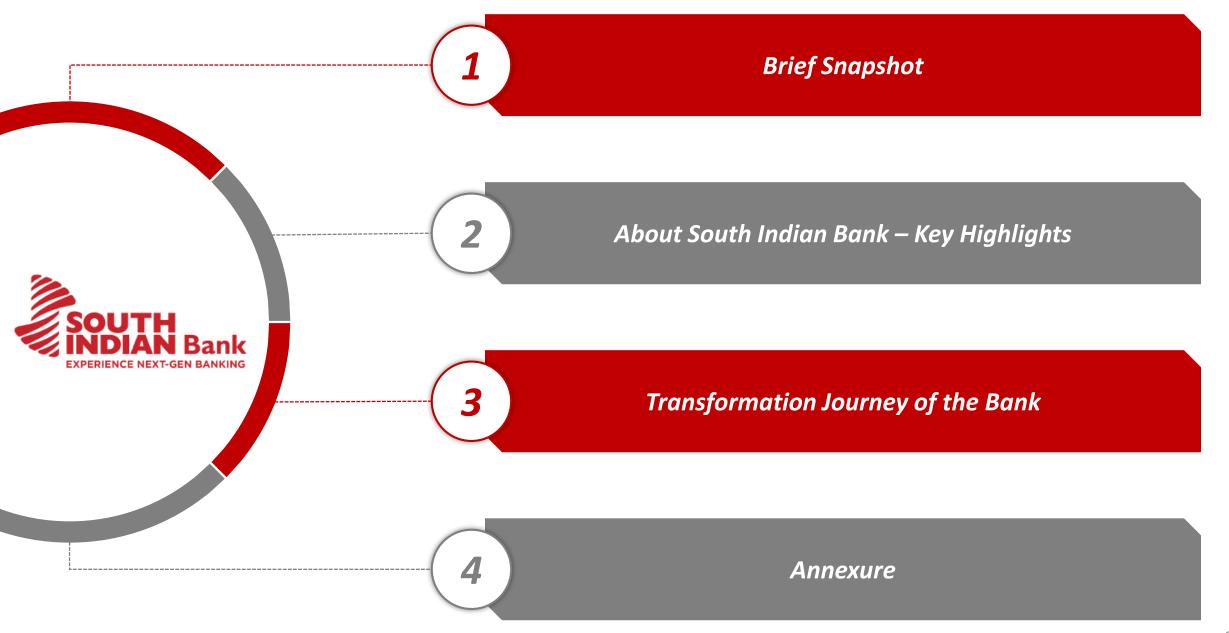


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A Year of Transformation

Major Highlights for the Financial Year 2024-25

Highest ever

NII Rs. 3486 crore

Other Income Rs. 1813 crore

PPOP Rs. 2270 crore Net Profit Rs. 1303 crore

PCR (Incl. w/off) 85.03%

Significant indicators of progress....

RoA 1.05%

RoE 12.90%

GNPA 3.20%

NNPA 0.92%

Slippage Ratio 1.31% (Annualized)

Transformation in progress

Enhanced ease of doing business

Built new customer facing systems & processes

Significant investment in training. Focus on culture change

Active management of cost, reducing the CIR by 431 bps

Achieved positive operative leverage in current financial year.

Performance Highlights (1/2)





FY25 Rs. 87,579 Cr	Rs. 1,63,270 Cr	Rs. 1,07,526 Cr	Rs. 104,750 Cr	31.37%
Gross Advances	Disbursements	Deposits	Retail Deposits	CASA %
FY24 Rs. 80,426 Cr	Rs. 95,040 Cr	Rs. 101,920 Cr	Rs. 97,743 Cr	32.08%

 Q4FY25

 Rs. 342 Cr
 3.21%
 1.11%
 13.74%

 Profit After Tax
 Net Interest Margin
 Return on Assets
 Return on Equity

 Rs. 288 Cr
 3.38%
 0.99%
 13.11%



Performance Highlights (2/2)





Q4FY25 3.20 %	0.92%	,	<i>85.03%</i>	,	71.77%	,	19.31%	
GNPA	NNPA		PCR (incl. w/off)		PCR (excl. w/off)		CRAR	
Q4FY24 4.50 %	1.46%	1	79.10%	,	68.66%	,	19.91%	

