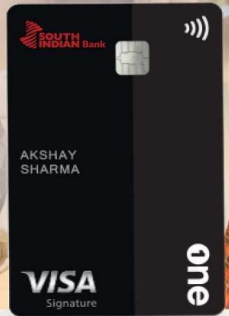


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# Investor Presentation

Q4-FY2022



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**Oct 2020 - Mar 2022**

CASA Deposits

Added Rs. 6,500 Cr of CASA deposits; CASA ratio improved to 33.2% (+540 bps)

Advances (New Book)

New book of Rs. 22,750 Cr with NIM of 3.7%, GNPA of 0.01% & SMA2 of 0.35%

Capital adequacy

CRAR improved by 192 bps to 15.86% at Mar 31, 2022

Provision coverage ratio

PCR (incl write off) improve by 1082 bps to 69.55% compare to 58.73% at Mar 2021

Recovery & upgrades

Recovered & upgraded Rs. 1,972 Crs from GNPA and technical w/off accounts

Digital adoption

Digital transactions have gone up from 83% to 93% since the outbreak of pandemic

# Consolidation of Advances



Churned about 37% of overall loan book since October 1, 2020

Rs. in crores	Old Book	New Book	Total Book
Loan book	39,064	22,752	61,816
Large Corporate (A+ rated)	71%	100%	89%
Yield	8.92%	8.03%	8.73%
SMA 1	903	248	1,151
SMA 2	813	79	892
GNPA	3,645	3	3,648
Net NPA	1,777	1	1,778

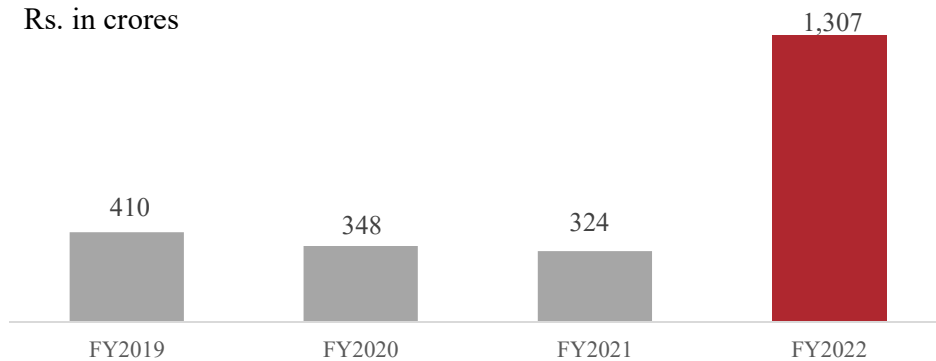
- ✓ Achieved record disbursements of Rs. 24,533 Crs in FY 2022 led by Corporate of Rs. 10,247 Crs and Gold of Rs. 7,998 Crs
- ✓ Zero slippages & SMA 2 in the new Corporate Book
- ✓ Avg overall ticket size has decreased from Rs. 17 lakhs as at Sep 30, 2020 to less than Rs. 14 Lakhs as at Dec 31, 2021
- ✓ Personal loan book increased by 110% to Rs. 932 Cr with yield of 14% on new book
- ✓ Till date, issued 70,000+ credit cards with outstanding book of 200 Cr

# Concentrated efforts in recoveries and collections



## Recoveries & Upgrades at all time high

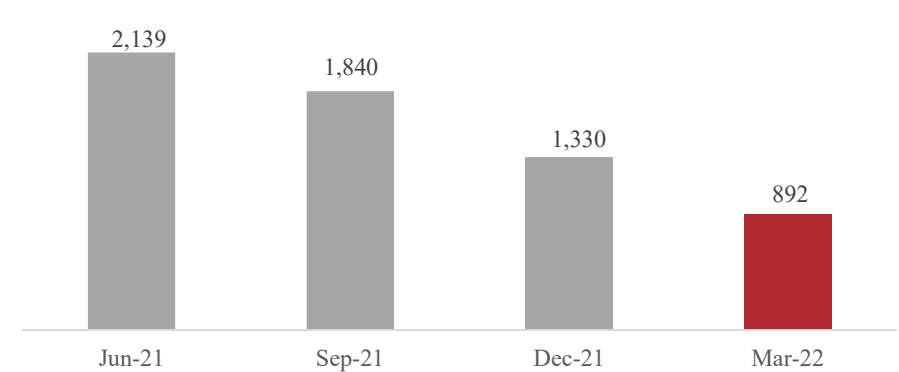
Rs. in crores



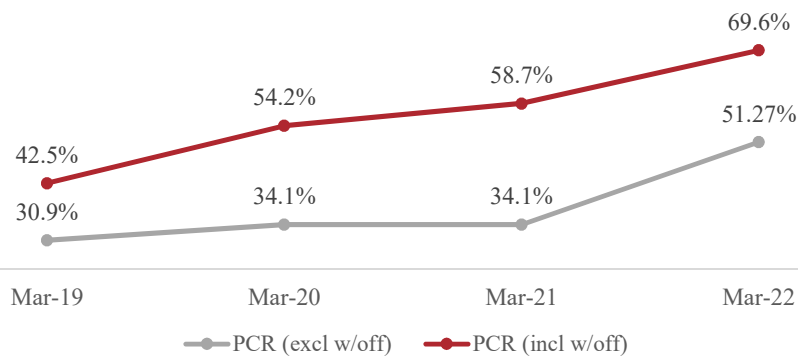
Note: It excludes recoveries from technical written off accounts

## Sequential improvement in SMA2 book

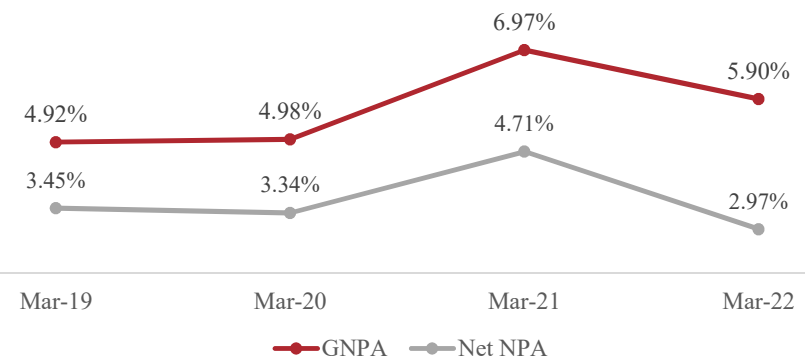
Rs. in crores



## Significant improvement in PCR



## Net NPA below pre-covid level



# Key highlights for Q4-2022



- ✓ Reported highest quarterly profit after tax of Rs. 272 crores during Q4-2022
- ✓ Recovery and upgrade of Rs. 412 crores was higher than slippages of Rs. 345 crores
- ✓ Net Interest Margin improved by 16 bps QoQ to 2.80% in Q4-2022
- ✓ Provision coverage ratio improved by 1082 bps YoY to reach 69.55%
- ✓ GNPA ratio improved by 107 bps YoY to 5.90% and Net NPA ratio improved by 174 bps YoY to 2.97%
- ✓ Gold loan continue to grow consistently and rose 20% YoY to Rs. 10,766 crores
- ✓ Share of A & above rated large corporates improved from 63% in Mar 2021 to 89% in Mar 2022
- ✓ CASA amount increased by 20% YoY to Rs. 29,601 crores; CASA ratio improved by 125 bps QoQ to 33.2%
- ✓ NRI deposits has grown consistently to Rs. 27,441 crores
  - Remittance business grew by 36% YoY
- ✓ Core fee income grew by 14% YoY to Rs. 142 crores
- ✓ About 93% of banking transactions are done digitally
- ✓ Mobile banking transactions volume increased by 97% YoY to 64 million transactions
- ✓ Capital adequacy position continued to be robust with CRAR of 15.86% and Tier I ratio of 13.22%

# Operating Performance



## Deposits

FY22: Rs.89,142 Cr  
+ 8%  
FY21 Rs. 82,711 Cr



## Retail Deposits

FY22: Rs. 85,320 Cr  
+ 10%  
FY21: Rs.77,857 Cr



## CASA

FY22: Rs.29,601 Cr  
+20%  
FY21 Rs. 24,590 Cr



## Advances

FY22: Rs.61,816 Cr  
4%  
FY21 Rs. 59,418 Cr



## NII

FY22: Rs.2,240 Cr  
- 7%  
FY21: Rs. 2,407 Cr



## Operating Profit

FY22: Rs.1,248 Cr  
- 25%<sup>1</sup>  
FY21: Rs. 1,662 Cr



## Provisions

FY22: Rs.1,340 Cr  
- 15%  
FY21: Rs. 1,575 Cr



## PCR

FY22: 69.55%  
+ 1082 bps  
FY21: 58.73%

<sup>1</sup> Decrease in operating profit in FY22 is mainly due to depreciation on Investments amounting to Rs 264 Cr (previous year we had an appreciation of Rs.44 Cr)

