

*Bank
On
Us*

*Investor Presentation –
October 2020*





Q2 FY21 Highlights



Business Strategy




Performance Matrix



Next Generation Bank



About Us

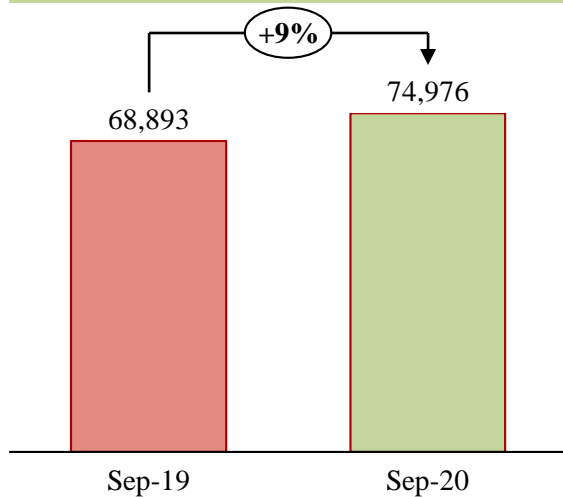


Q2 FY21 Highlights

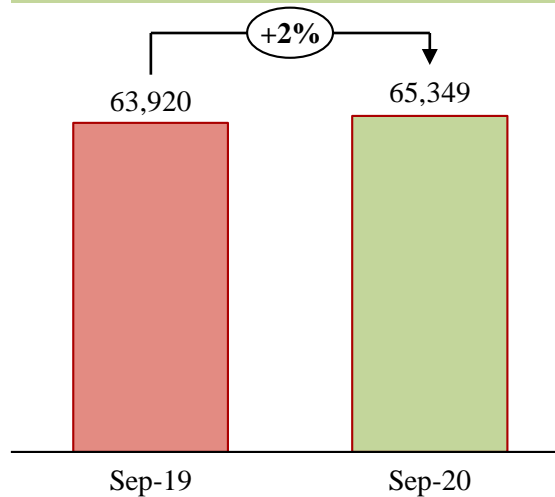


Key Quarterly Highlights – Q2 FY21

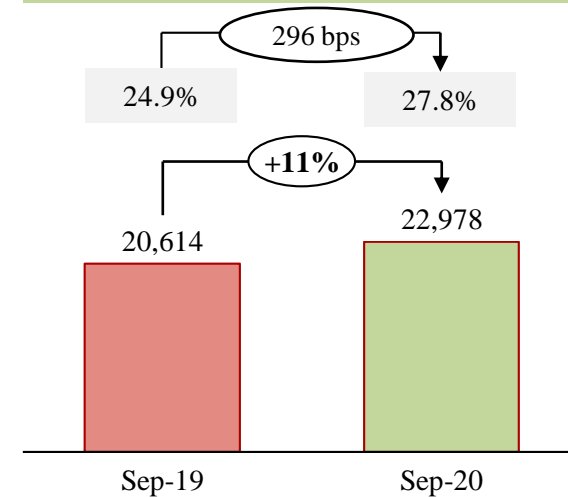
Customer Deposits



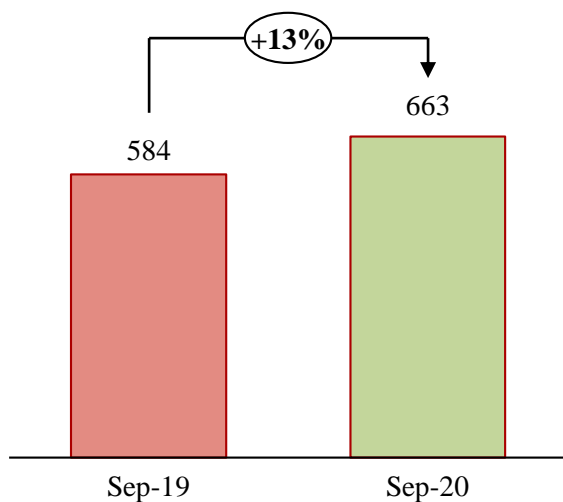
Advances



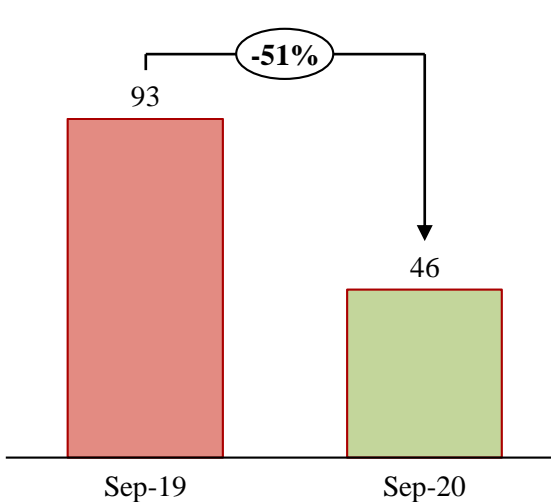
CASA



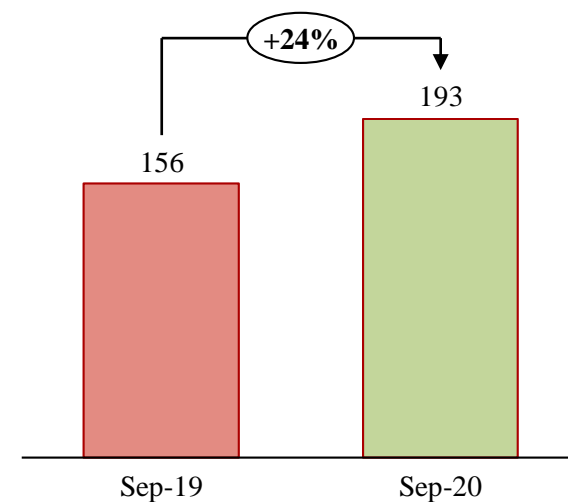
Net Interest Income



Treasury & Forex Income

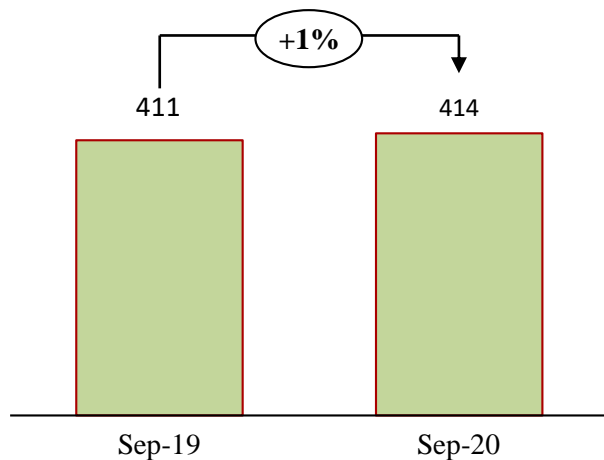


Other Core Fee Income

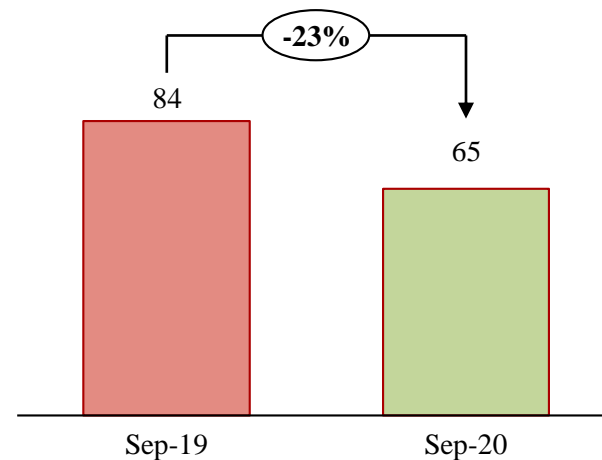


Key Quarterly Highlights – Q2 FY21

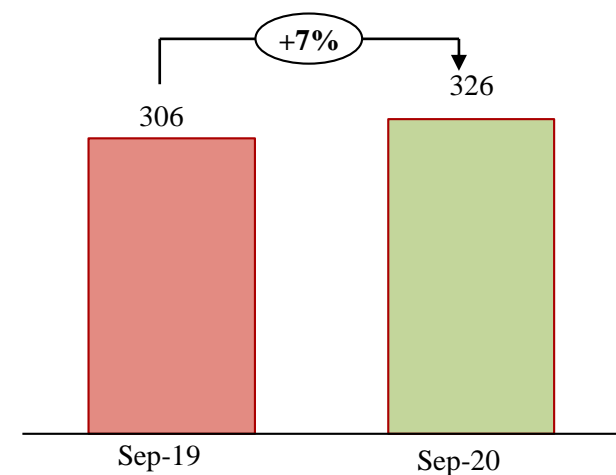
PPOP



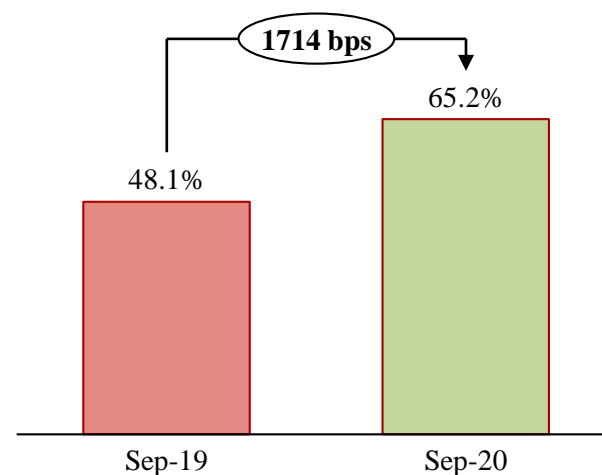
Net Profit



Provisions



PCR (%)





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

- Focused drive on building strong low cost CASA book
- New retail products will help in augmenting the Deposits base
- Leverage our Kerala franchise to build strong NRI deposit base
- Continuous improvement/review of products

- Granularize loan portfolio to spread out risk
- Caliberated 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 deliver attractive products
- Focus on 3rd Party/Investment products to generate more other income

