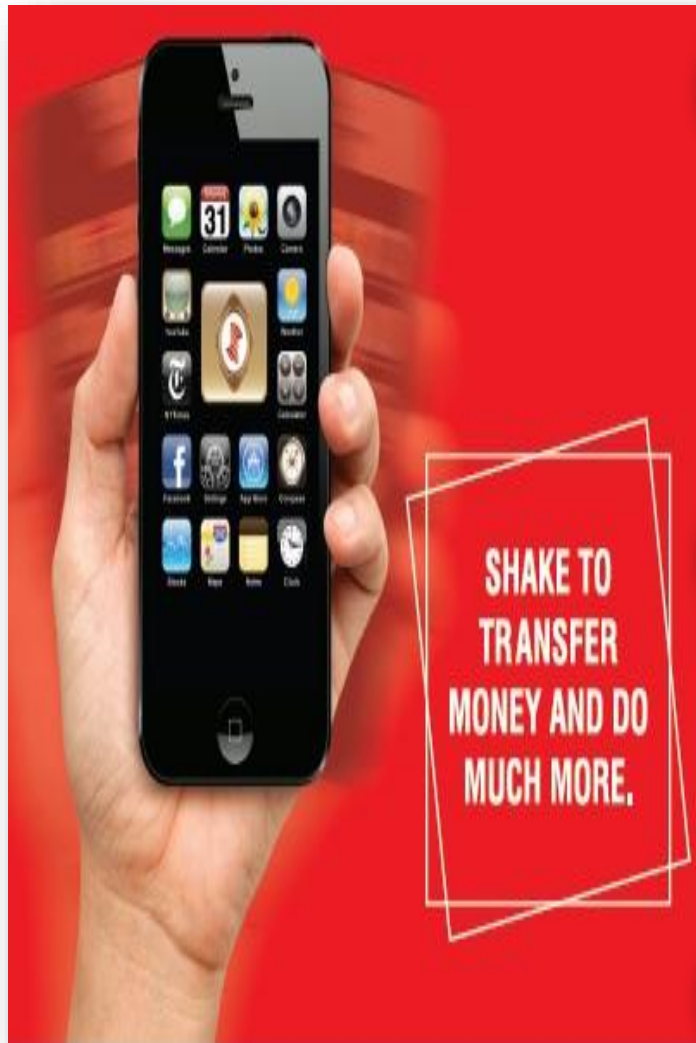


Present across Customer Touch Points

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

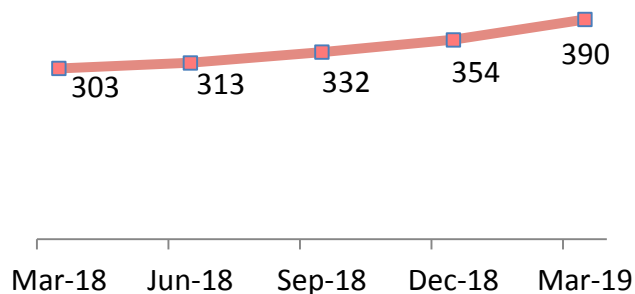


Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools

Personal Banking: Technology Banking

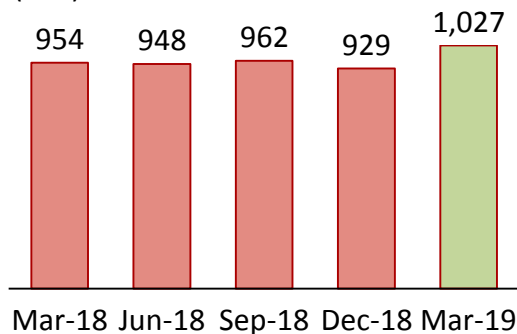
Active Internet Users

(000)'s