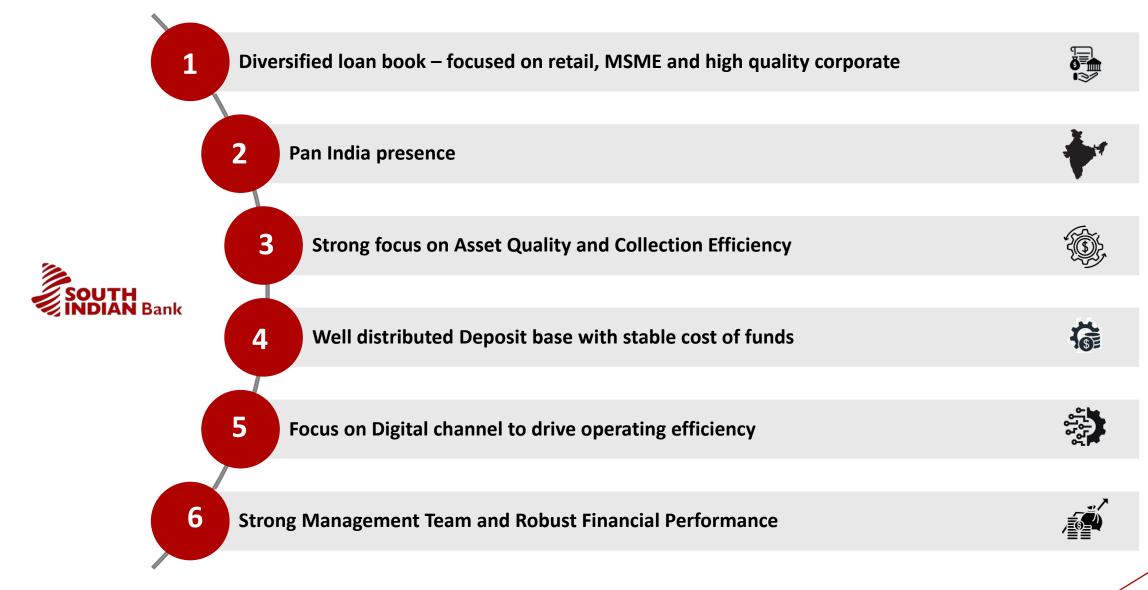






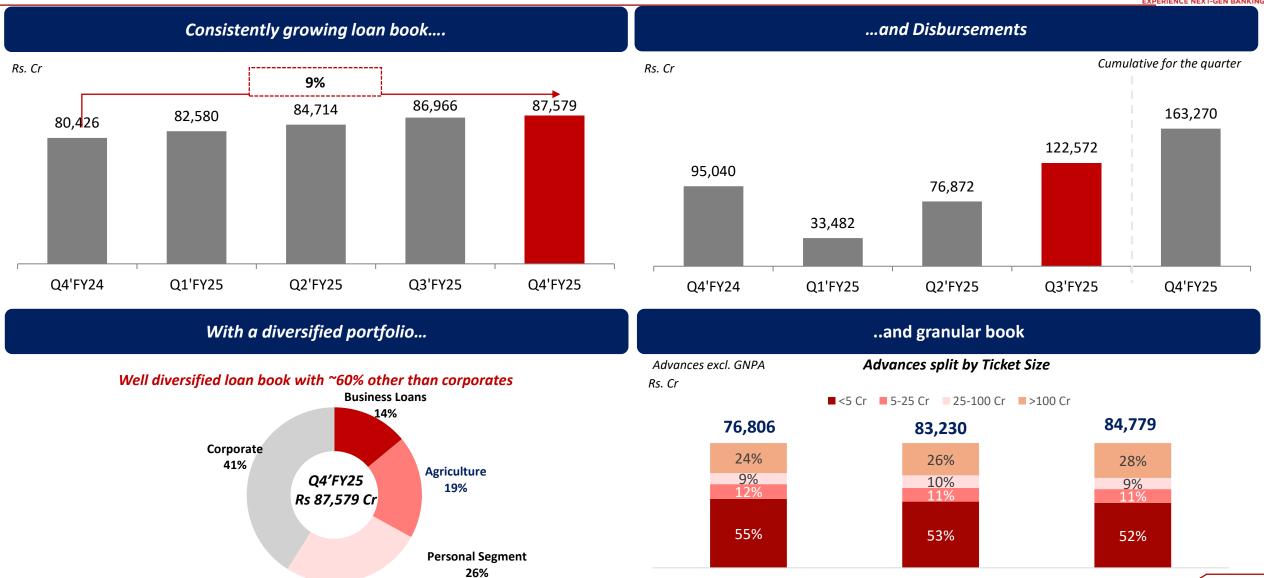
Key Highlights





Diversified Loan Book with granularity and strong growth in disbursements





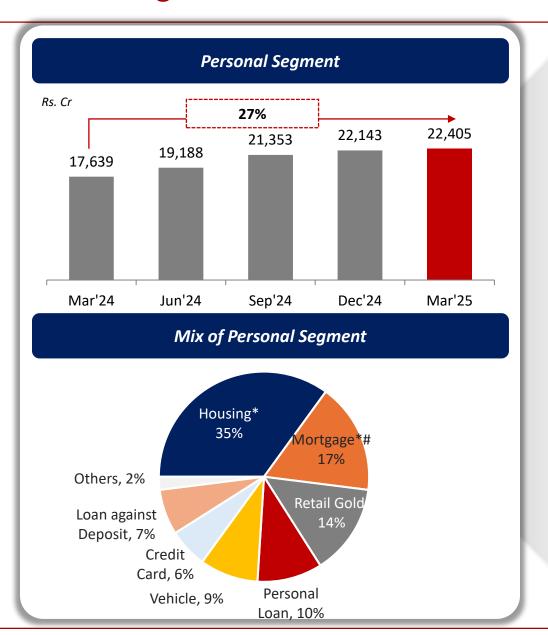
Mar'24

Dec'24

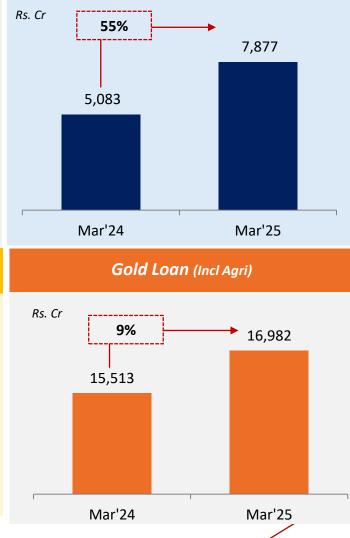
Mar'25

Consistent growth momentum in retail advances continues









Home Loans*

^{*} Includes IBPC and Portfolio Buyout # Includes remapping of ML from B Segment

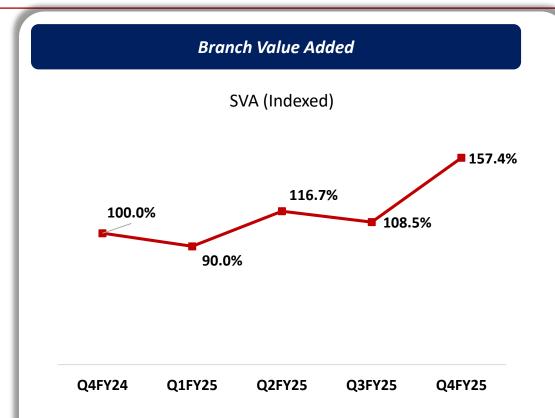
Consistent growth momentum in advances continues





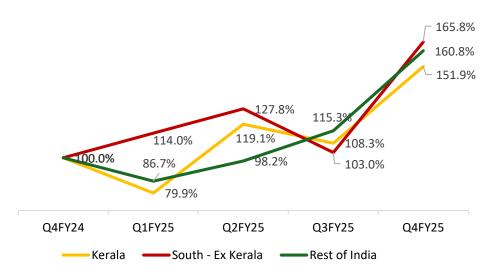
Branch Value Added – Same Store Sales



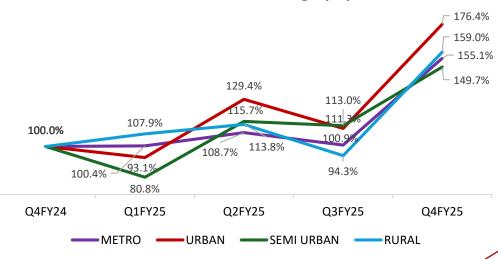


Same Store Sales are compared by computing the NPV of new product sales / incremental balances in existing accounts basis historical trends. These are compared over time. It may be noted that the value addition imputed in this process assumes the behaviour of new accounts would mimic historical trends.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

Branch Value Added – Region wise

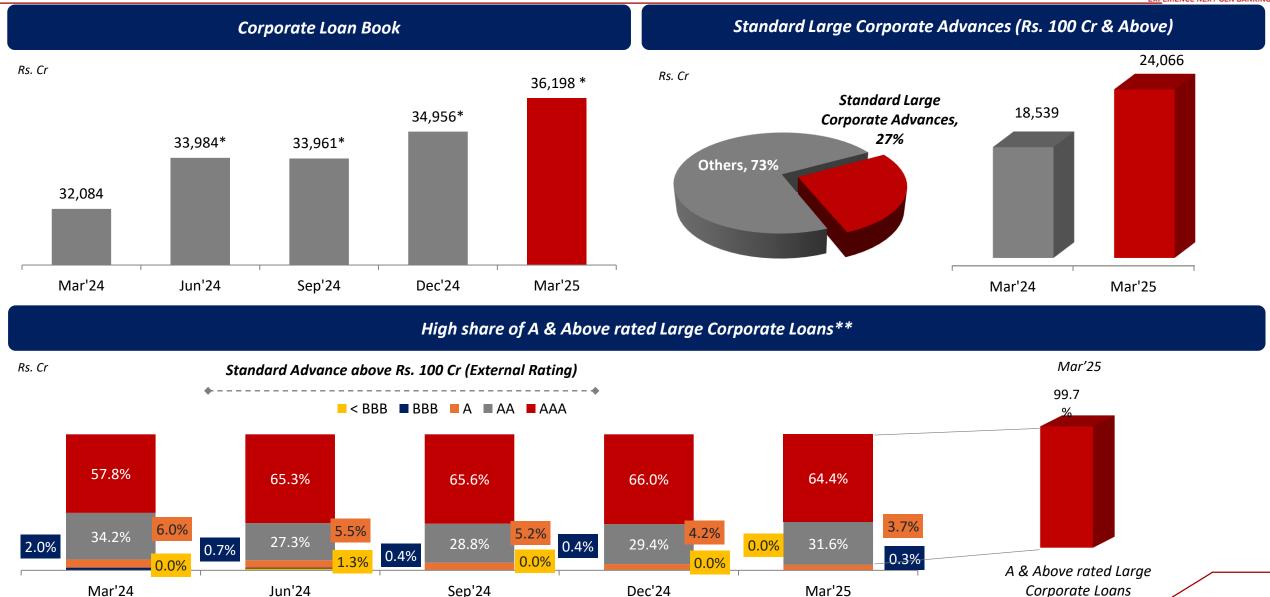


Branch Value Added – Geography wise



Dominant share of A & above rated corporate loans





MSME Loans comprise mainly of High-Yield Portfolio

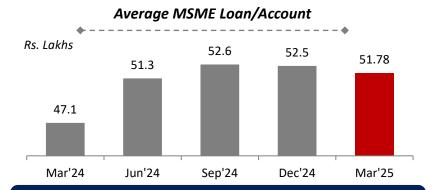


Focus on MSME loans...