...Performance in Line with Strategy

**Strengthen Personal
Segment base**

Rs. 14,978 Cr

INCREASE
4% YoY

Improve CASA

Rs. 22,978 Cr

INCREASE
11% YoY

**Expand Agriculture &
Business Loans base**

Rs. 34,149 Cr

INCREASE
14% YoY

**Reduction of
Corporate Exposure**

Rs. 16,402 Cr

DECREASE
17% YoY

Shall continue to focus on

01 | Increase ...
CASA

**Retail
Relationships**

06 | Sustainable...
Asset Quality

02 | Retail Business ...
More Products



05 | Increase...
Fee Income

03 | SME Business ...
Sole Banker

**MSME
Relationships**

04 | Improve
NIM

...Increase Retail & MSME Business

01

**Centralized
Marketing &
Processing
Centre (Kochi)**



Loan Processing

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

02

Retail Hub

- Home Loan
- Auto Loan
- MSME Loan
- Mortgage

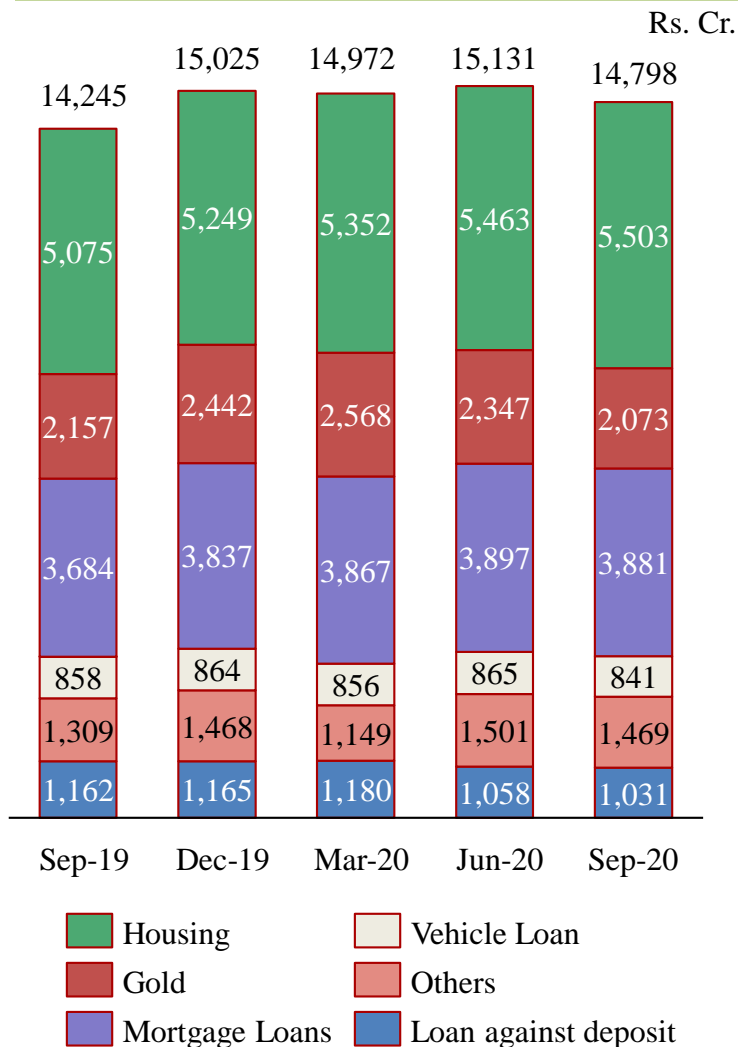


Retail Business

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

...by focus on Housing Loans in Personal Segments

Personal Segment Loans Breakup



Housing: Key Initiatives

- Retail centre in Kochi to increase focus on retail loans
- Dedicated Officers for marketing Retail Loans
- Tailor made products for different segments

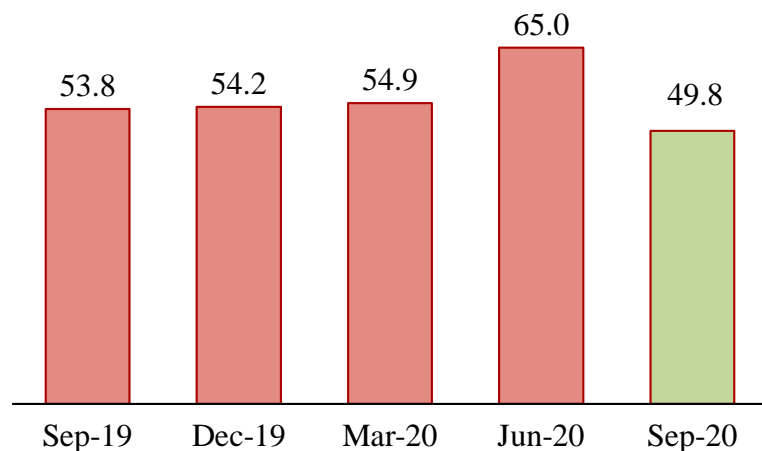
July to September 2020

- Mortgage Loans Sanctioned: 727 Nos.
- Amount of Mortgage Loans Sanctioned: Rs. 241 Cr