# Profit & Loss Overview (Standalone)



Rs. in Crore	Q4-FY22	Q4-FY21	Y-o-Y (%)	Q3-FY22	Q-o-Q (%)	FY22	FY21	Y-o-Y (%)
Net Interest Income	598	561	7%	573	4%	2,240	2,407	-7%
Non Interest Income	204	435	-53%	222	-8%	1,034	1,229	-16%
- Core Fee Income	142	125	14%	127	11%	477	403	18%
- Treasury & Forex <sup>1</sup>	(52)	210	-	44	-	126	511	-75%
- Other	114	100	15%	51	126%	431	315	37%
<b>Total Income</b>	<b>802</b>	<b>995</b>	<b>-19%</b>	<b>795</b>	<b>1%</b>	<b>3,274</b>	<b>3,636</b>	<b>-10%</b>
Operating Expenses	514	528	-2%	515	0%	2,026	1,974	3%
<b>Operating Profit</b>	<b>288</b>	<b>467</b>	<b>-44%</b>	<b>280</b>	<b>3%</b>	<b>1,248</b>	<b>1,662</b>	<b>-25%</b>
Provisions & Contingencies	78	456	-83%	346	-78%	1,340	1,575	-15%
<b>Profit Before Tax</b>	<b>210</b>	<b>11</b>	<b>-</b>	<b>(66)</b>	<b>-</b>	<b>(92)</b>	<b>87</b>	<b>-</b>
Provision for Tax	(62)	4	-	(16)	-	(137)	25	-
<b>Profit After Tax</b>	<b>272</b>	<b>7</b>	<b>-</b>	<b>(50)</b>	<b>-</b>	<b>45</b>	<b>62</b>	<b>-27%</b>

1. Includes depreciation on Investments

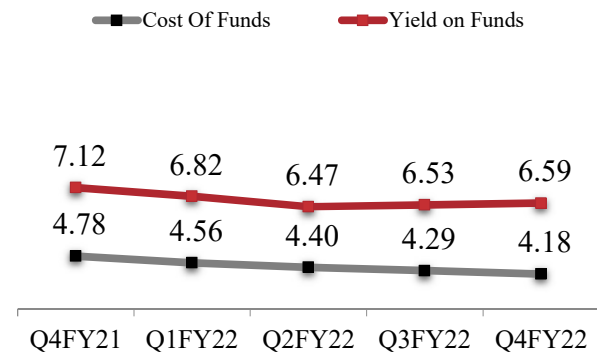
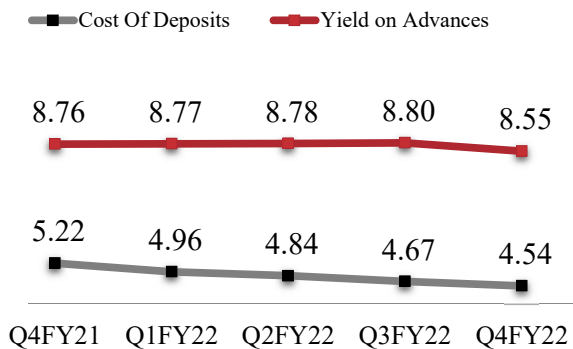
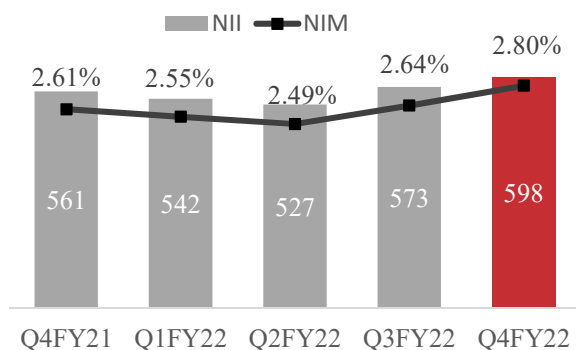


# Net Interest Income



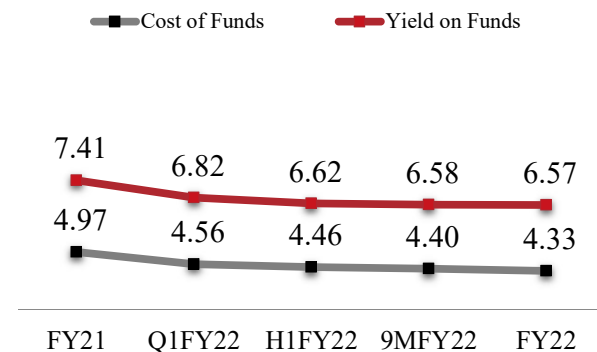
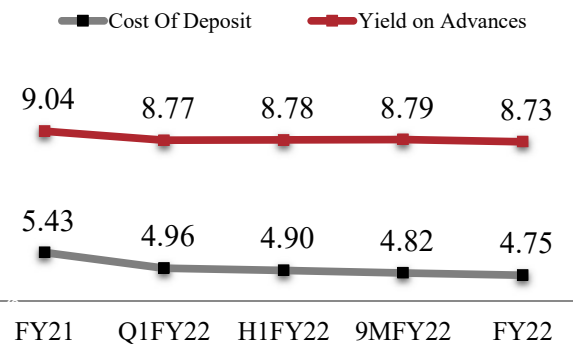
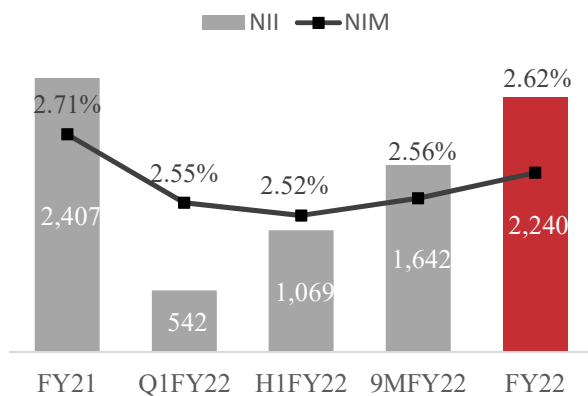
## Quarterly

(Rs. in Crore)



## Cumulative

(Rs. in Crore)

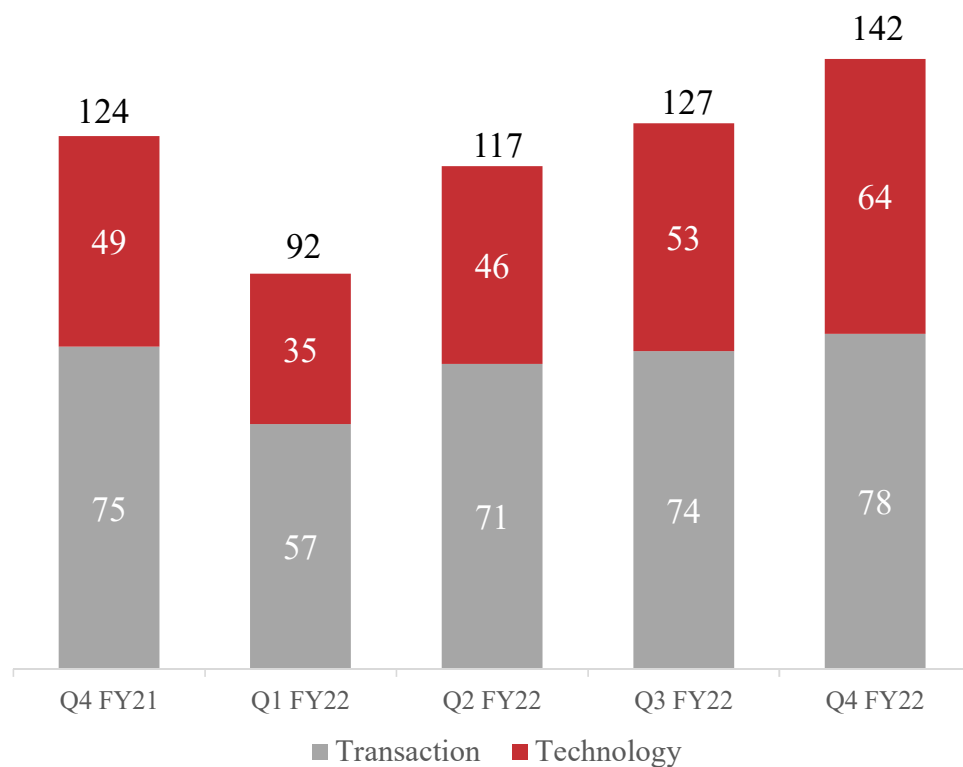


# Non-Interest Income



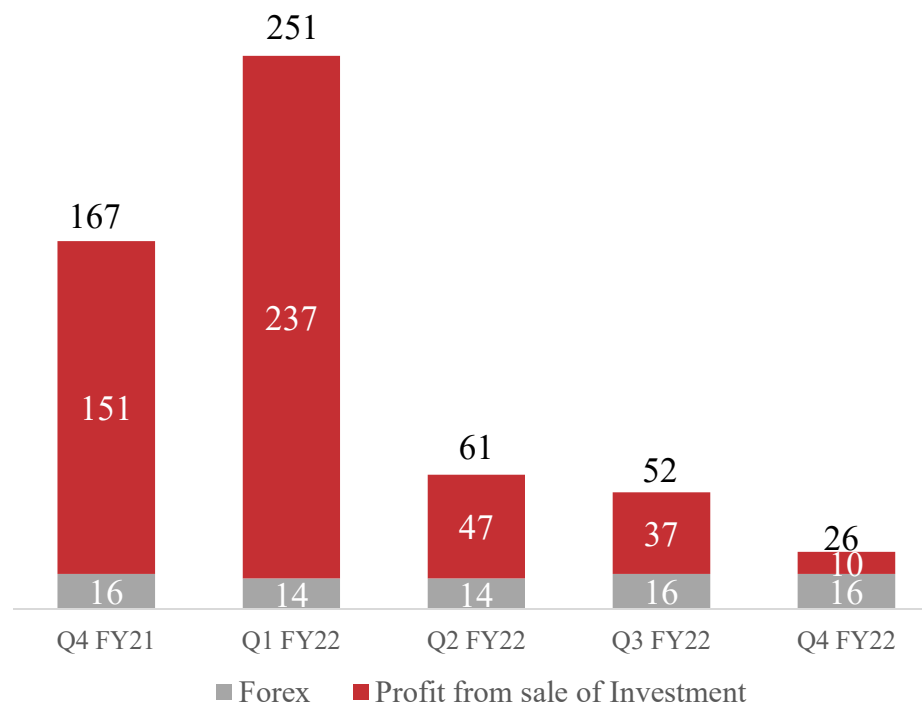
## Core Fee Income

(Rs. in Crore)