Rs. in crore	01-Apr-24*	Jun-24	Sep-24	Dec-24	Mar-25#
MSME/SME	9,958	9,691	9,443	9,317	9,698
Others	3,506	3,387	3,471	3,725	2,988
Total	13,464	13,078	12,914	13,042	12,686

^{*} Figures after remapping on 01-04-2024 # includes write off of 546 crore

....while creating a granular and diversified book



Geographical Split

South (ex-Kerala), 38%

Mar'25 – Kerala, 40% Rest of India, 22%

MSME Strategic Initiatives

 Dedicated Vertical
 MSME customers relationship managed by dedicated team with Relationship Managers and Sales Managers.

 Sales Incentives
 Introduced performance-driven reward system to incentivize ECG front end sales team by focusing on disbursement.

 Focus on Sector-Based Lending
 To drive targeted growth and manage risk effectively, we are strategically focusing on sector-based lending.

Skill Building Program

A structured skill-building initiative for MSME teams has been implemented, focusing on portfolio quality and superior customer experiences.

Tech-enabled Renewals

Transaction-based renewals were enabled through technology for hassle-free renewal of borrower accounts

Revamped ML Product

New ML product and system launched to improve market position

Branch Empowerment

Bank branches are empowered to handle small-value MSME loans with the support of on-the-ground technology for faster sanctioning.

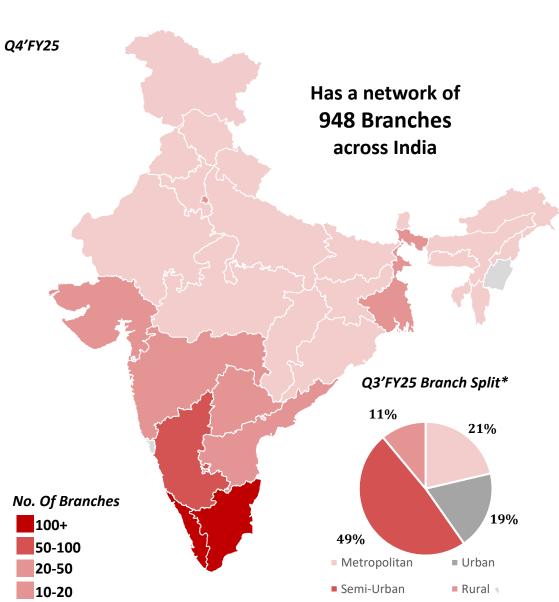
Streamlined Loan Processes

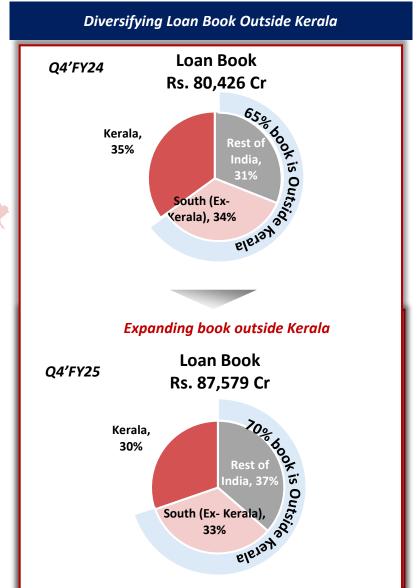
A revised Straight Through Process (STP) model, enabling quicker disposal of small-ticket loans and GST-based Overdraft facilities up to Rs. 2 Cr, with a TAT of one day, ensuring best-in-class credit delivery.