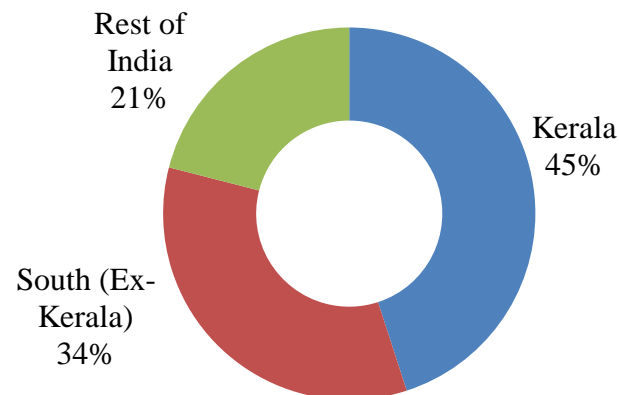
...becoming a Banker of Choice to SMEs

Average MSME Loan / Account

Rs. Lakhs



MSME Loan Book by Geography

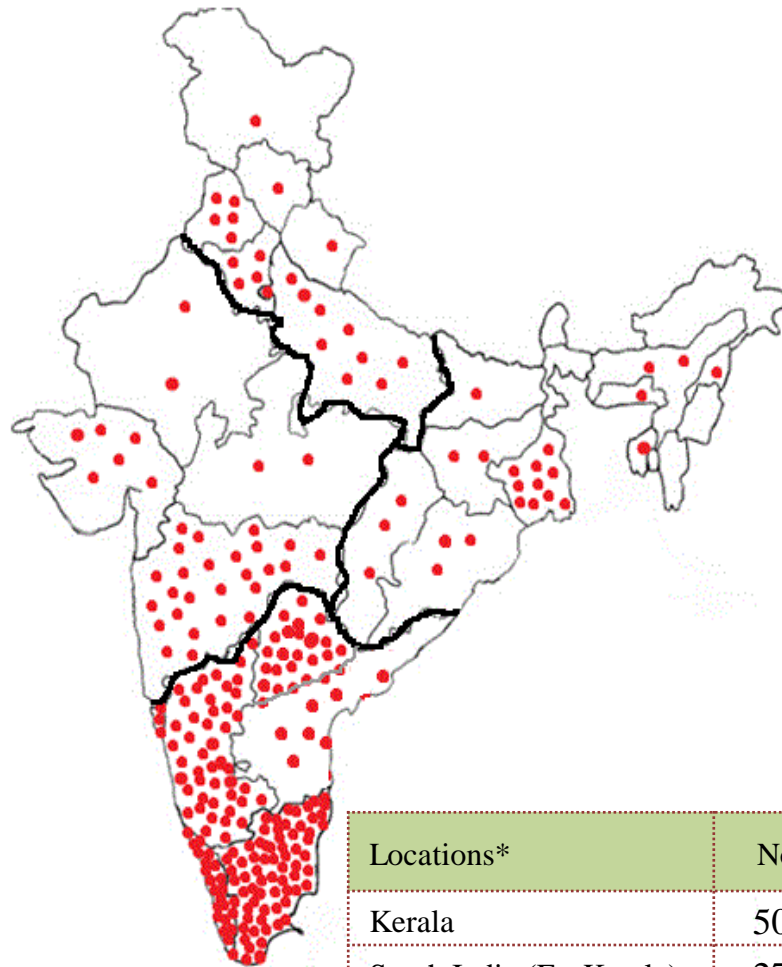


SME Highlights

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

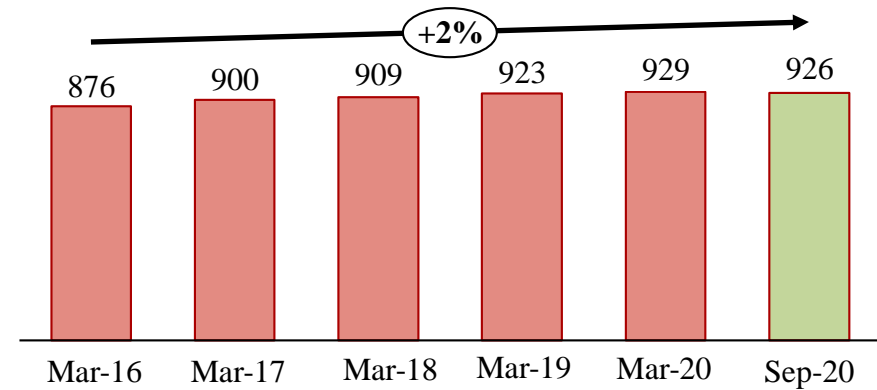
Note: Reduction in ticket size was predominantly due to reclassification of certain LAP, Auto Loans (commercial) & Business loans (below 25 crores) given to non-individuals from Retail to MSME category during the quarter

...with the help of our Wide Network

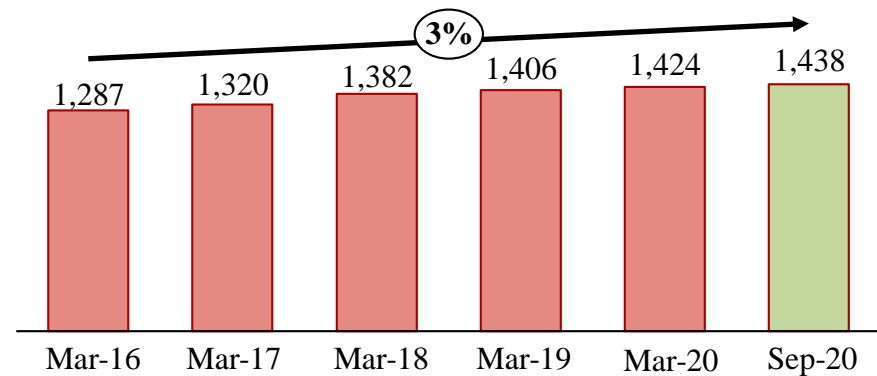


Locations*	No.
Kerala	505
South India (Ex-Kerala)	272
Rest of India	149
Total Customer Touch Points	926