## Treasury & Forex Income<sup>1</sup>

(Rs. in Crore)

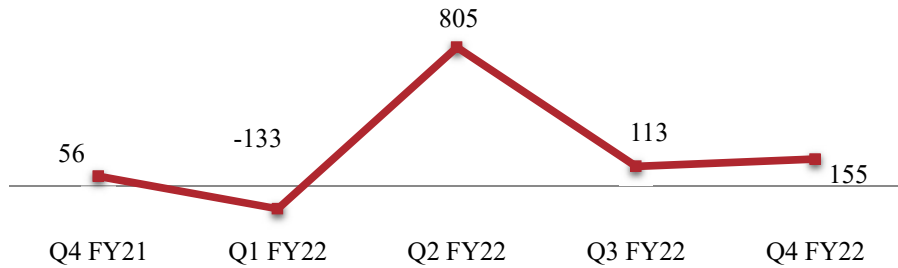


1. Excludes depreciation on Investments

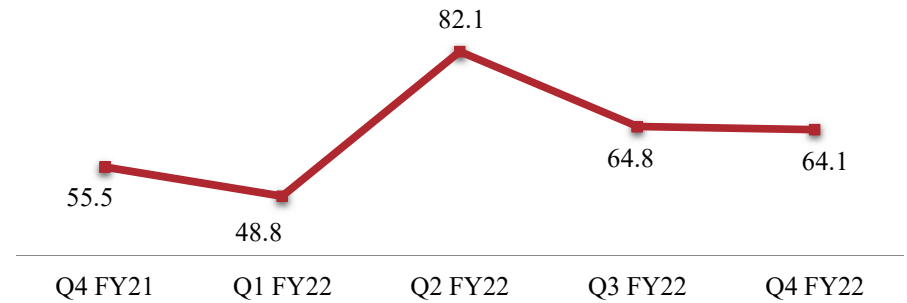
# Operating Efficiency



### Employee Additions

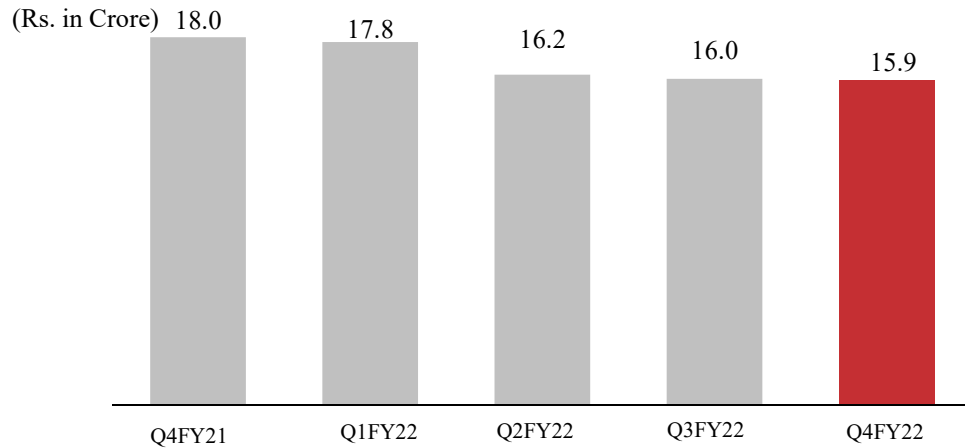


### Cost-to-Income Ratio<sup>1</sup>

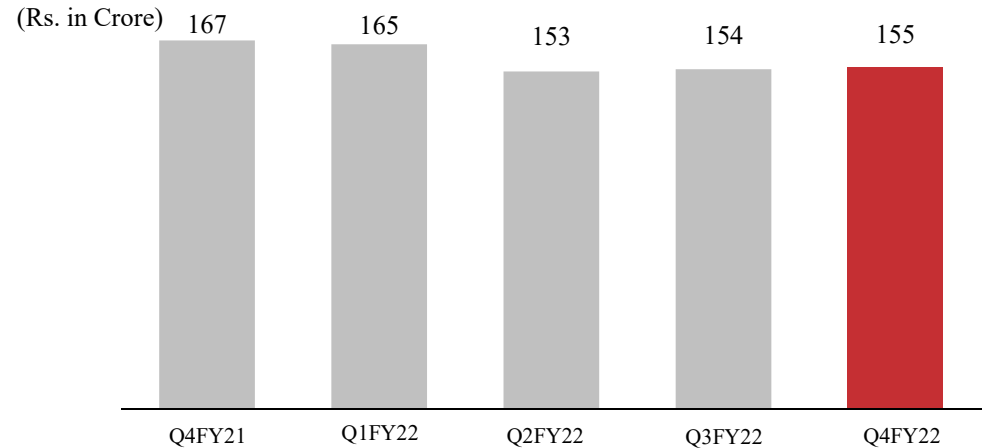


1. Ratio restated to give effect to new RBI directions on treatment of Depreciation on Investments

### Business per Employee



### Business per Branch



# Provisions



(Rs. in Crore)

Particulars	Q4 FY22	Q3 FY22	Q4 FY21
For NPA & NPI	118	279	719
For Standard Assets	25	40	(290)
For Restructured Advances/Sacrifices & FITL	(19)	28	31
For Unhedged Forex Exposure	-	-	(4)
Others	(46)	(1)	1
Taxes	(62)	(16)	4
<b>Total Provisions</b>	<b>16</b>	<b>330</b>	<b>460</b>

# Balance Sheet Overview (standalone)



(Rs. in Crore)

Particulars	Mar 2022	Mar 2021	Y-o-Y (%)	Dec 2021	Q-o-Q (%)
<b>Capital &amp; Liabilities</b>	<b>1,00,052</b>	<b>94,149</b>	<b>6%</b>	<b>98,000</b>	<b>2%</b>
Capital	209	209	-	209	-
Reserves and Surplus	5,645	5,600	1%	5,373	5%
Deposits	89,142	82,711	8%	88,348	1%
Borrowings	3,294	4,108	-20%	2,298	43%
Other Liabilities & Provisions	1,761	1,521	16%	1,772	-1%
<b>Assets</b>	<b>1,00,052</b>	<b>94,149</b>	<b>6%</b>	<b>98,000</b>	<b>2%</b>
Cash & Balances with RBI	3,677	3,305	11%	4,074	-10%
Balances with Banks	7,527	5,463	38%	9,677	-22%
Investments	21,445	20,321	6%	20,069	7%
Advances	59,993	58,056	3%	57,409	5%
Fixed Assets	811	795	2%	795	2%
Other Assets	6,599	6,209	6%	5,978	10%
<b>Business (Advances + deposits)</b>	<b>1,49,135</b>	<b>1,40,767</b>	<b>6%</b>	<b>1,45,757</b>	<b>2%</b>
Current Accounts	4,862	4,321	13%	4,660	4%
Savings Accounts	24,740	20,269	22%	23,569	5%
CASA Ratio	33.21%	29.73%	-	31.95%	-

# Key Metrics – Quarterly



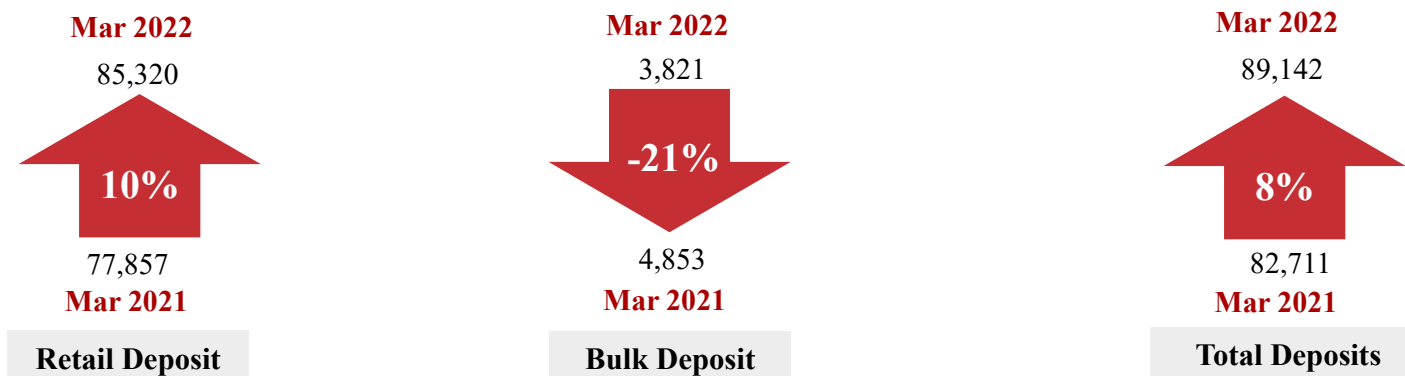
Particulars	FY21	FY22			
	Q4	Q1	Q2	Q3	Q4
Net Interest Margin (NIM)	2.61%	2.55%	2.49%	2.64%	2.80%
CRAR Basel III	15.42%	15.44%	15.75%	15.68%	15.86%
RoAA (Annualized)	0.03%	0.04%	-	-	1.10%
Provision Coverage	58.73%	60.11%	65.02%	68.08%	69.55%
CASA	29.73%	30.40%	30.82%	31.95%	33.21%
Gross NPA	6.97%	8.02%	6.65%	6.56%	5.90%
Net NPA	4.71%	5.05%	3.85%	3.52%	2.97%
Book Value per Share (Rs.)	27.7	27.8	27.0	26.7	28.0
Earnings per Share (Rs.) (Annualized)	0.34	0.20	-	-	0.21
Customer Touch Points					
Kerala	502	500	500	500	499
South Ex Kerala	276	273	273	273	273
Rest of India	151	151	151	151	156
<b>Total</b>	<b>929</b>	<b>924</b>	<b>924</b>	<b>924</b>	<b>928</b>