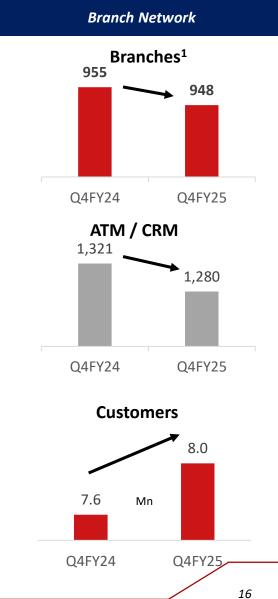


Pan India presence with focus on diversification



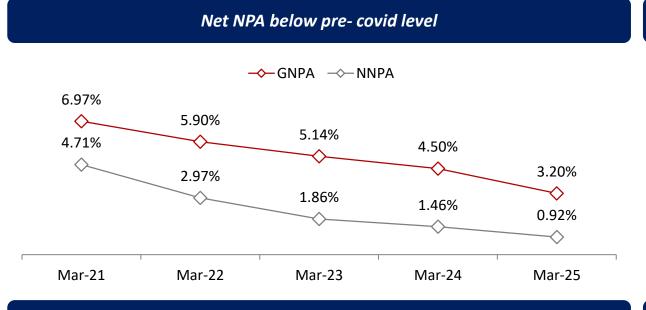


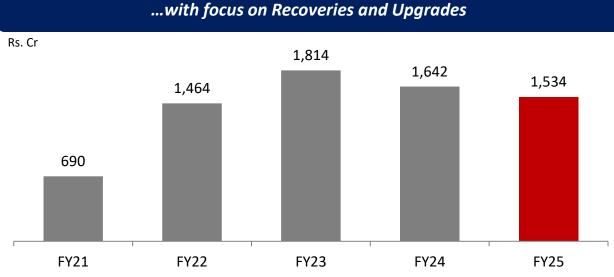




Strong focus on improving asset quality and collection efficiency

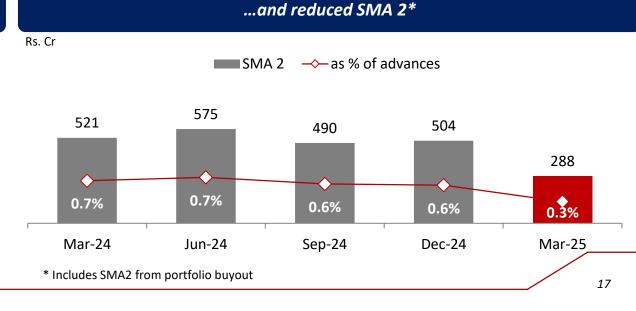






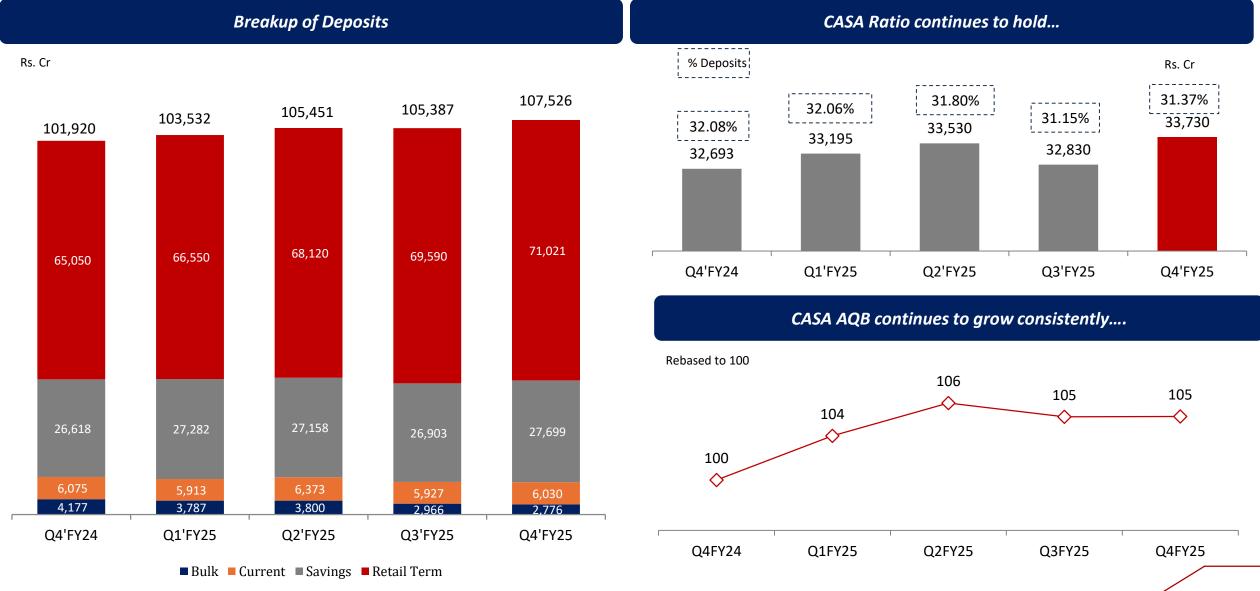
→ PCR Incl W/off → PCR excl W/off 85.0% 79.1% 76.8% 69.6% 58.7% 71.8% 68.7% 65.1% 51.3% 34.1% Mar-21 Mar-22 Mar-23 Mar-24 Mar-25

Significant improvement in PCR....



Well Distributed Deposit Base with focus on low cost deposits





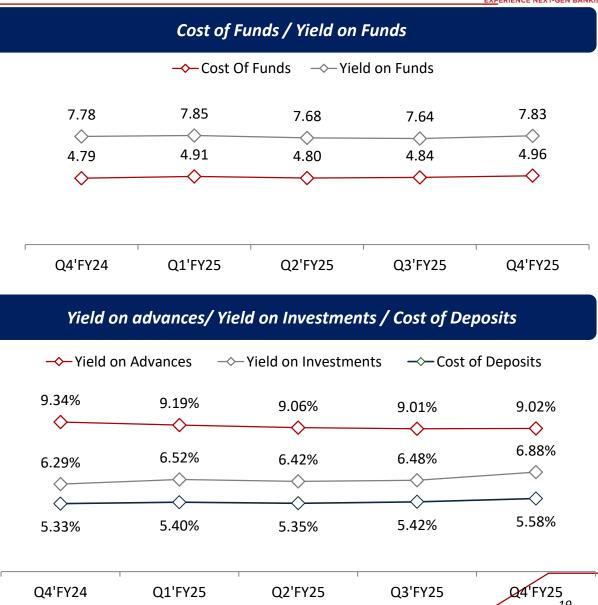
NRI Deposit continues to be a focus with stable Cost of Funds



Breakup of Non Resident Deposits

Rs. Cr

Deposit Type	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25
NR SB	7,042	7,120	7,178	7,424	7,480
NR CD	57	57	58	59	55
FCNR (B), RFC & Others	2,337	2,359	2,387	2,517	2,787
Low-Cost NRI Deposit	9,436	9,536	9,623	10,000	10,322
NRE Term Deposit	19,105	19,390	19,624	19,859	19,946
NRO Term Deposit	1,156	1,177	1,241	1,273	1,334
Total	29,697	30,103	30,488	31,132	31,602





Multitude of Digital Initiatives...



Taken various digital initiatives...



Fast Lifestyles need faster banking



- Invest in instant FD online
- No Savings account needed
- Insured by DICGC
- 100% digital process



- Personal Loan in 10 minutes
- End to End digital process
- Flexible Loan amount and tenure
- Instant approval and disbursal



Purchase using your debit card and choose to pay in installments with **Debit Card EMI** facility



Receive loan due intimations on WhatsApp promptly



Seamlessly make digital payments to Karnataka Treasury using internet banking



A new website provision for customers to **quickly register NACH mandate** for their Loan accounts



Driving customer empowerment through continuous digital transformation...

Update account nomination through digital channels



Opt for **PMJJBY/PMSBY** digitally. Buy ICICI or Go Digit **insurance via digital channels** bundled with personal loans- fully digital

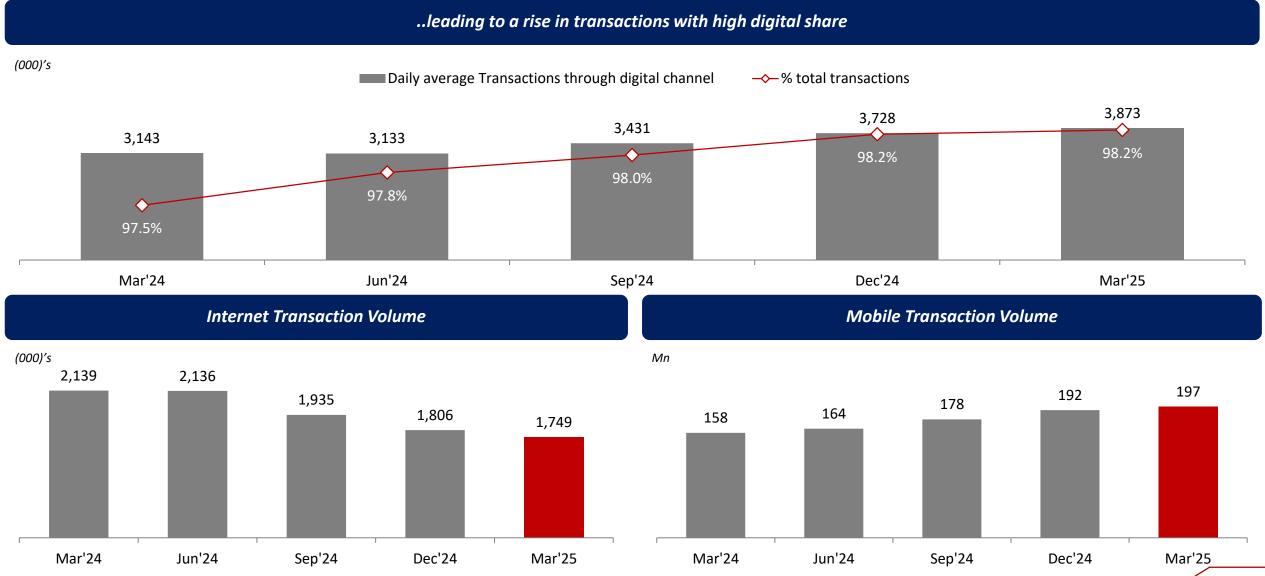


With SIB **UPI integrations**, convenient offerings to Tirupathi, Attukal temples & Archdiocese of Goa & Daman Basilica