Customer Touch Points



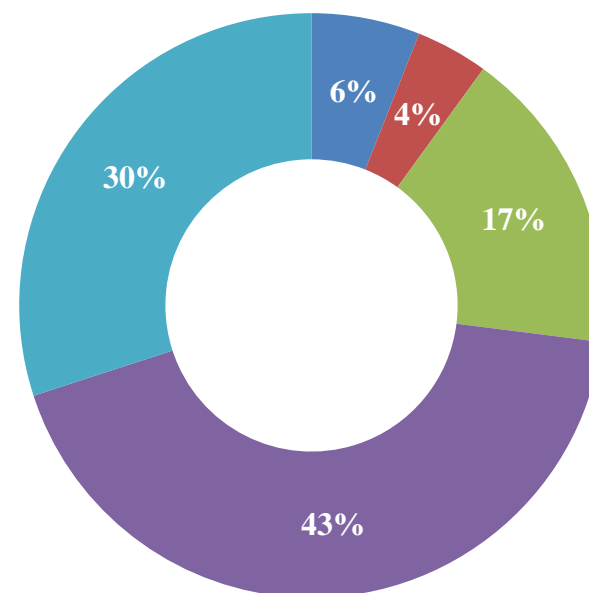
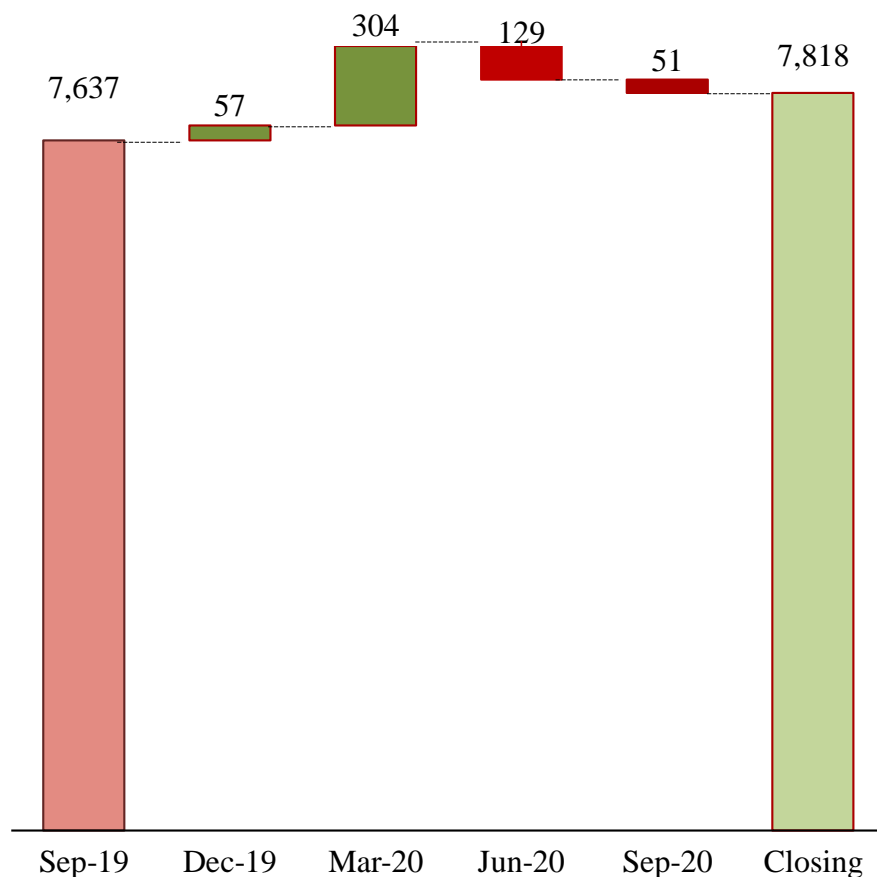
Total ATM Network



... and our Experienced Employees

Employee Addition

Total Employees: 7,818*



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

*Including Full-time officers and clerks

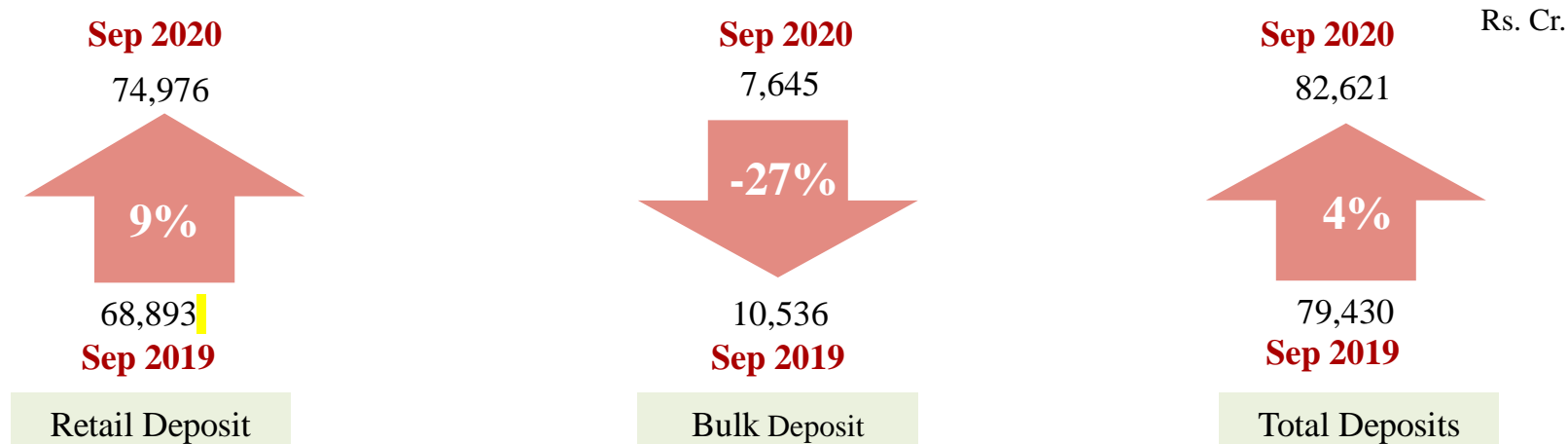


Performance Matrix

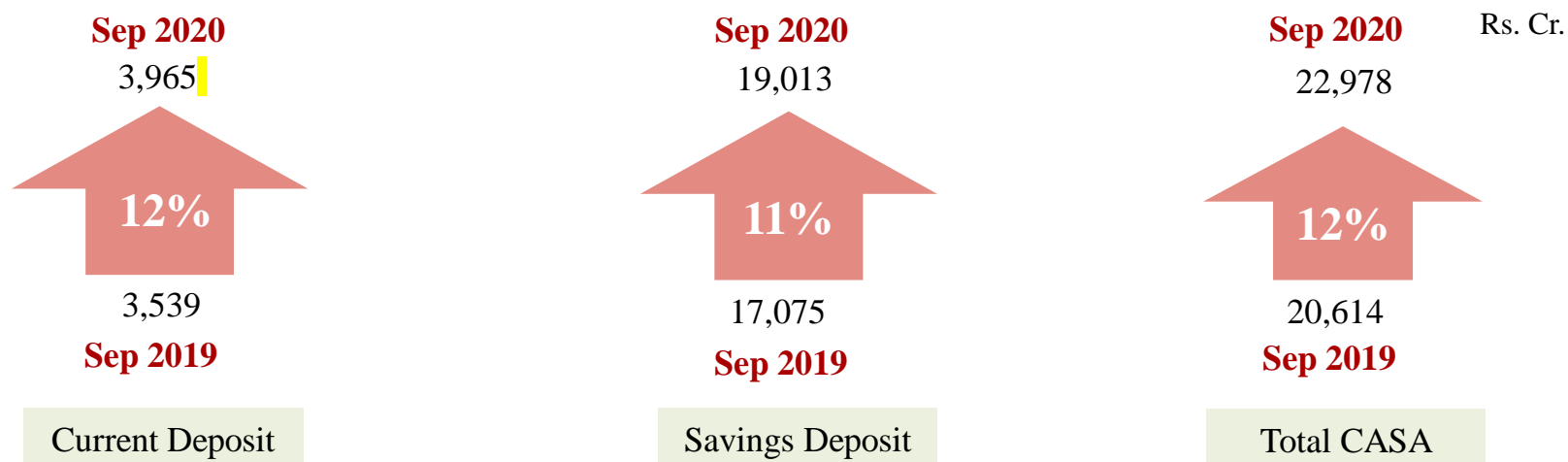


Strong Deposit Franchise

Deposits (excl. CDs)