# Deposits



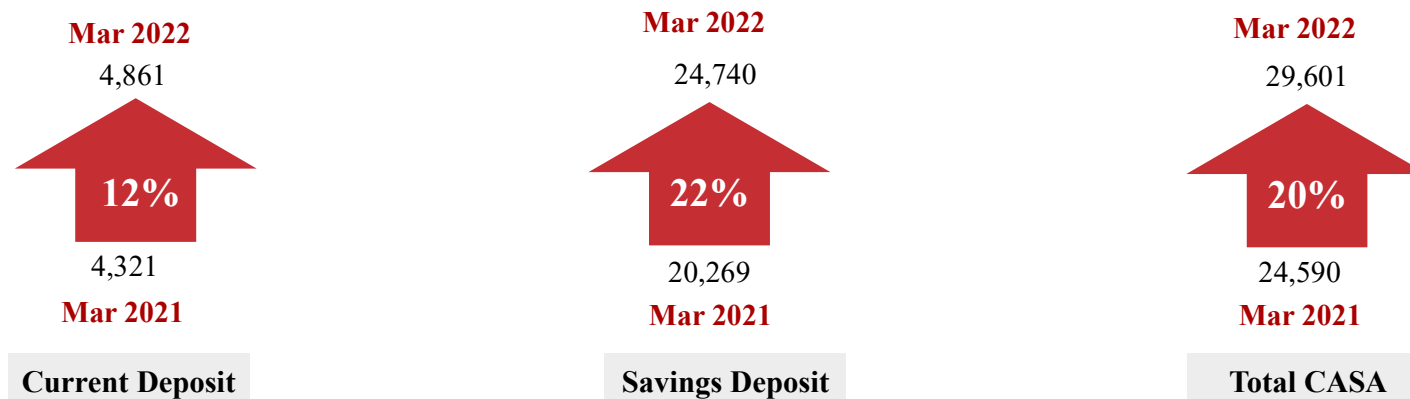
## Deposits

Rs. in Crore



## CASA Deposits

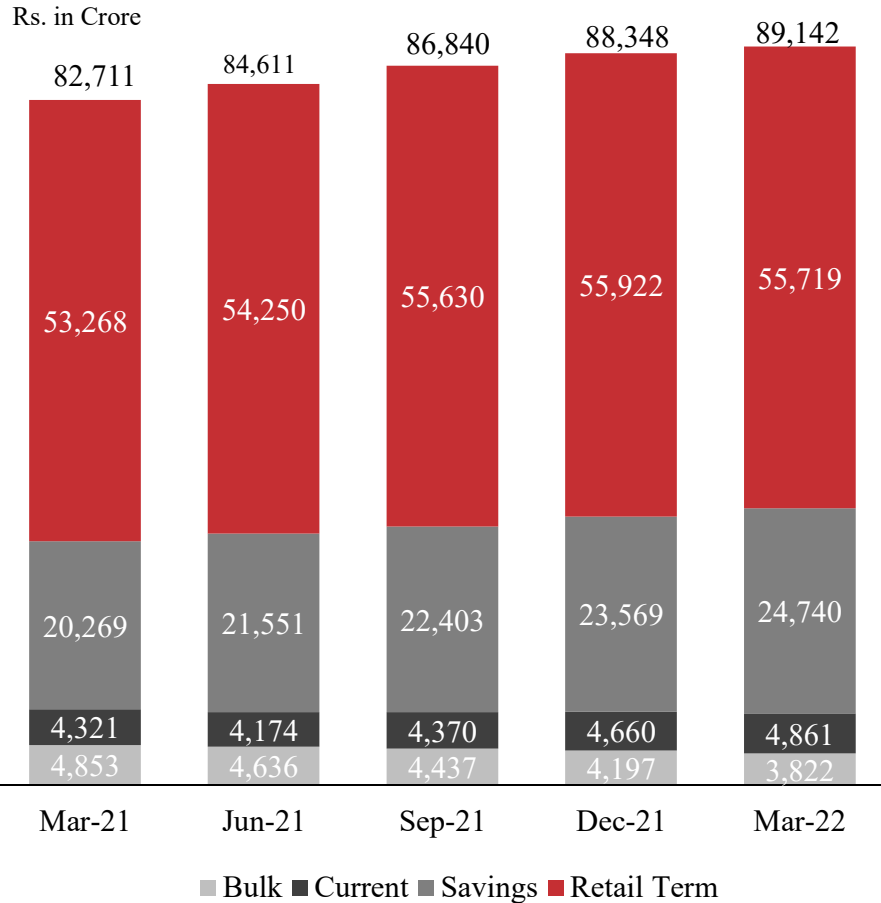
Rs. in Crore



# Well Distributed Deposit Base



## Breakup of Deposits



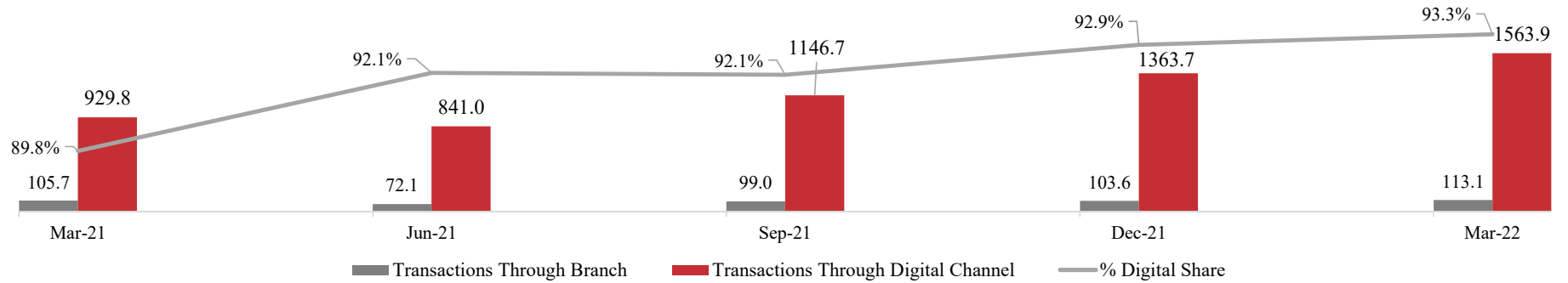
## Break Up of Non-Resident Deposits

Rs. in Crore

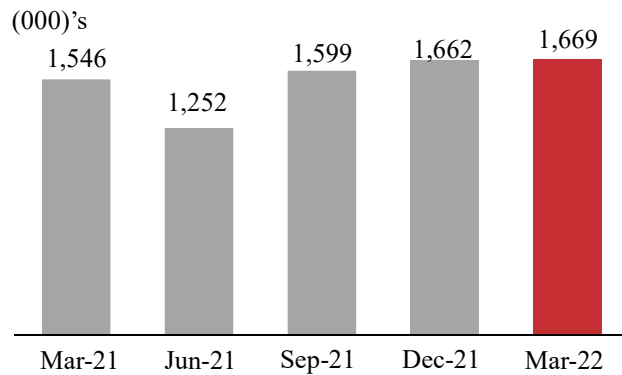
Deposit Type	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022
NR SB	6,065	6,566	6,535	6,824	6,980
NR CD	38	41	45	49	50
FCNR (B), RFC & Others	1,694	1,668	1,607	1,551	1,814
<b>Low-Cost NRI Deposit</b>	<b>7,797</b>	<b>8,275</b>	<b>8,187</b>	<b>8,424</b>	<b>8,844</b>
NRE Term Deposit	17,317	17,644	17,873	17,941	17,781
NRO Term Deposit	741	744	763	780	816
<b>Total NRI Deposit</b>	<b>25,855</b>	<b>26,663</b>	<b>26,823</b>	<b>27,145</b>	<b>27,441</b>



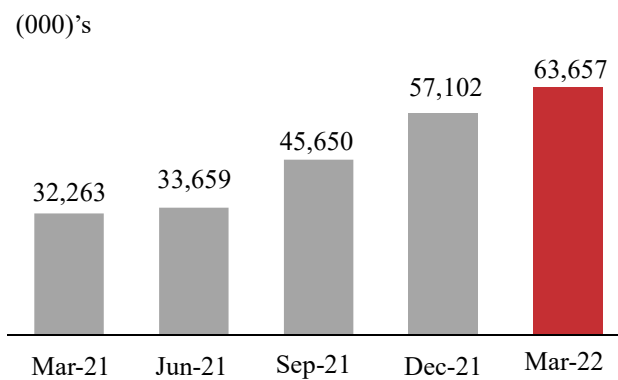
## Digital vs Branch Transactions (no of transactions in Lakhs)