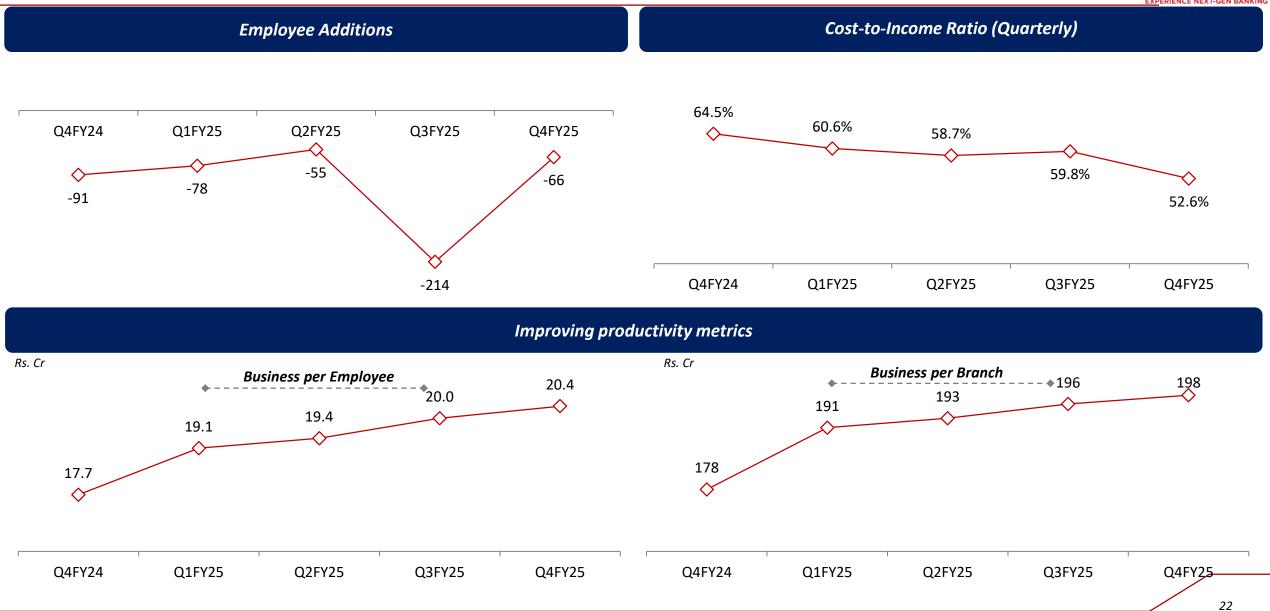
....leading to rising digital banking.....





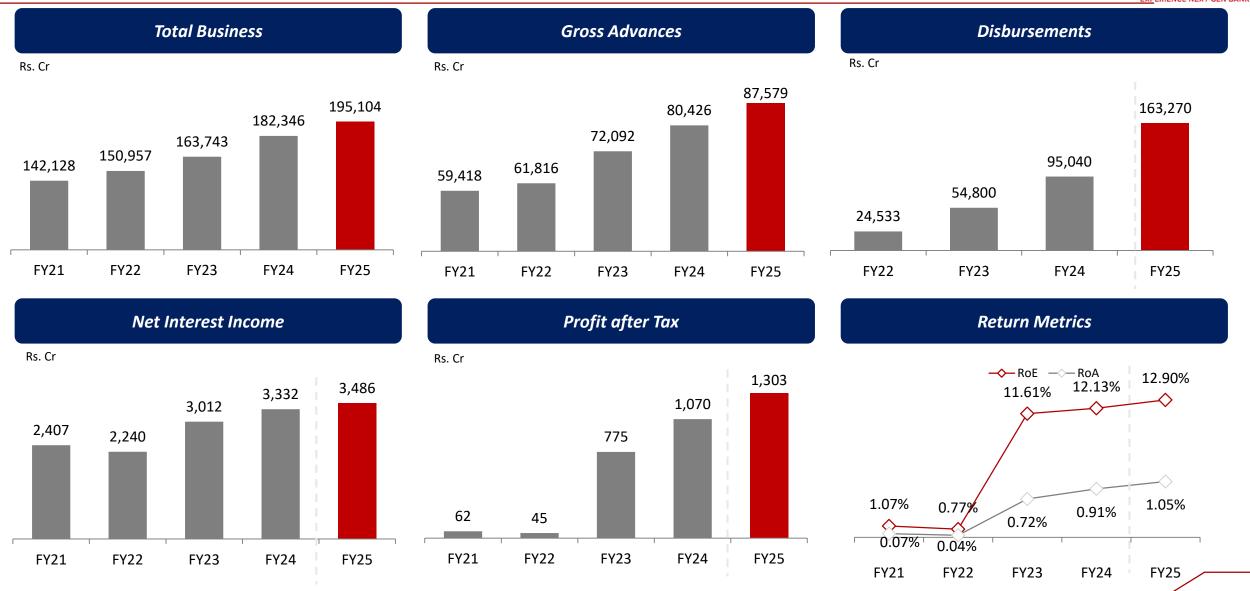
....creating operational efficiency





Robust Track Record of Financial Performance





Key Areas of Focus





The Way Forward – Building 'Frictionless Processes'



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



GST Power

(Live from Apr 2024)

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



LAP Power

(Live from Sep 2024)

Automated STP platform for Loan Against Property (LAP) proposals



Power Drive

(Live from Sep 2024)

In-house developed STP process flow for Vehicle Loan proposals



Composite Power

(Live from Apr 2025)

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



Gold Loan Digitalization

Process (Live from Mar 2025)

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



Aawas power

(Live from May 2025)

STP-based LOS for Affordable housing loan proposals



Power CONSOL

(Live from May 2025)

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



Edu Power

(Live from May 2025)

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



Micro Power

(Live from Mar 2025)

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



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

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



Transaction Based

Renewal

(Live from Apr 2025)

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



Auto Renewal of AGRI

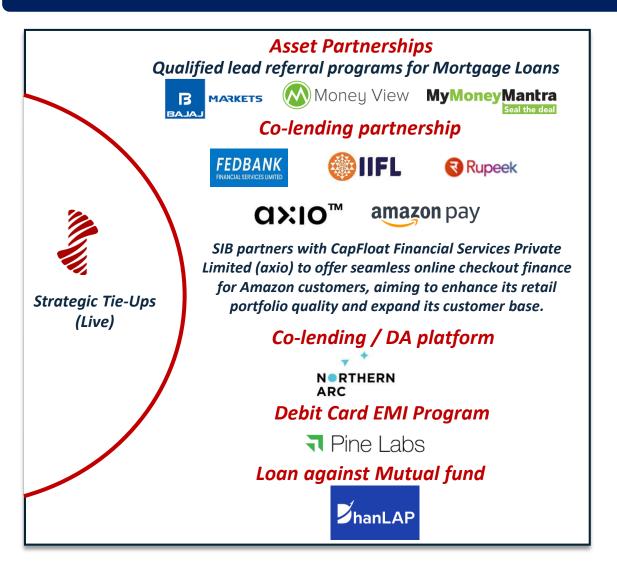
(Live from Nov 2024)