CASA Deposits

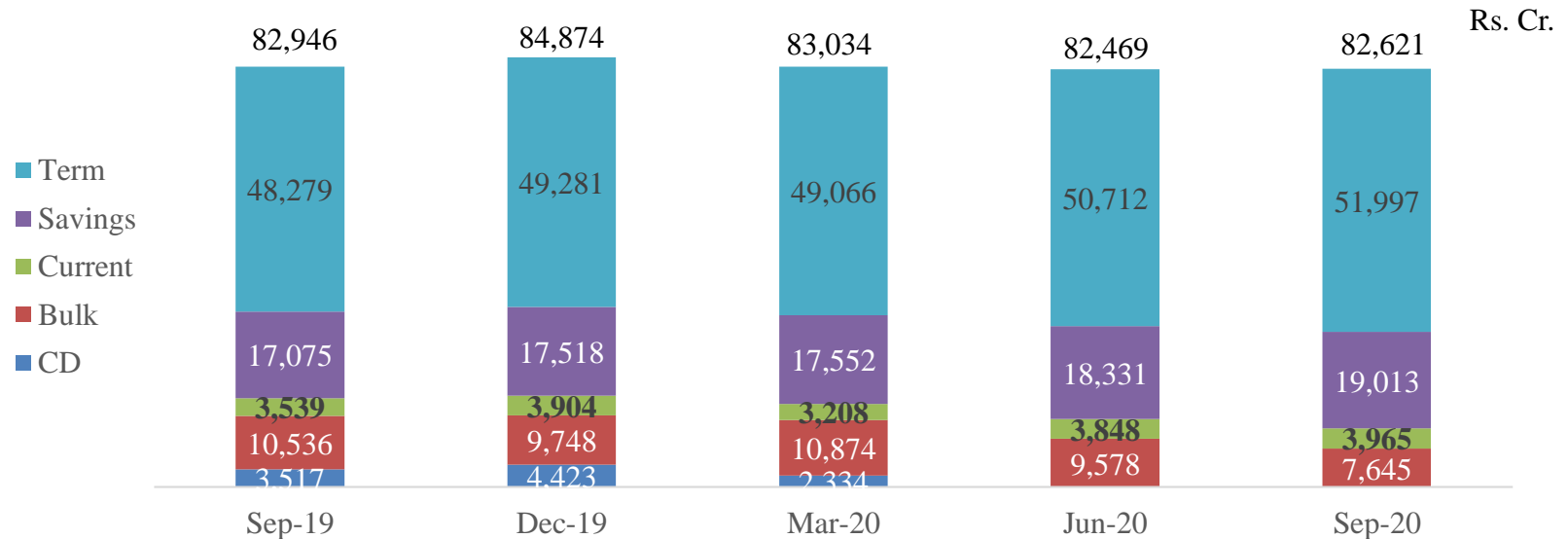


Deposits across Regions

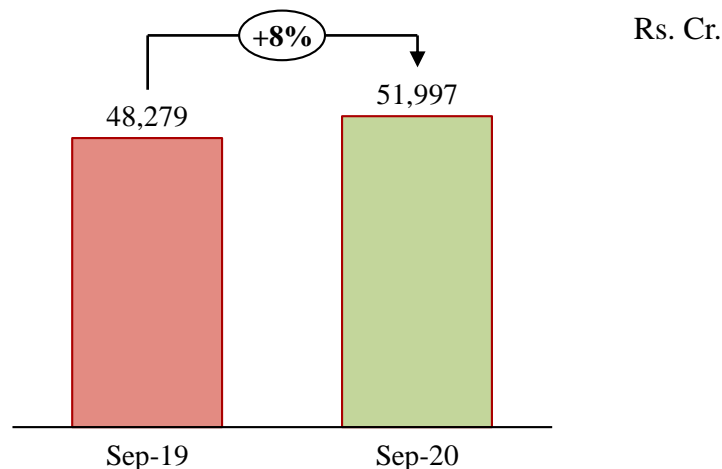
Deposits (Excl CD) as on					
States	30.09.2019		30.09.2020		Growth
	Amount	% Break Up	Amount	% Break Up	
Kerala	45,406	57.2%	50,872	61.6%	12.0%
Tamil Nadu	7,635	9.6%	7,964	9.6%	4.3%
Karnataka	5,998	7.6%	5,593	6.8%	-6.8%
Maharashtra	6,809	8.6%	4,243	5.1%	-37.7%
Nct Of Delhi	3,635	4.6%	3,886	4.7%	6.9%
Telangana	1,638	2.1%	1,680	2.0%	2.6%
West Bengal	1,239	1.6%	1,123	1.4%	-9.4%
Gujarat	733	0.9%	922	1.1%	25.8%
Uttar Pradesh	738	0.9%	774	0.9%	4.9%
Andhra Pradesh	1,845	2.3%	672	0.8%	-63.6%
Others	3,754	4.7%	4,893	5.9%	30.3%
Total	79,430	100.0%	82,621	100.0%	4.0%

Retail Deposits Growing...

Breakup of Deposits



Retail Term Deposits*



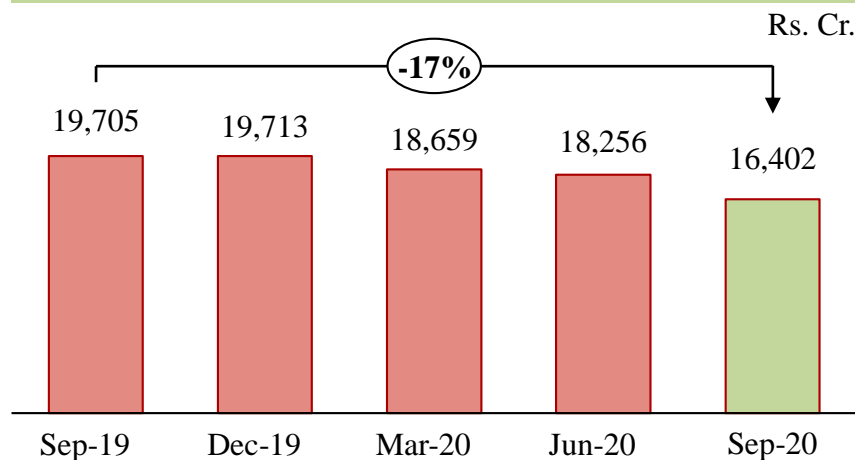
Break Up of Non-Resident Deposits



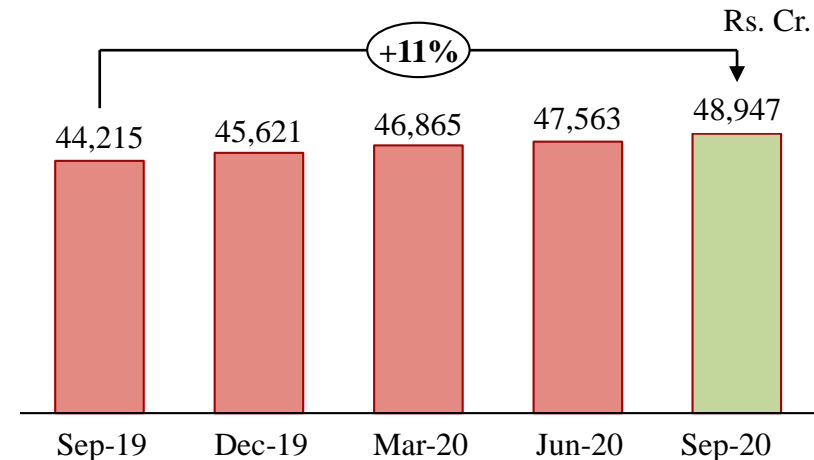
Deposit Type	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020
NR SB	4,576	4,754	5,068	5,609	5,873
NR CD	25	27	26	30	33
FCNR (B), RFC & Others	1,925	1,942	1,907	1,850	1,847
Low-Cost NRI Deposit (Sub Total)	6,526	6,723	7,001	7,489	7,753
NRE Term Deposit	15,440	15,687	15,990	16,444	16,808
NRO Term Deposit	674	695	719	728	726
Total NRI Deposit	22,640	23,105	23,710	24,661	25,287