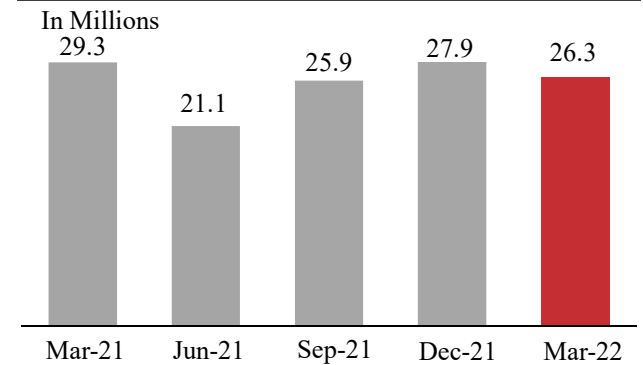
### Internet Transaction Volume



### Mobile Transaction Volume

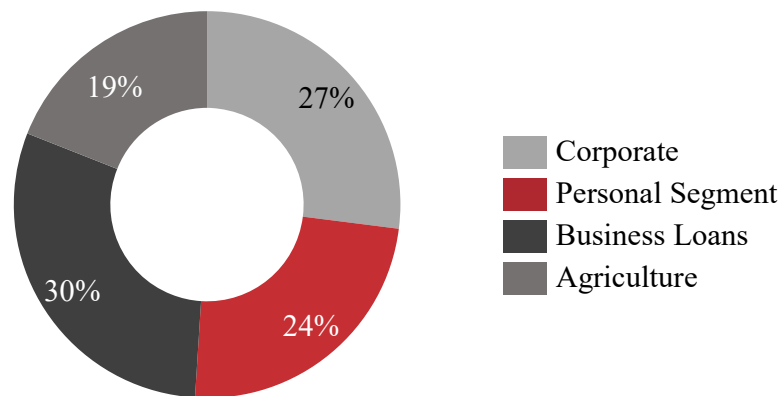


### Debit Card Transaction Volumes



# Composition of Loan Book

## Segment wise Break Up of Total Loan Book

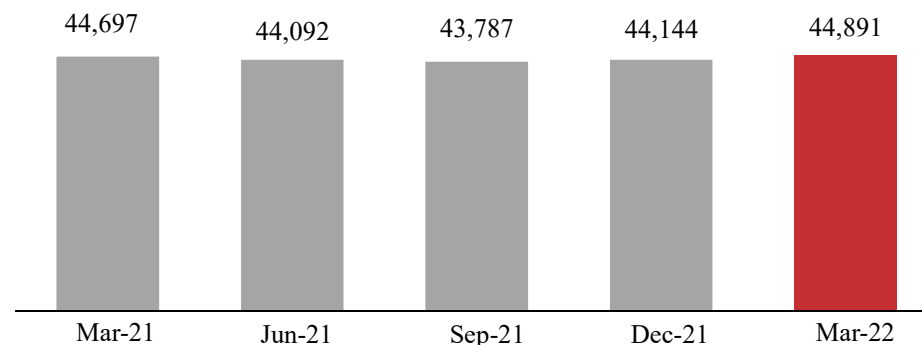


## Break up of Loan book

Rs. in Crore	Mar-21		Dec-21		Mar-22	
	Number	Value	Number	Value	Number	Value
Less than 5 Cr	3,82,050	32,408	3,96,525	32,293	4,29,115	33,833
5 - 25 Cr	1,502	12,511	1,313	11,045	1,361	11,368
25 - 100 Cr	188	7,179	181	6,899	136	6,100
More than 100 Cr	23	3,177	24	5,106	35	6,867
<b>Total</b>	<b>3,83,763</b>	<b>55,275</b>	<b>3,98,043</b>	<b>55,343</b>	<b>4,30,647</b>	<b>58,168</b>
Gross NPA	9,073	4,143	7,641	3,883	7,690	3,648
<b>Gross Advances</b>	<b>3,92,836</b>	<b>59,418</b>	<b>4,05,684</b>	<b>59,226</b>	<b>4,38,337</b>	<b>61,816</b>

## Loan Book (Excluding Corporate)

Rs. in Crore



## Loan Book Across Regions

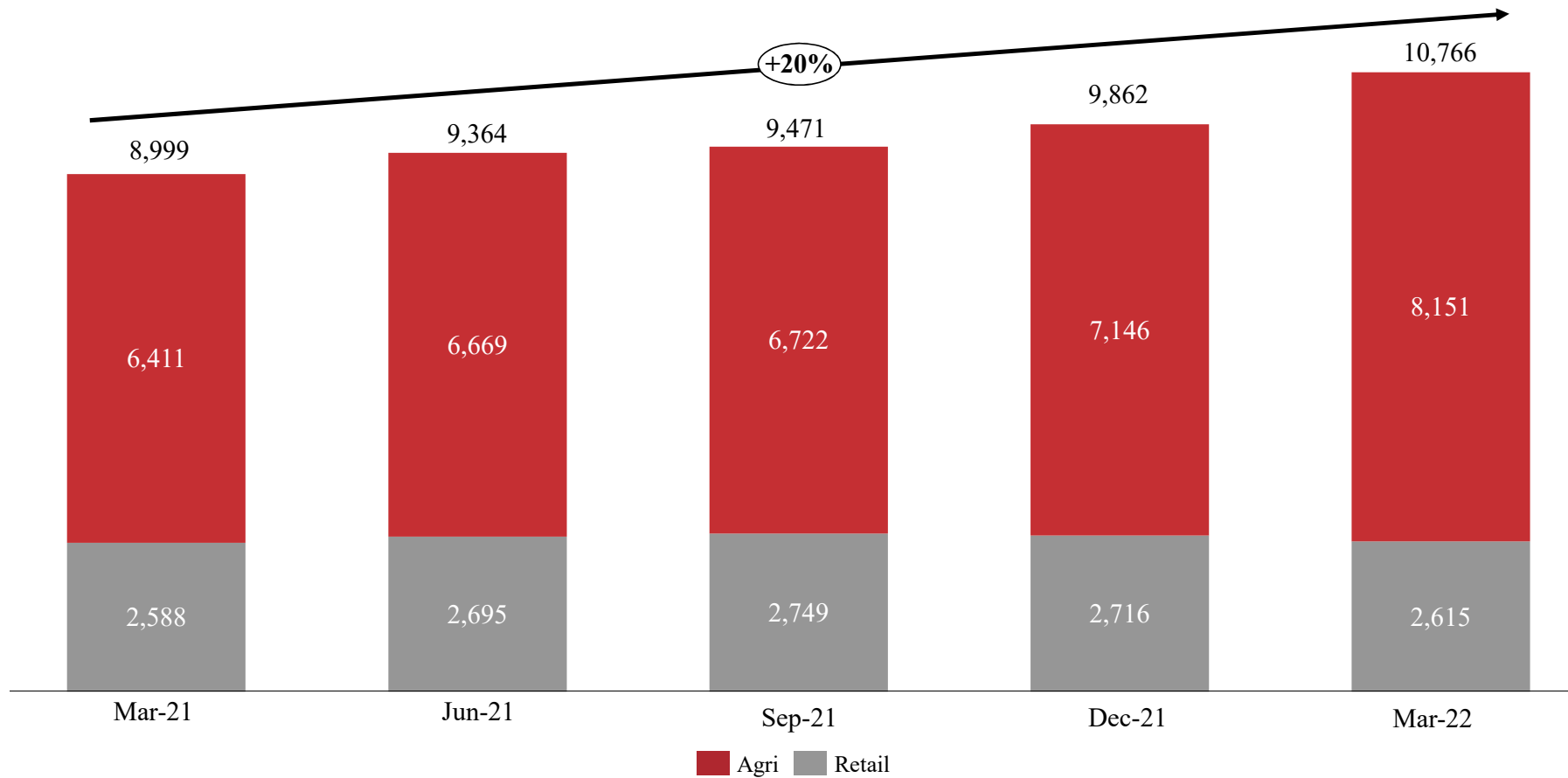
Rs. in Crore	Mar-21	Dec-21	Mar-22
Kerala	26,355	25,841	25,978
South Ex-Kerala	20,239	20,460	21,347
Rest of India	12,824	12,925	14,491
<b>Total</b>	<b>59,418</b>	<b>59,226</b>	<b>61,816</b>

# Gold loans



Consistent traction in Gold loans...