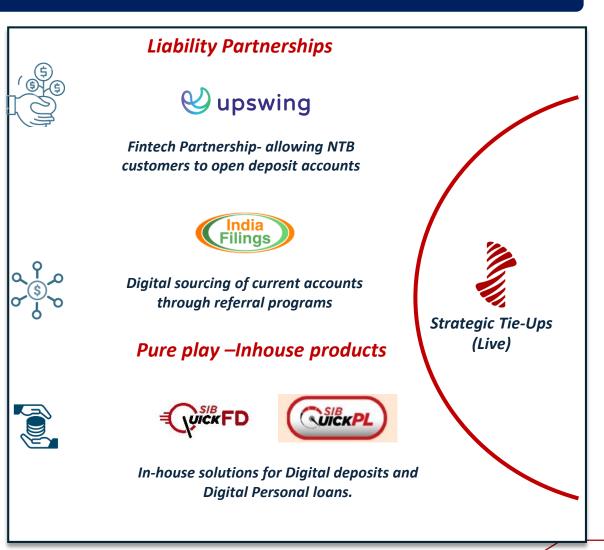
Application module for renewal of AGRI KCC proposals upto 50 lakhs

Way Forward – Growing Non- branch Distribution & Leveraging Partnerships



Growing Non – Branch Distribution and Leveraging Partnerships





A Transformation in Progress



- Working towards building a 'customer centric' branch engaging small businesses and individuals in the neighbourhood of the branches.
- 97% of Branch Heads received focused training on small businesses to enable appropriate support for these entities
- Staff trained to enable empathetic, customer focused interactions in Branch with every customer type
- Extensive use of external training resources to effect change in mindset

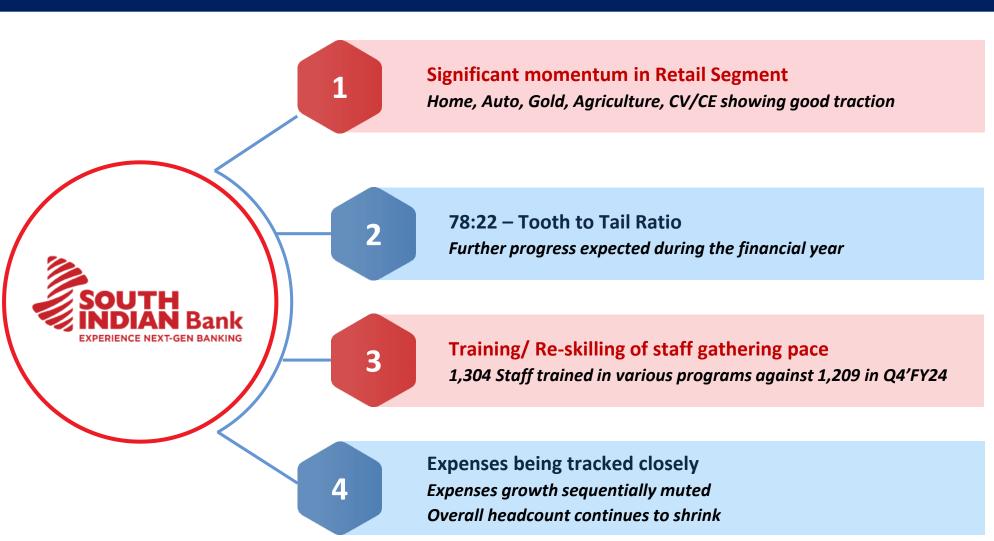
Emp. Category	Internal FY2024-25	External FY2024-25	Total FY2024-25	Internal FY2023-24	External FY2023-24	Total FY2023-24
Executives	9	117	126	9	142	151
Officers	2904	2054	4958	3871	820	4691
CSAs	2262	195	2457	1717	35	1752
SIBOSL/Outsourced	571	0	571	500	0	500
Total Nos. Trained	5746	2366	8112	6097	997	7094



The Way Forward – Building 'Frictionless Processes'



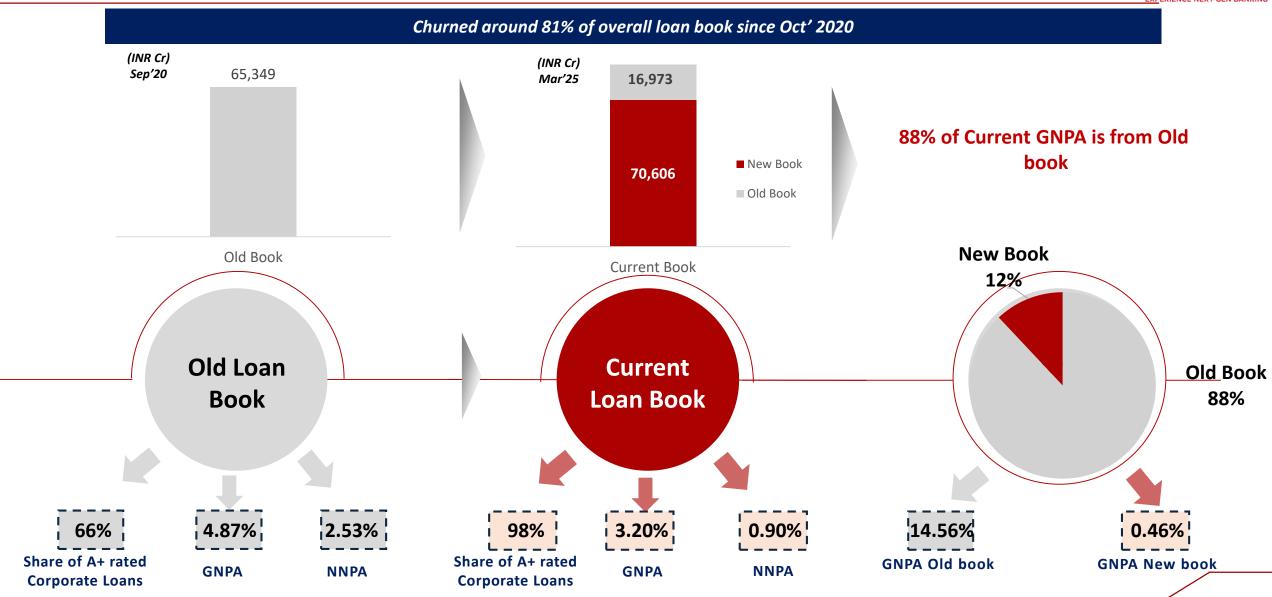
Improving Operating efficiency





Significant transformation of business since Sep'2020







Profit & Loss Overview (Standalone)



Particulars (Rs. In Cr)	Q4-FY25	Q4-FY24	Y-o-Y (%)	Q3-FY25	Q-o-Q (%)	FY 2025	FY 2024	Y-o-Y (%)
Net Interest Income	868	875	-1%	869	0%	3,486	3,332	5%
Non-Interest Income	572	346	65%	410	40%	1,813	1,515	20%
Core Fee Income	194	191	2%	188	3%	758	701	8%
Treasury & Forex	81	80	1%	57	42%	272	352	-23%
Other*	297	75	296%	165	80%	783	462	69%
Total Income	1,440	1,221	18%	1,279	13%	5,299	4,847	9%
Operating Expenses*	757	787	-4%	750	1%	3,029	2,979	2%
Operating Profit	683	434	57%	529	29%	2,270	1,868	22%
Provisions & Contingencies	224	41	446%	66	239%	513	339	51%
Profit Before Tax	459	393	17%	463	-1%	1,757	1,529	15%
Provision for Tax	117	105	11%	121	-3%	454	459	-1%
Profit After Tax	342	288	19%	342	0%	1,303	1,070	22%

^{*}Based on the revised agreement with the credit card partner, during the current quarter bank had netted off certain credit card income and expenses. Accordingly the previous period figures are also re classified. The figures for the quarters are Q2 – 39.35 crore, Q3 – 38 crore, Q4 – 42 crore

Balance Sheet Overview (Standalone)