Composition of Loan Book

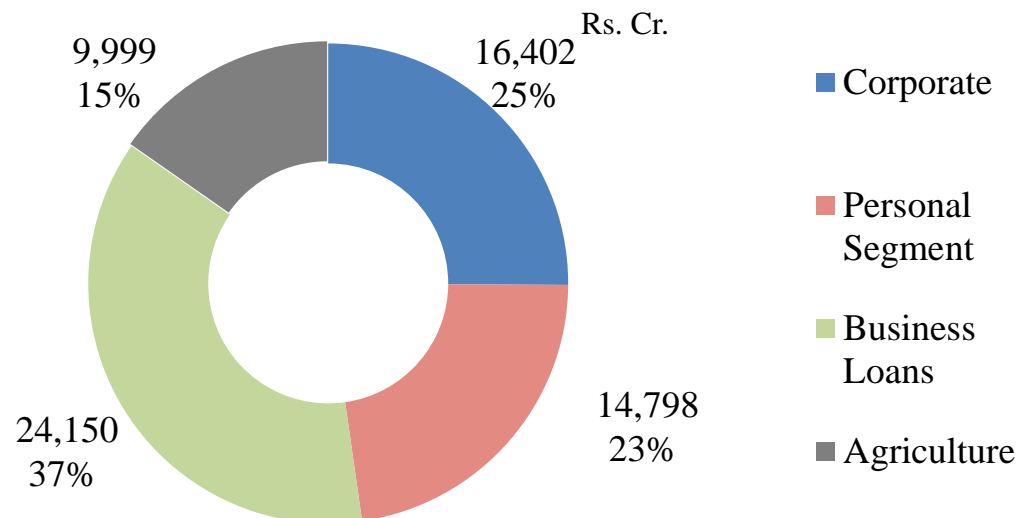
Corporate Advances (Rs. 25 Cr and above)



Advances (Excl. Corporate) (Below Rs. 25 Cr)

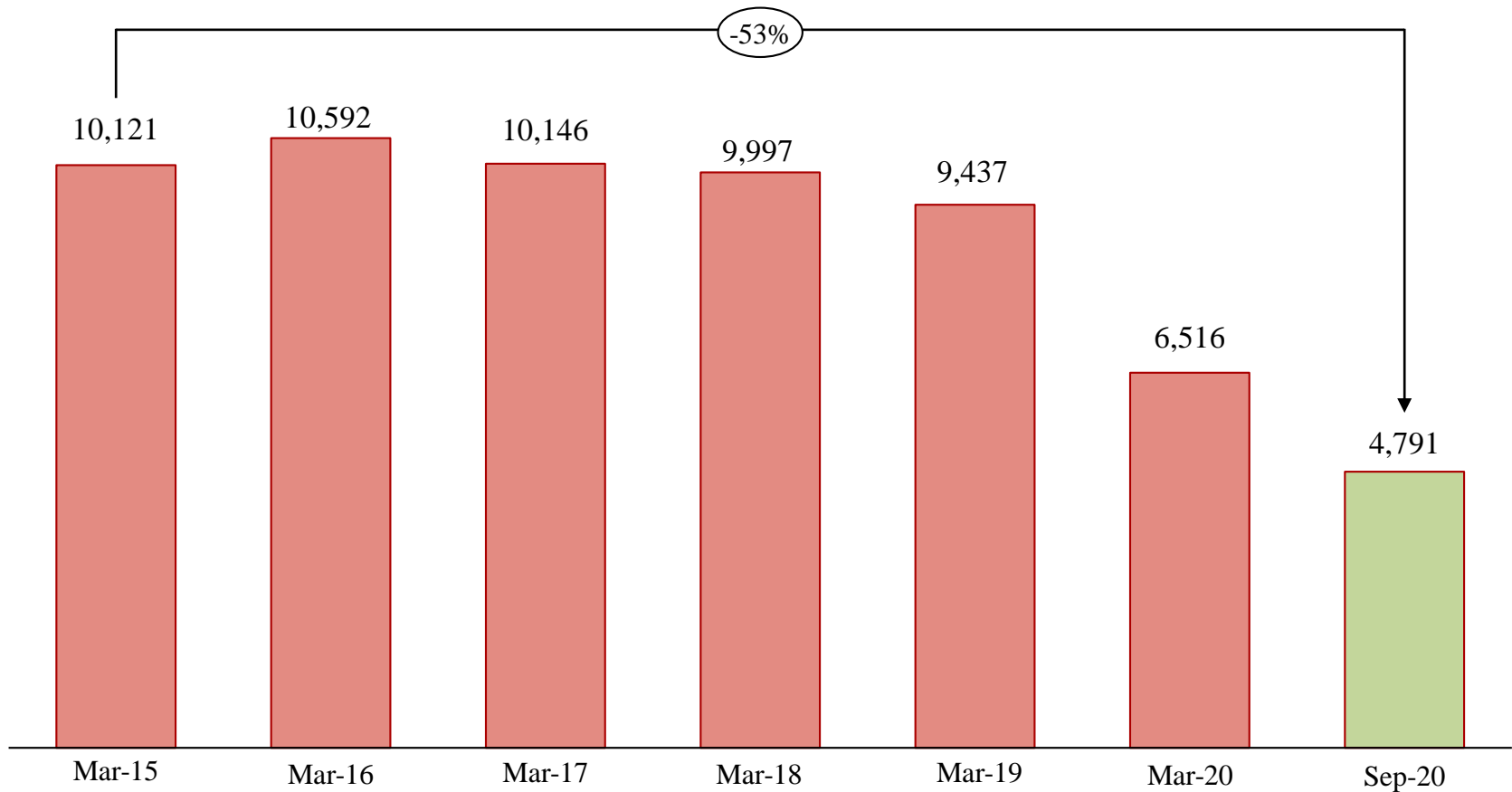


Segment wise Break Up of Total Loan Book



Large Corporate Loan Book

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



Advance across Regions

Advance as on					
States	30.09.2019		30.09.2020		Growth
	Amount	% Break Up	Amount	% Break Up	
Kerala	26,491.0	41.4%	28,157.6	43.1%	6.3%
Tamil Nadu	12,173.0	19.0%	12,538.3	19.2%	3.0%
Maharashtra	8,174.0	12.8%	7,182.0	11.0%	-12.1%
Karnataka	3,948.0	6.2%	4,265.3	6.5%	8.0%
Telangana	3,385.0	5.3%	3,010.2	4.6%	-11.1%
Delhi	2,945.0	4.6%	2,979.0	4.6%	1.2%
Gujarat	1,967.0	3.1%	1,966.4	3.0%	0.0%
West Bengal	1,871.0	2.9%	1,868.3	2.9%	-0.1%
Others	2,966.0	4.6%	3,382.0	5.2%	14.0%
Total	63,920.0	100.0%	65,349.0	100.0%	2.2%