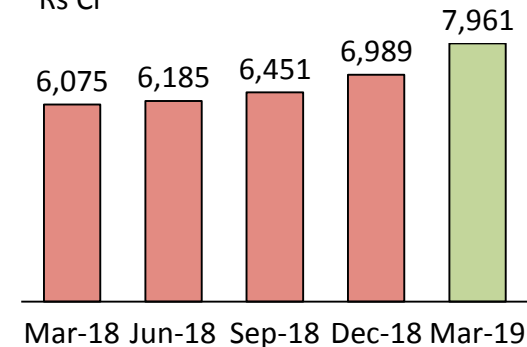
Internet Transaction Volume

(000)'s



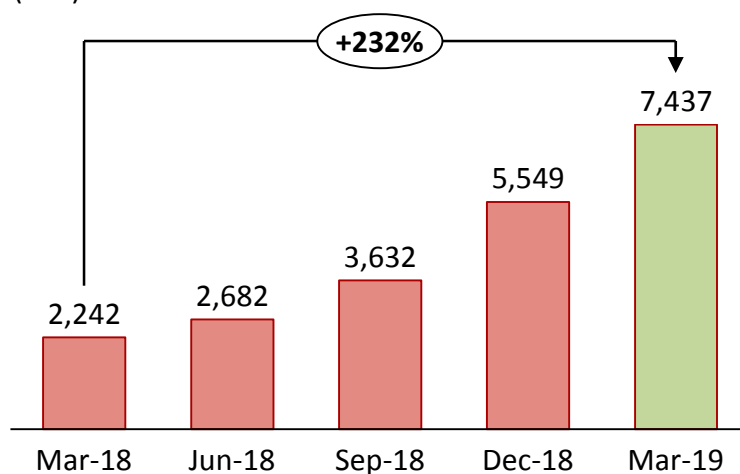
Internet Transaction Value

Rs Cr



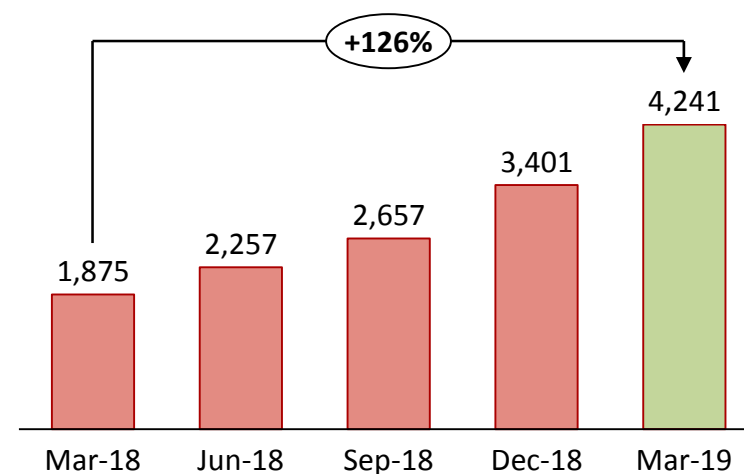
Mobile Transaction Volume

(000)'s



Mobile Transaction Value

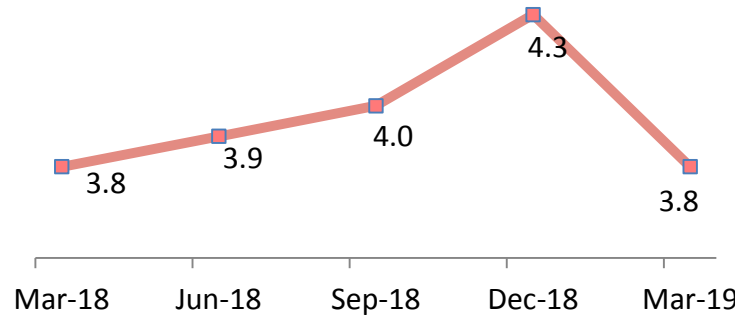
Rs Cr



Personal Banking: Debit Cards

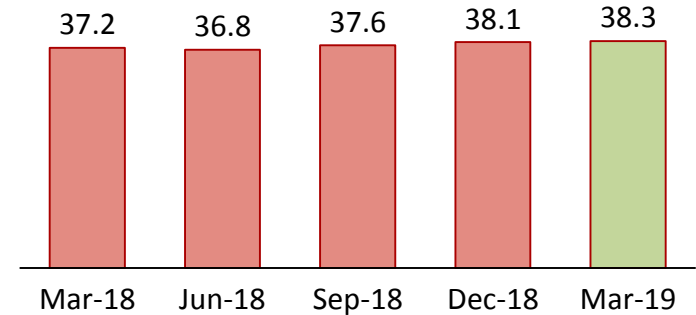