(Rs. in Crore)

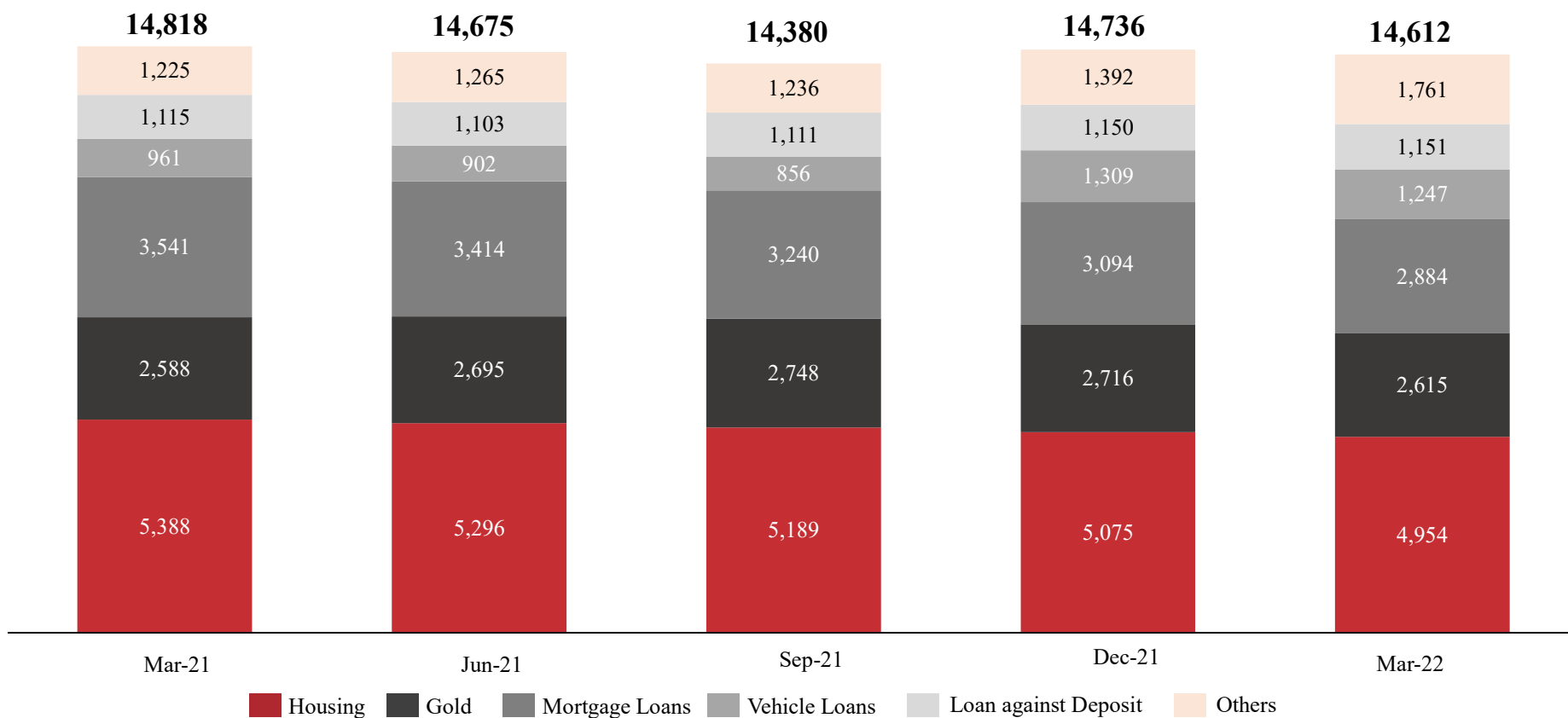


# Personal Segment



## Personal Segment Loans

Rs. in Crore



# Business loans

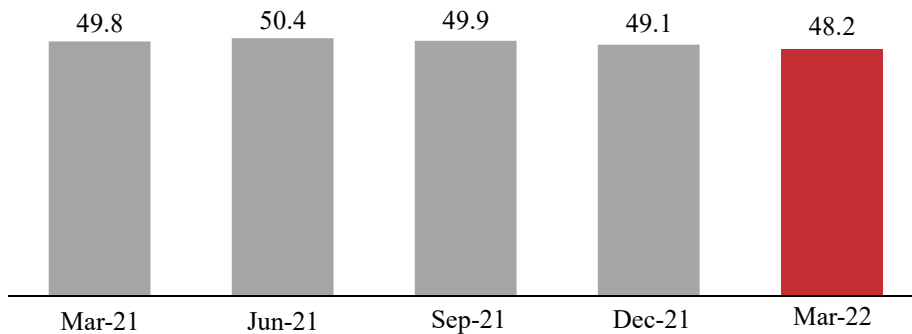


## Business Loans (Less than Rs. 25 Crore exposure)

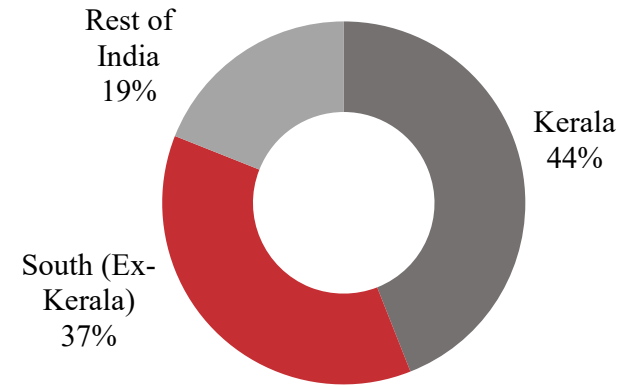
Rs. in Crore	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22
MSME/SME	15,084	14,509	14,008	13,576	13,391
Others	4,372	4,401	4,746	4,789	4,958
<b>Total</b>	<b>19,456</b>	<b>18,910</b>	<b>18,754</b>	<b>18,365</b>	<b>18,349</b>

## Average MSME Loan / Account

(Rs. in Lakhs)



## MSME Loan Book by Geography



## MSME strategic initiatives

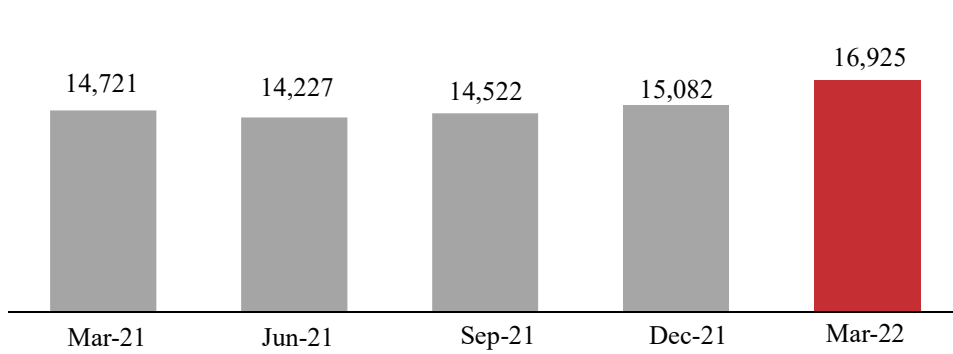
- Co-lending platform & Fintech tie up for instant Business Loans
- Decentralization of MSME credit processing centre with regional CPCs
- SIB MSME Integrated Lending Engine (SMILE) for MSME proposals upto Rs.2 crores launched in 9 pilot regions with focus on quality, ease & credit process transformation

# Corporate lending



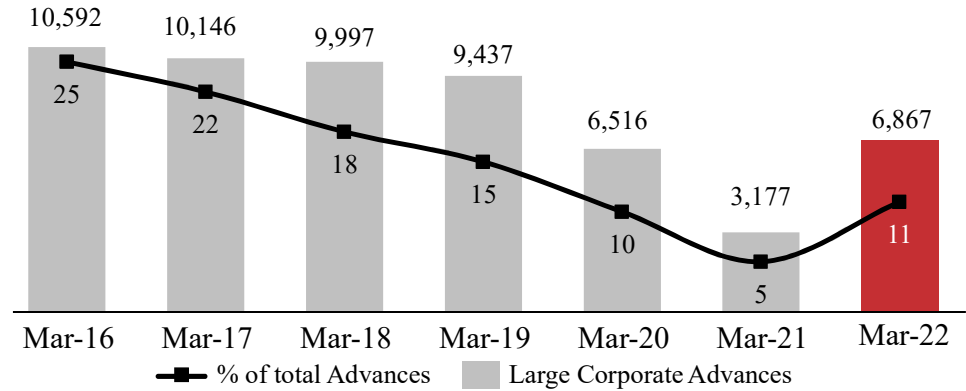
## Corporate Loan Book

(Rs. in Crores)



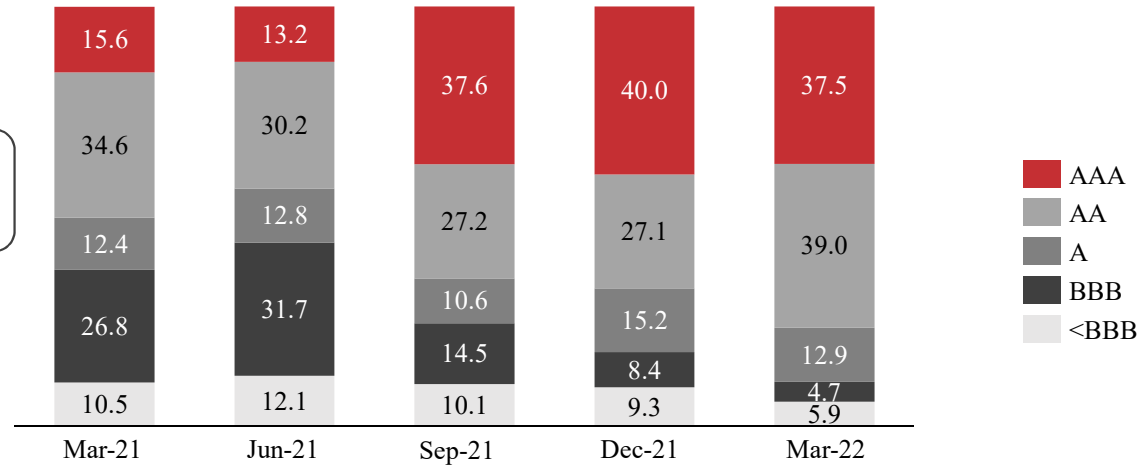
## Standard Large Corporate Advances (Rs.100 Cr and above)

(Rs. in Crores)