Particulars (Rs. In Cr)	Q4 FY25	Q4 FY24	Y-o-Y (%)	Q3 FY25	Q-o-Q (%)
Capital & Liabilities	1,24,655	1,17,413	6%	1,20,860	3%
Capital	262	262	0%	262	0%
Reserves and Surplus	9,838	8,562	15%	9,474	4%
Deposits	1,07,526	101,920	6%	1,05,387	2%
Borrowings	4,300	3,912	10%	2,956	45%
Other Liabilities & Provisions	2,729	2,757	(1%)	2,781	(2%)
Assets	1,24,655	1,17,413	6%	1,20,860	3%
Cash & Balances with RBI	5,098	6,660	(23%)	5,202	(2%)
Balances with Banks	7,162	3,363	113%	2,630	172%
Investments	21,777	23,977	(9%)	23,416	(7%)
Advances	85,682	78,061	10%	84,396	2%
Fixed Assets	1,018	966	5%	1,007	1%
Other Assets	3,918	4,386	(11%)	4,209	(7%)
Business (Net Advances + Deposits)	1,93,208	1,79,981	7%	1,89,783	2%
Current Accounts	6,030	6,075	(1%)	5,927	2%
Savings Accounts	27,699	26,618	4%	26,903	3%
CASA Ratio	31.37%	32.08%	(71 bps)	31.15%	22 bps

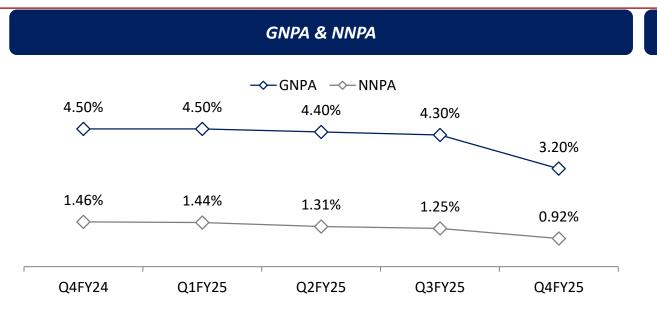
Key Metrics



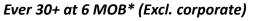
Particulars	Q4FY25	Q3FY25	Q2FY25	Q1FY25	Q4FY24	Q3FY24	Q2FY24	Q1FY24
Net Interest Margin (NIM)	3.21%	3.19%	3.24%	3.26%	3.38%	3.19%	3.31%	3.34%
CRAR Basel III	19.31%	18.00%	18.04%	18.11%	19.91%	15.60%	16.69%	16.49%
RoA*	1.11%	1.12%	1.07%	1.00%	0.98%	1.07%	0.97%	0.73%
RoE*	13.74%	13.93%	13.71%	12.90%	13.11%	16.38%	15.38%	11.80%
Provision Coverage	85.03%	81.07%	80.72%	79.22%	79.10%	77.97%	77.82%	76.54%
CASA	31.37%	31.15%	31.80%	32.06%	32.08%	31.80%	32.03%	32.64%
Gross NPA	3.20%	4.30%	4.40%	4.50%	4.50%	4.74%	4.96%	5.13%
Net NPA	0.92%	1.25%	1.31%	1.44%	1.46%	1.61%	1.70%	1.85%
Book Value per Share (Rs.)	38.6	37.2	35.9	35.0	33.7	35.3	33.9	32.9
Earnings per Share (Rs.) *	5.0	4.9	4.7	4.5	5.1	5.0	4.6	3.9
Customer Touch Points								
Kerala	498	499	501	501	501	500	500	499
South Ex Kerala	282	283	284	284	284	283	280	279
Rest of India	168	168	170	170	170	165	164	163
Total	948	950	955	955	955	948	944	941

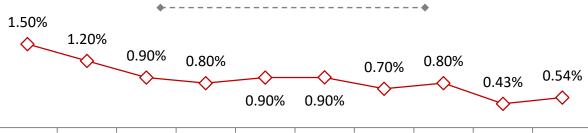
Non-Performing Assets





Improving Credit Quality





Q1FY23 Q2FY23 Q3FY23 Q4FY23 Q1FY24 Q2FY24 Q3FY24 Q4FY24 Q1FY25 Q2FY25

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

		GN	IPA Movement	:		NNPA Movement				
Rs. Cr	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25
Opening	3,682	3,620	3,720	3,731	3,736	1,212	1,135	1,152	1,073	1,056
Additions	289	346	321	297	213	211	250	195	195	155
Deductions	351	246	309	293	1,148	289	233	274	212	421
Closing	3,620	3,720	3,731	3,736	2,800	1,135	1,152	1,073	1,056	791

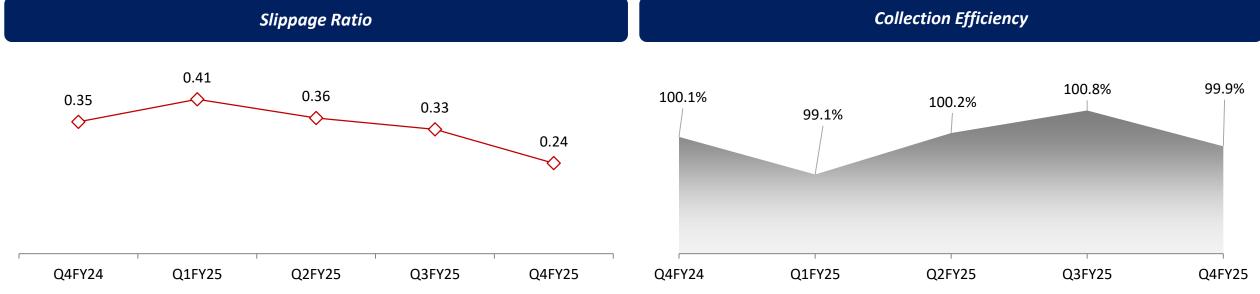
Provisions



Rs. Cr	Q4FY25	Q3FY25	Q2FY25	Q1FY25	Q4FY24
For NPA & NPI	234	71	148	120	41
For Standard Assets	(1)	2	(7)	(2)	7
For Restructured Advances/Sacrifices & FITL	(9)	(6)	(30)	(11)	(9)
For Unhedged Forex Exposure	-	(2)	(1)	1	1
Others	-	1	-	5	1
Taxes	117	121	116	101	105
Total Provisions	341	187	226	214	146

Slippages & Collection Efficiency





	Segment wise GNPA								
Rs. Cr	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25				
Agriculture	464	530	562	543	455				
Business Loans	2,120	2283	2,113	2,070	1,449				
Personal Segment	568	484	617	628	577				
Corporate	469	424	439	494	319				
Total	3,620	3,720	3,731	3,736	2,800				

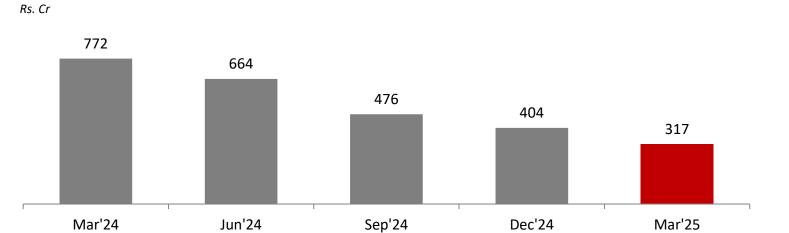
Segment wise Slippages								
Rs. Cr	New Book	Old Book	Q4FY25					
Agriculture	0	43	43					
Business Loans	4	59	63					
Personal Segment	74	26	100					
Corporate	0	0	0					
Total	78	128	206					