No of Active Debit Cards

In Millions



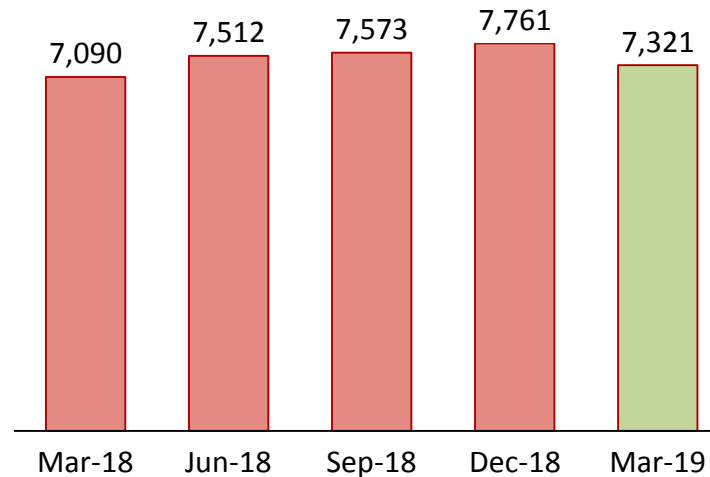
Debit Card Transaction Volumes

In Millions



Debit Card Transaction Value

Rs Cr





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

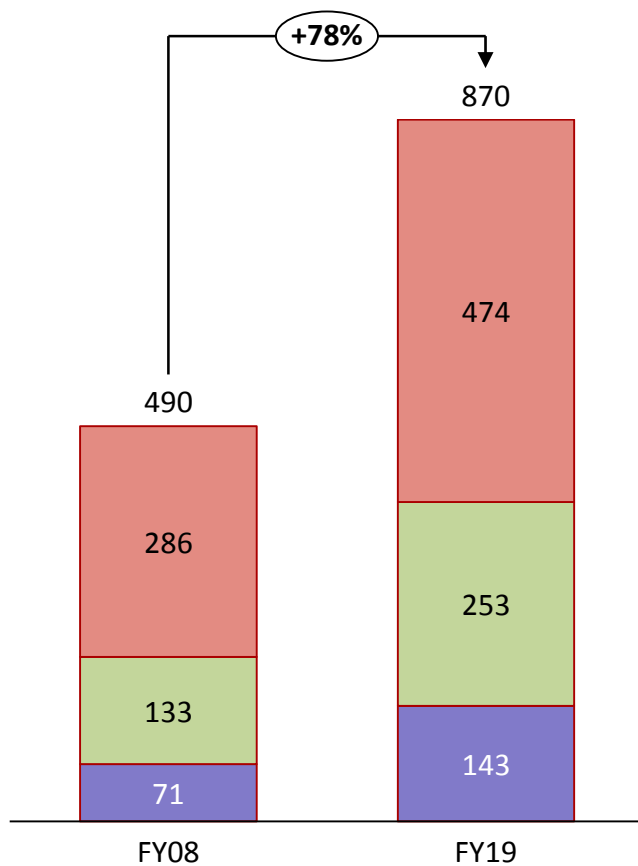
FIRST bank in the private sector to start Industrial Finance Branch in March 1993