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

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



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

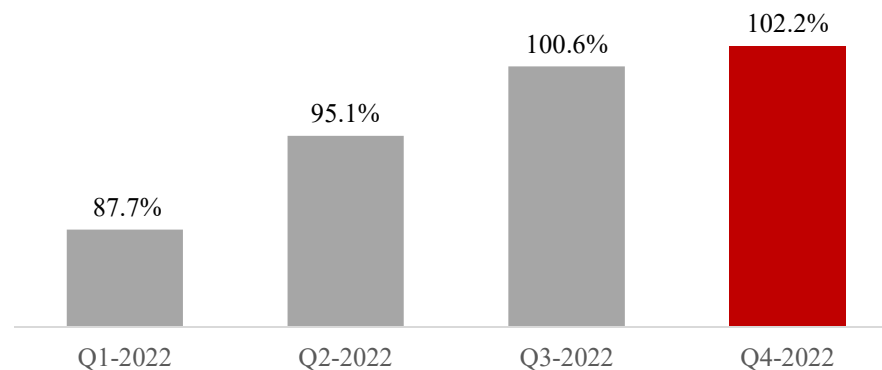
# Slippages & collection efficiency



## Segment wise NPA slippages

Rs. in Crore	Q4-2022
Agriculture	76
Business Loans	171
Personal Segment	51
Corporate	47
<b>Total</b>	<b>345</b>

## Collection efficiency



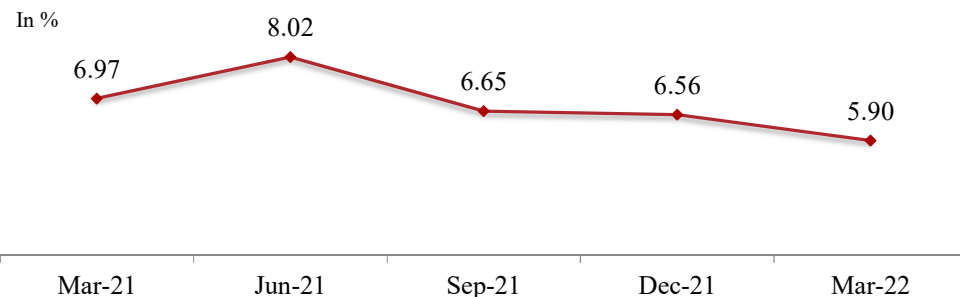
## Segment wise GNPA

Rs. in Crore	Q4-2021	Q1-2022	Q2-2022	Q3-2022	Q4-2022
Agriculture	370	415	515	537	536
Business Loans	1,710	2,084	2,045	2,116	1,993
Personal Segment	478	673	668	599	510
Corporate	1,585	1,505	652	631	609
<b>Total</b>	<b>4,143</b>	<b>4,677</b>	<b>3,880</b>	<b>3,883</b>	<b>3,648</b>

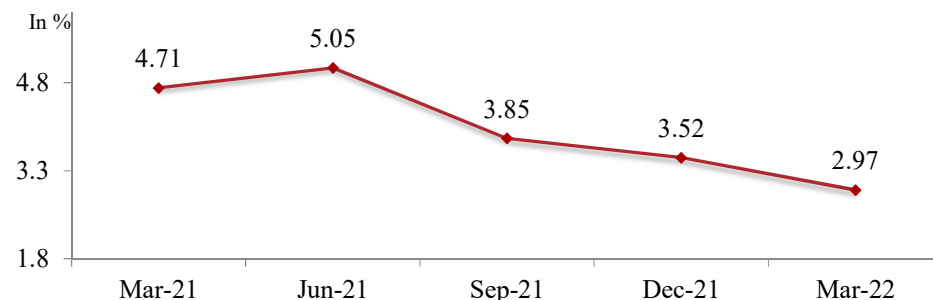
# Non-Performing Assets



## Gross NPA



## Net NPA



## Gross NPA Movement

Rs. Cr.	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22
Opening	3,103	4,143	4,677	3,880	3,883
Additions	2,123	883	535	396	345
Deductions	1,083	350	1,332	393	580
<b>Closing</b>	<b>4,143</b>	<b>4,677</b>	<b>3,880</b>	<b>3,883</b>	<b>3,648</b>

## Net NPA Movement

Rs. Cr.	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22
Opening	1,305	2,735	2,855	2,179	2,019
Additions	1,721	732	371	286	246
Deductions	292	612	1,047	446	487
<b>Closing</b>	<b>2,735</b>	<b>2,855</b>	<b>2,179</b>	<b>2,019</b>	<b>1,778</b>

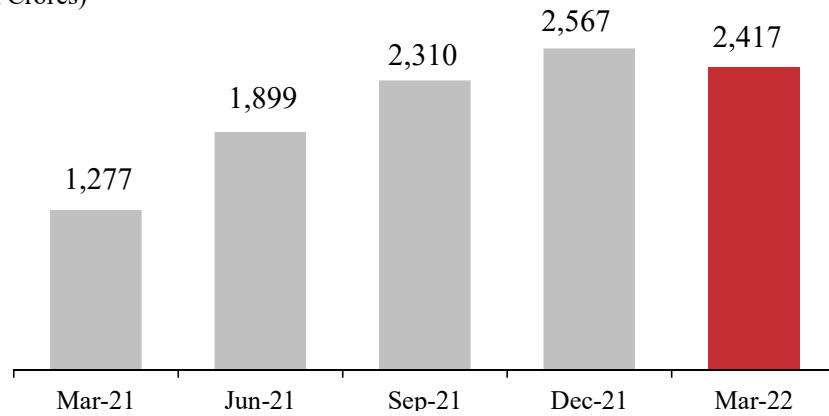


# Stressed Assets

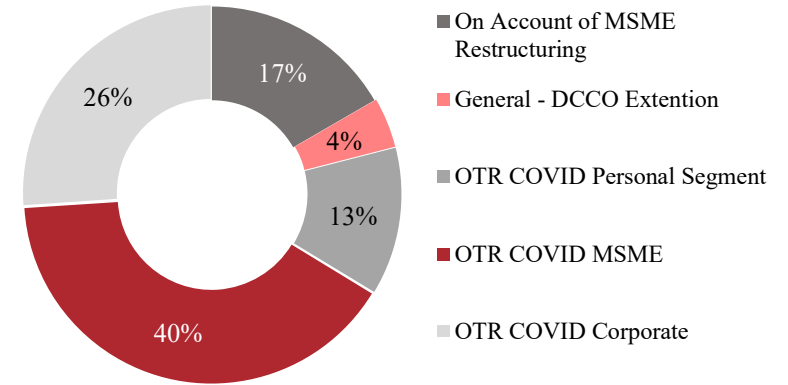


## Restructured Standard Advance

(Rs. in Crores)



## Sector Break up



## Covid One Time Restructuring (OTR)

Rs. in Crore	Covid 1.0	Covid 2.0	Total
MSME	332	648	980
Personal loans	12	293	305
Other exposures	540	88	628
<b>Total</b>	<b>884</b>	<b>1029</b>	<b>1,913</b>

## Security Receipts

(Rs. in Crores)

Security Receipts Outstanding as on Mar 31, 2022		
Book Value	Provision	NAV
1,591.1*	888.1	703.0

\*of which Rs.821 Crore pertains to a single pool and this pool now holds a provision coverage of 71.3%

# Capital Composition

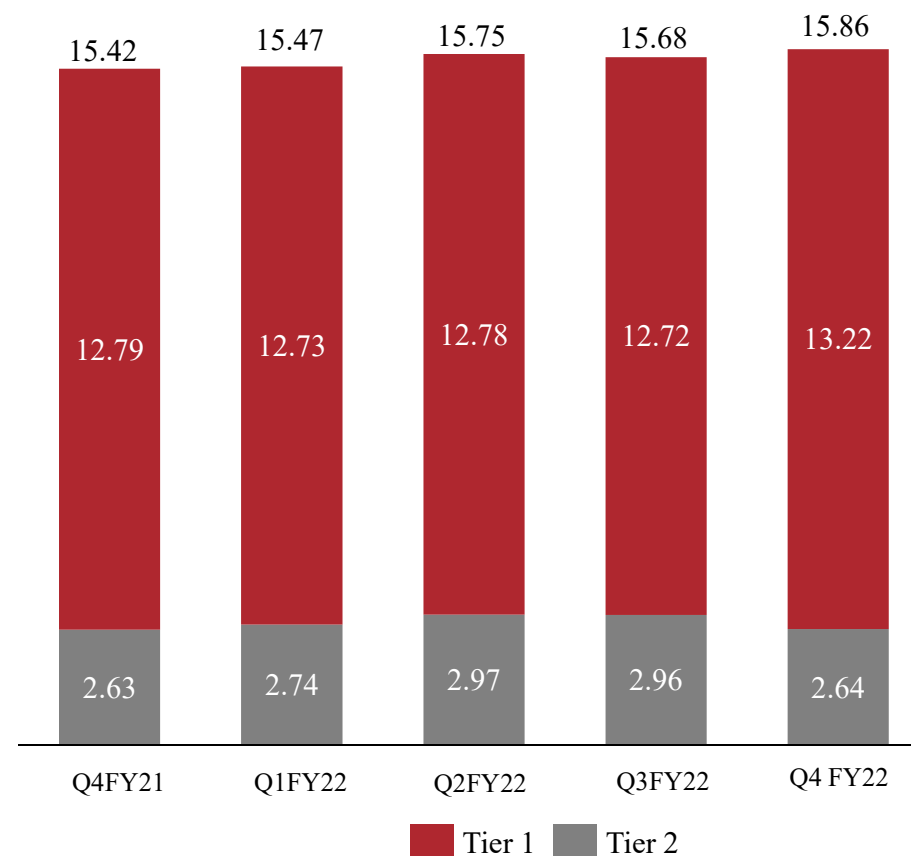


## Risk Weighted Assets

Rs. in Crore	Mar 31, 2022		Dec 31, 2021	
	Value	Ratio	Value	Ratio
Total Capital	7,207.7	15.86%	7,151.5	15.68%
- Tier I	6,050.9	13.22%	5,803.3	12.72%
- Of which CET1	5,550.9	12.13%	5,303.3	11.63%
- Tier II	1,206.8	2.64%	1,348.2	2.96%
<b>Risk Weighted Assets</b>	<b>45,743.6</b>		<b>45,598.0</b>	