Composition of Loan Book

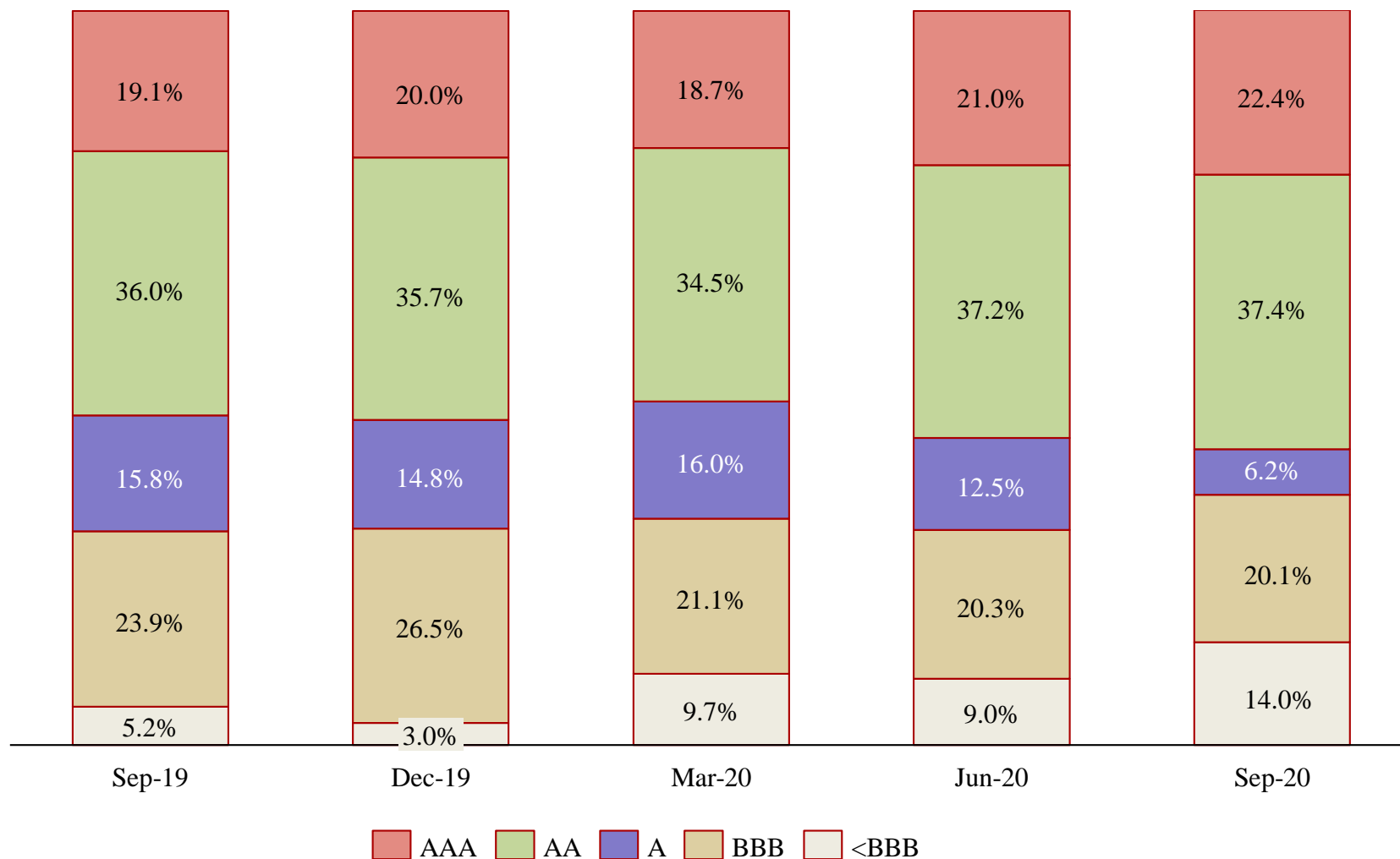
Break up of Loan book

Advances (Rs. Cr)	Sep-19		Dec-19		Mar-20		Jun-20		Sep-20	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Less than 5 Cr	370,095	31,725	369,517	32,821	374,069	33,462	367,238	33,195	3,72,510	32,993
5 - 25 Cr	1,183	11,246	1,369	11,310	1,239	11,989	1,660	12,937	1,388	14,537
25 - 100 Cr	227	9,840	241	10,662	219	10,295	279	10,522	239	9,846
More than 100 Cr	45	7,964	42	7,297	40	6,516	33	5,920	24	4,791
Total	3,71,550	60,775	371,169	62,090	375,567	62,262	369,210	62,574	3,74,161	62,167
Gross NPA	8,281	3,145	8,276	3,244	8,026	3,262	7,819	3,245	7,456	3,182
Total Advances	379,831	63,920	379,527	65,334	383,593	65,524	377,029	65,819	3,81,617	65,349

Rating Profile of Large Corporate Loan Book

Standard Advances above Rs. 100 Cr.

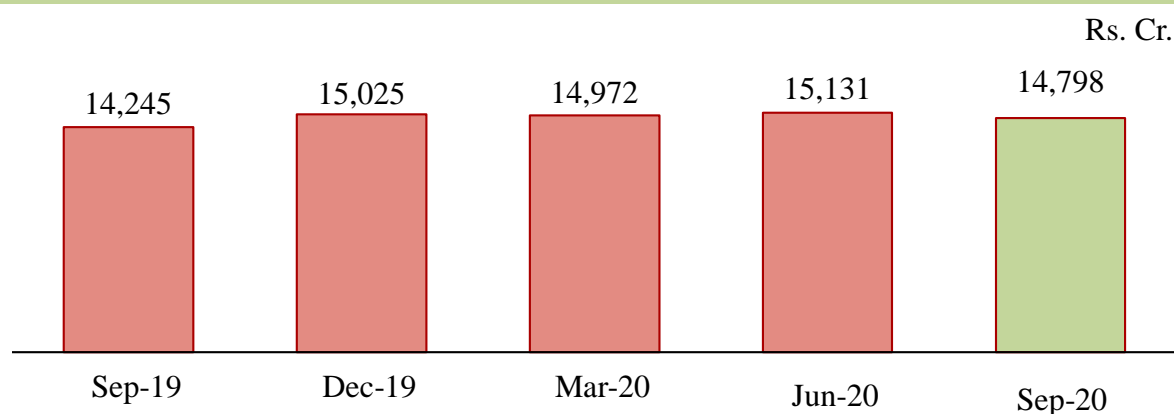
External Rating



Key Focus: Personal Segments, MSME & Agriculture

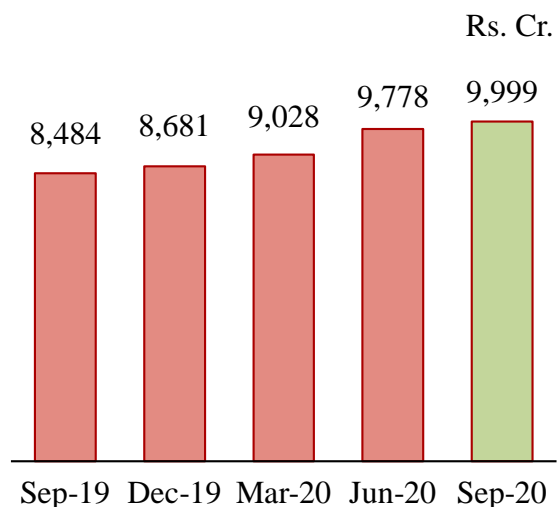


Personal Segment Loans (Incl. Gold)



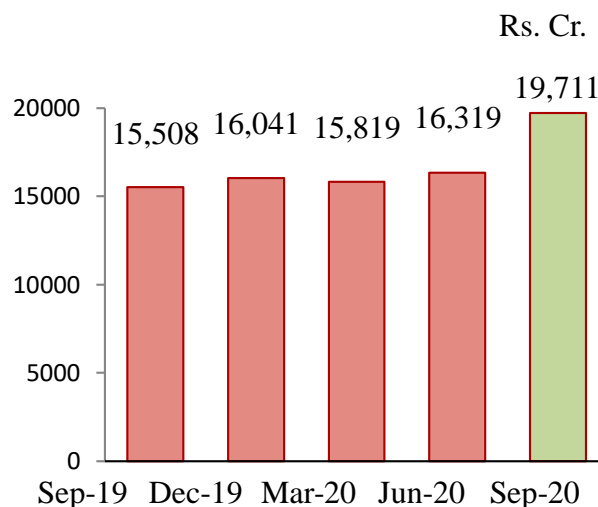
Personal segment loans covers all loans given to individuals

Agriculture (Incl. Agri Gold)



Agriculture and Business loans rose by 18% and 12% resp.