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

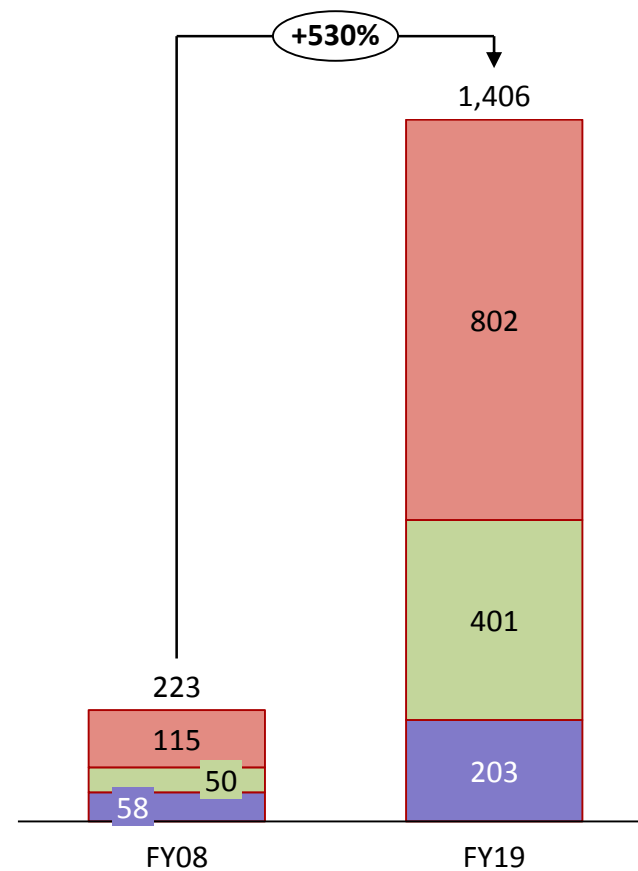
**The FIRST Kerala based bank to implement
Core Banking System**

Expansion since FY08

Branch Network



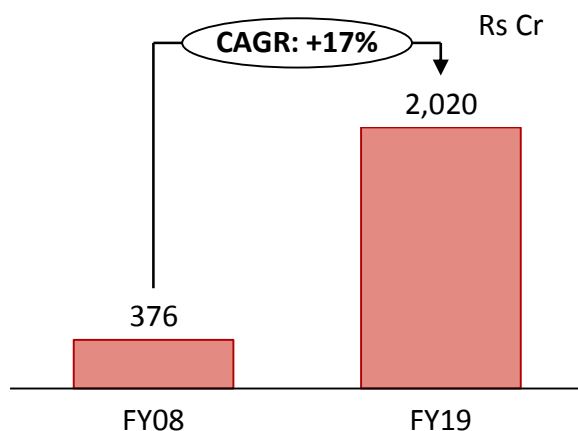
ATM Network



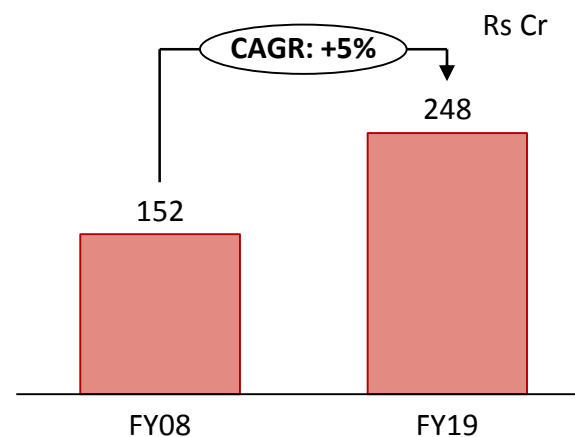
■ Kerala ■ South Ex-Kerala ■ Others (Rest of India)