The total Capital Adequacy Ratio is well above the minimum regulatory requirement of 11.50%

## BASEL III



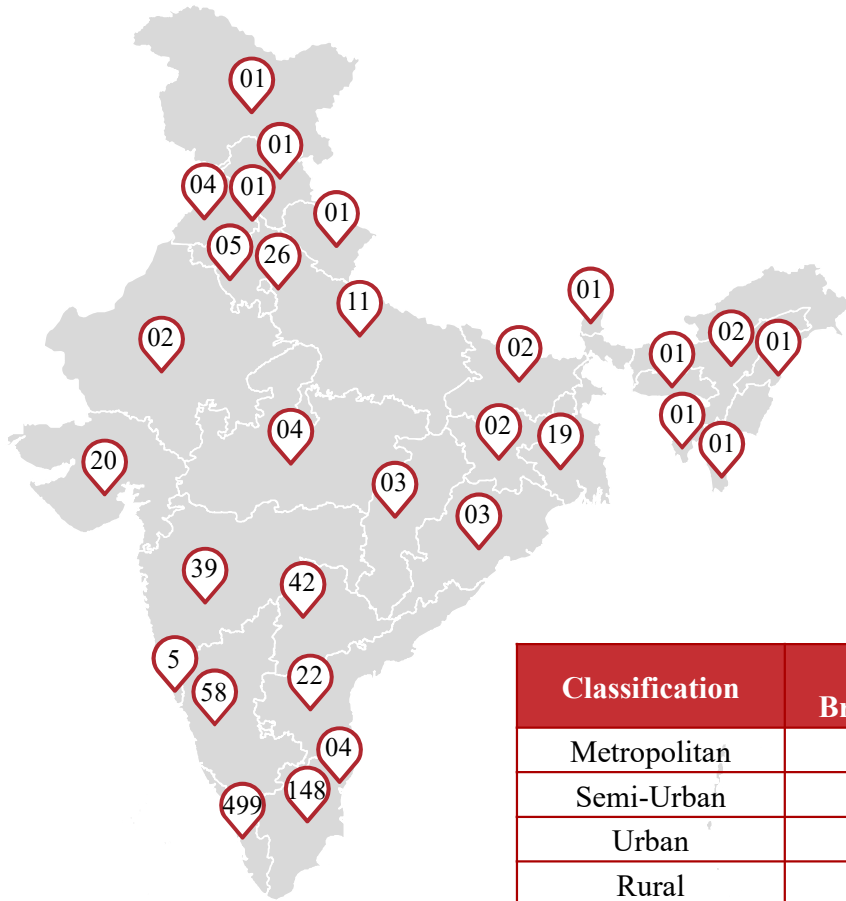
## Investment Book

Details	Mar 21		Dec 21		Mar 22	
	Rs. in Crore	Modified Duration	Rs. in Crore	Modified Duration	Rs. in Crore	Modified Duration
HTM	17,792	4.47	18,585	3.25	19,365	3.04
AFS	3,373	0.97	2,455	1.70	3,036	0.97
HFT	16	-	26	0.02	132	1.67
<b>Total</b>	<b>21,180</b>	<b>4.19</b>	<b>21,066</b>	<b>3.20</b>	<b>22,534</b>	<b>2.91</b>

## SLR & NON-SLR

Rs. in Crore	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22
SLR	18,951	18,944	20,567	18,485	19,360
NON-SLR	2,230	2,388	2,489	2,581	3,174
<b>Total</b>	<b>21,180</b>	<b>21,333</b>	<b>23,056</b>	<b>21,066</b>	<b>22,534</b>

# Wide network and young work force



Classification	No of Branches <sup>1</sup>
Metropolitan	195
Semi-Urban	459
Urban	172
Rural	103
<b>Total</b>	<b>929</b>

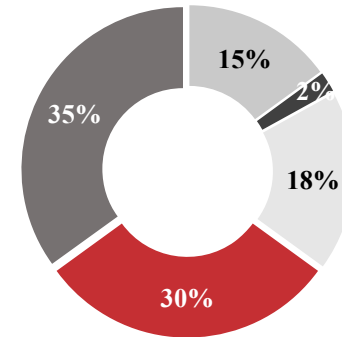
1. Includes extension counters converted as Administratively Independent Outlets w.e.f 01.04.2021 & excludes 3 USBs & 3 Satellite branches operated by Business Correspondent.



## Total Employees

Q4 FY22: 9,232  
Q3 FY22: 9,077

## Experienced Work Force



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

## Legacy Customer Base of 70 lakhs



**Branches<sup>1</sup>**  
Q4 FY22: 929  
Q3 FY22: 925

**ATM**  
Q4 FY22: 1,270  
Q3 FY22: 1,293

Bank on Us

\*Map for illustration purpose only

# Awards & Recognitions



“Business leader of the year award, 2022” in the category of ‘Workplace and People Development’ by CMO Asia



Mr. Anto George T has been awarded with the “Most Admirable BFSI professional Award” from World BFSI Congress



- Best Technology Bank of the Year
- Best Use of AI/ML & Data Analytics
- Best IT Risk Management & Cyber Security Initiatives
- Best Fintech Adoption
- Best Payment Initiatives All Private Banks - Runner up

SIB’s Legal Team won the runner-up award in the 11th Annual Legal Era –award in the category of Banking and Finance.



South Indian Bank wins the FINNOVITTI 2022 Awards from Banking Frontiers



# Strong Management Team (1/2)



## Mr. Murali Ramakrishnan, MD & CEO

- Post Graduate Diploma in Finance and Marketing from IIM Bangalore; More than 32 years of experience in Retail & MSME Credit, Risk Management Policy and Business Intelligence Unit.
- Previously, Head SME, Head Credit & Risk and Regional Head International Banking Group of ICICI Bank.

## Mr. Thomas Joseph K, EVP and Group Business Head

- Bachelors Degree in Engineering and Diploma in Management & CAIIB. Associated with SIB for 37 years.
- Managed various portfolio including Credit, Risk Management, Technology, Marketing, Corporate Financial Management, Regional Head, and Human Resource.

## Mr. Anto George T, SGM- HR & Admin

- MBA in Human Resource management, Associated with SIB for more than 26 years.
- Head of HR, Handled Branch banking, Internal Audit & Vigilance, Fraud Management, Regional Head and Retail Banking.

## Mr. Sanchay Kumar Sinha, SGM & Country Head – Liabilities & Branch Banking

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

## Mr. Sony A, GM & CIO

- Certified Information Systems Auditor from ISACA, USA and MBA. Over 26 years of experience in banking technology. Instrumental in setting up key systems like Business Process Management tools, CRM systems, Treasury & Risk Management. Leads the payment channels such as UPI, IMPS, Bharat QR, Bhim Aadhaar etc in the Bank.

## Ms. Minu Moonjely, GM Credit

- Associated with SIB for more than 26 years. Head of Credit
- Vast experience across business functions like Credit underwriting, Branch Banking, Corporate Finance & Forex. Headed largest MSME region of the Bank

## Ms. Biji S S, GM & Head Corporate Business

- MBA in Human Resource Management. Associated with SIB for more than 26 years. Head of Corporate Business
- Managed relationship with mid and large corporate clients in various regions of the Bank and vast experience in Branch banking. Successfully lead the largest region of the Bank..

# Strong Management Team (2/2)



## Mr. Nandakumar G, GM & Head SME Business

- Associated with SIB for more than 26 years. Head of SME business
- Vast experience across business functions like Branch/RO management, Retail Banking including Bancassurance and Marketing. Headed three large metro regions of the Bank.

## Ms. Chithra H, GM & Chief Financial Officer

- Fellow member of the Institute of Chartered Accountants of India & Certified Associate of the Indian Institute of Banking & Finance.
- Associated with SIB for over 26 years. Rich experience in the field of Finance, Compliance, Treasury Back office, Branch operations and Regional Head.

## Mr. Thallam Sreekumar, GM & Head Unsecured Products

- More than 25 years of experience spanning across various asset and liability business lines. Head of PL/VL/Unsecured Loans and Credit cards
- Associated with ICICI Bank for more than 16 years and was Zonal Head of ICICI Bank for South India Region.

## Mr. Harikumar L, GM & Head Branch Banking

- More than 16 years of experience in the field of Branch Banking, Wealth Management and Retail Banking strategy.
- Head of Branch Banking. Previously associated with Axis Bank as Business & Operation Head of Chennai Circle comprising of 135 Branches.

## Mr. Abey Abraham, GM -Housing Loan Business Group

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

## Mr. Senthil Kumar, GM & Head Recovery & Collections

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

## Mr. Sivaraman K, GM & Head Business Operations Group

- Associated with SIB for more than 26 years.
- Rich experience in Branch Banking, Headed major regions of the bank, Credit Policy, Mid / Large Corporate CPC's.

For further information, please contact:

The South Indian Bank Ltd.

CIN - L65191KL1929PLC001017

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**THANK YOU**