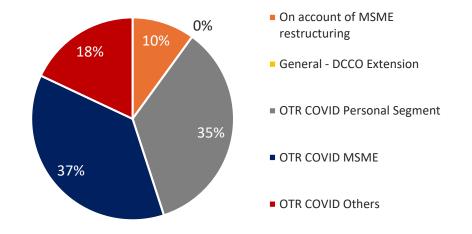
Stressed Assets





Sectoral Break-up





COVID One Time Restructuring

Security Receipts

Rs. Cr.	Covid 1.0	Covid 2.0	Total
MSME	61	55	116
Personal loans	4	107	110
Other exposures	44	15	59
Total	108	177	285

Security Receipts Outstanding as on Mar 31, 2025 (Rs. Cr)				
Book Value	Provision	NAV		
190.33	71.06	119.27		

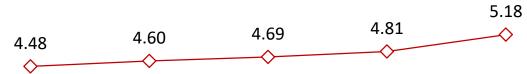
Investment Book

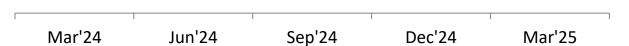


SLR & NON-SLR

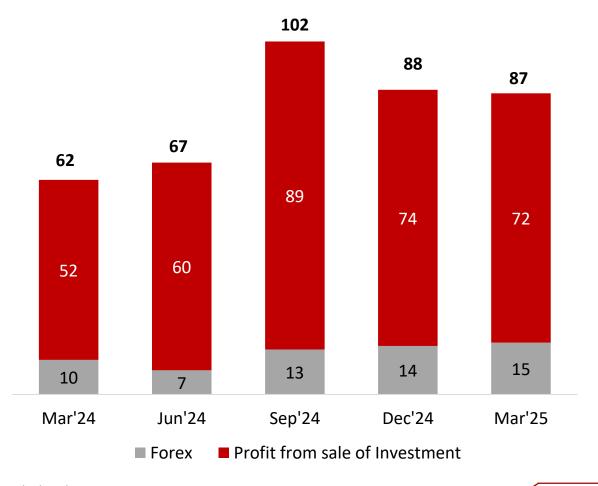
Rs. in Cr	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25
SLR	21,616	20,728	20,379	21,737	20,049
NON-SLR	3,663	2,177	1,483	1,785	1,808
Total	25,279	22,905	21,862	23,522	21,857

M Duration





Treasury & Forex Income *



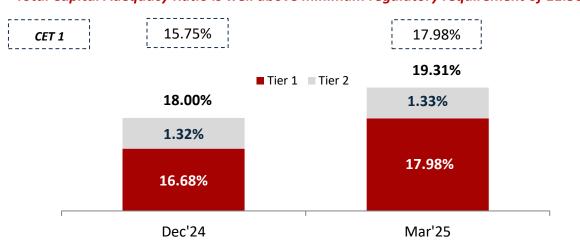
^{*} Excludes depreciation on Investments

Capital Composition



Risk Weighted Assets

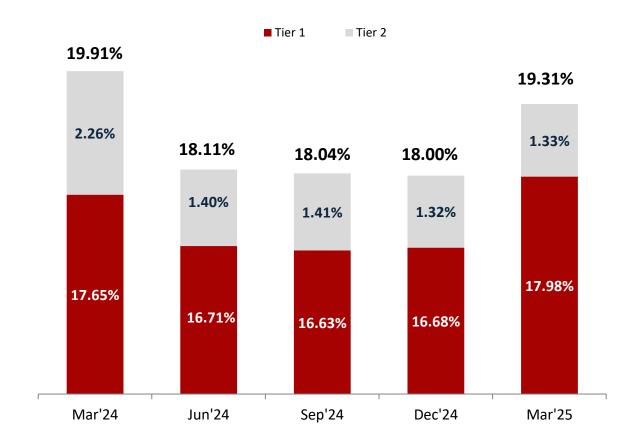
Total Capital Adequacy Ratio is well above minimum regulatory requirement of 11.50%



Total Risk weighted assets to Total assets stands at 42.48% as on March 31, 2024

	Risk Weighted Assets		
Rs. Cr	Dec'24	Mar'25	
Total Capital	9,629	10,227	
Tier I	8,925	9,521	
Of which CET 1	8,425	9,521	
Tier II	704	706	
Risk Weighted Assets	53,497	52,953	

CRAR







Mr. P R Seshadri
MD & CEO, 31 years

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



Mr. Dolphy Jose Executive Director, 30 years

- More than 30 years of experience, MBA in General Management
- Two decades of association with Kotak Mahindra Bank, with expertise in both Retail assets and liabilities, branch banking, P&L management, building distribution, establishing strategic partnerships including Co-Lending and focusing on non branch business.



Mr. Anto George T
Chief Operating Officer, 35 years

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



Mr. Sanchay Kumar Sinha
CGM & Head Retail Assets, 31 years

- More than 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
SGM & CIO, 33 years

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



Ms. Biji S S SGM & Head Branch Banking, 31 years

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





Mr. Senthil Kumar SGM & Head Credit, 29 years

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



Ms. Chithra H
SGM & Chief Compliance Officer, 32 years

- Fellow member of the Institute of Chartered Accountants of India & Certified Associate of the Indian Institute of Banking & Finance
- Associated with SIB for over 29 years. Rich experience in the field of Finance, Compliance, Risk, Treasury Back office, Branch operations and Regional Head.



Ms. Minu Moonjely
SGM & Head Corporate Business Group, 29 years

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



Mr. Nandakumar G
SGM & Chief of Internal Vigilance, 33 years

- Associated with SIB for more than 29 years. Head of Inspection and Vigilance
- Vast experience across business functions like Branch/RO management, Retail Banking including Bancassurance and Marketing. Headed three large metro regions of the Bank.



Mr. Sivaramam K
SGM & Head Business Operations Group, 32 years

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



Mr. Vinod A N
GM & Head of Treasury, 30 years

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





Mr. Nehru Singh B
GM & Head – Credit Quality Assurance, 28 years

 MBA &CAIIB qualified, Has 27+ years of experience in the Banking Industry, extensively in non-retail credit. Previously worked in Axis Bank and was steering the complete life cycle of non-retail credit relationship after sanction of facilities. Provided first line of control to the Bank in overseeing effective management of various processes, including credit operations and monitoring.



Mr. Mohan T M
GM & Head Legal Department, 35 years

- B.Com, LL.B Graduate. Also completed CAIIB and CS (Inter)
- More than 29 years of experience in Banking. Previous experience of more than 6 years with Income Tax Appellate Tribunal and Apollo Tyres Ltd. Heading Legal Department of SIB for more than 11 years



Mr. Shibu K Thomas GM - IT, 25 years

- Bachelors Degree in Engineering with certification in cyber security
- Experienced IT and cyber security professional with more than 25 years of combined IT/cyber security experience.



Mr. Jimmy Mathew
GM & Company Secretary, 19 years

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



Mr. Biju E. Punnachalil GM & Chief Risk Officer, 32 years

- Post Graduate in Physics, CFP® by FPSB, Certified Associate of the Indian Institute of Banking & Finance & Diploma in Treasury, Investment and Risk Management.
- Associated with SIB for more than 29 years. Rich experience in the field of Branch Banking, Treasury & Forex Operations and Risk Management



Mr. Vinod Francis
GM & Chief Financial Officer, 19 years

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





Mr. Sreekumar Chengath
GM & Head – Business Process Group, 30 years

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



Mr. Vinod G
GM & Head - Data Science, 30 years

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





THANK YOU