Performance since FY08

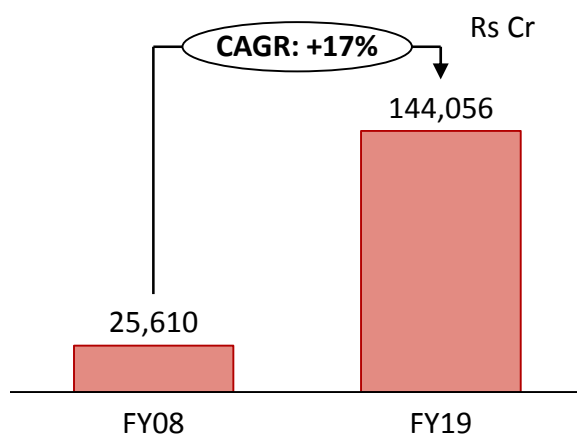
Net Interest Income



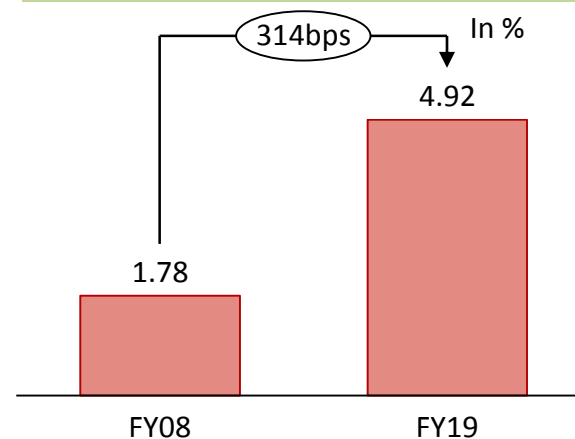
Profit After Tax



Business (Advances + Deposits)



Gross NPA



Leadership Team

Mr. V. G Mathew , MD & CEO

- Post Graduate in Physics and CALLB 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. Sanchay Kumar Sinha
(Country Head – Retail Banking)

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

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

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

Mr. Chandrasekhar Mukherjee, Chief People Officer

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

Mr. John Thomas
(Country Head – Business Development)

- Bachelors Degree in Science, MBA 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

HUDCO Award

South Indian Bank has received the award for Best Performing PLI of HUDCO' under CLSS



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

Award Wins during FY19

National Payments Excellence Award

South Indian Bank receiving National Payments Excellence Award for RuPay instituted by NPCI



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

Award Wins during FY19

MSME Banking Excellence Award

South Indian Bank receiving Best MSME Bank-Runner Up award



Photo Caption- Mr. John Thomas, Country Head (Business Development) receiving Best MSME Bank-Runner Up award, on behalf of South Indian Bank from Shri. Giriraj Singh, Minister of State in charge, Micro, Small & Medium Enterprises. Also seen are Mr. Mukesh Mohan Gupta, President, Chamber of Indian Micro Small & Medium Enterprises (CIMSME) and Mr. SatheeshKumar K S (JGM & Regional Head, Delhi), South Indian Bank.

Award Wins during FY19

Banking Technology Awards by IBA

South Indian Bank receiving Banking Technology 2019 awards instituted by IBA



Photo Caption- Mr. Raphael T J, CGM and CIO of the South Indian Bank and Mr. Sony A, JGM receiving the Banking Technology 2019 awards instituted by IBA from Prof. N. Balakrishnan, Director, Super Computer Education & Research Centre, Indian Institute of Science, Mr. Sunil Mehta, Chairman, Indian Banks' Association (IBA), Mr. R. Sridharan, MD, CCIL-Clearing Corporation of India in the presence of Mr. V. G. Kannan, Chief Executive, IBA.

Award Wins during FY19

KMA Award 2018

South Indian Bank receiving CSR Award for Banks & NBFCs under Education Sector instituted by Kerala Management Association



Photo Caption- Shri. Raphael T.J (Senior General Manager & CIO, South Indian Bank) receiving CSR Award for Banks & NBFCs under Education Sector instituted by Kerala Management Association from Shri. Kochouseph Chittilappilly (Chairman & CEO, V-Guard Industries Ltd.) in the presence of Dr. George Sleeba (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

chithra@sib.co.invijiths@sib.co.inwww.southindianbank.com

Investor Relations Advisors

Strategic Growth Advisors Pvt. Ltd.

CIN - U74140MH2010PTC204285

Mr. Shogun Jain / Mr. Sagar Shroff

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