MSME (Incl. MSME Gold)



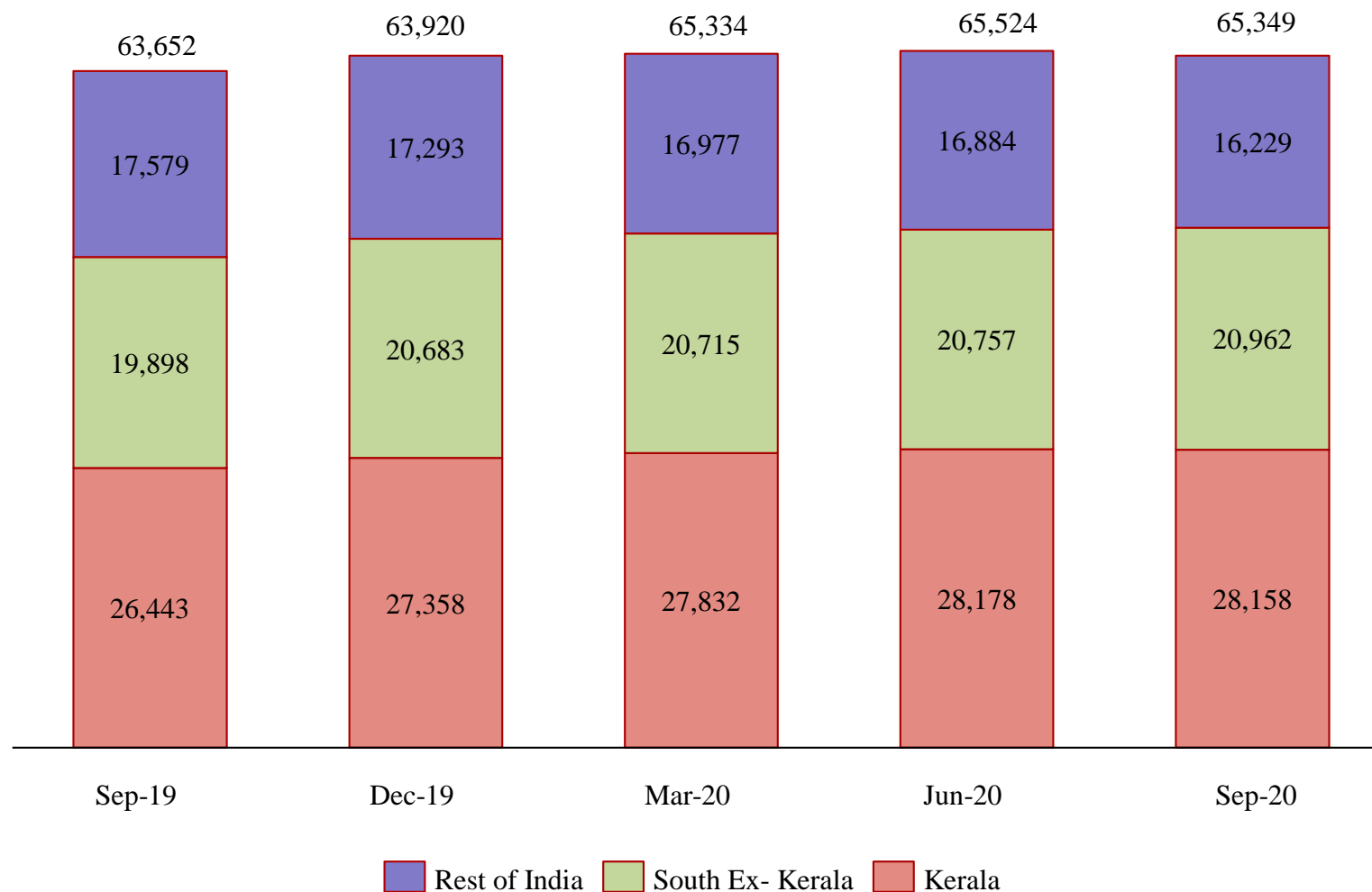
Over 50% of the Agriculture Loans are backed by Additional Security by way of GOLD

Note: Increase in MSME is predominantly due to reclassification of certain LAP, Auto Loans (commercial) & Business loans (below 25 crores) given to non-individuals from Retail to MSME category during the quarter

Bank on Us

Advances Across Regions

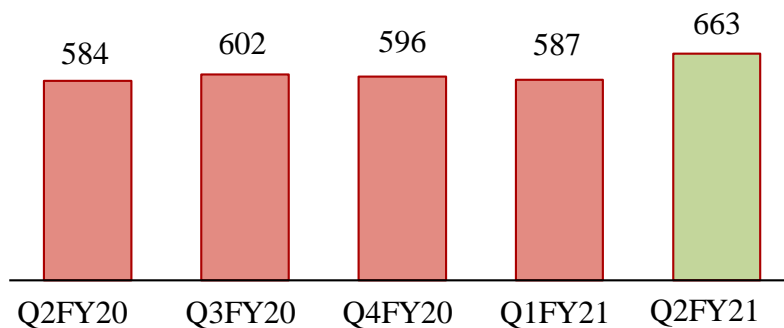
Rs. Cr.



Net Interest Income - Quarter

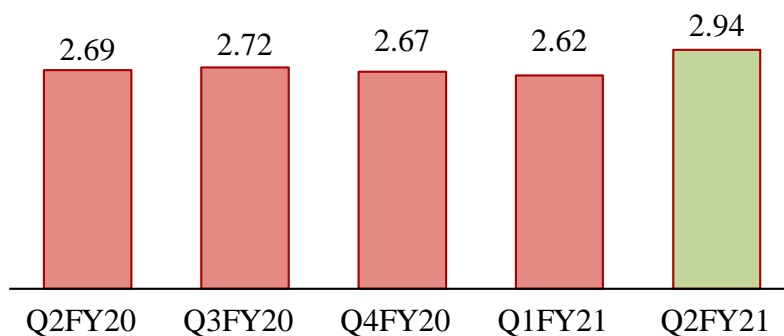
Net Interest Income

Rs. Cr.



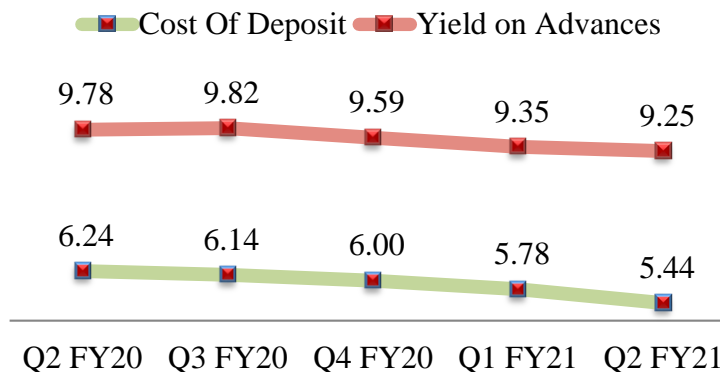
Net Interest Margin

In %



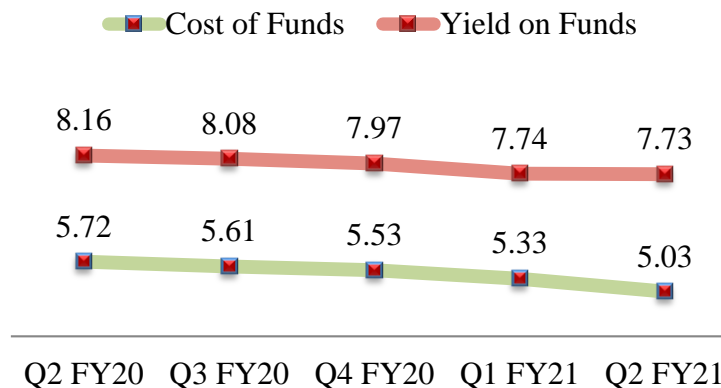
Cost of Deposits & Yield on Advances

In %



Cost of Funds & Yield on Funds

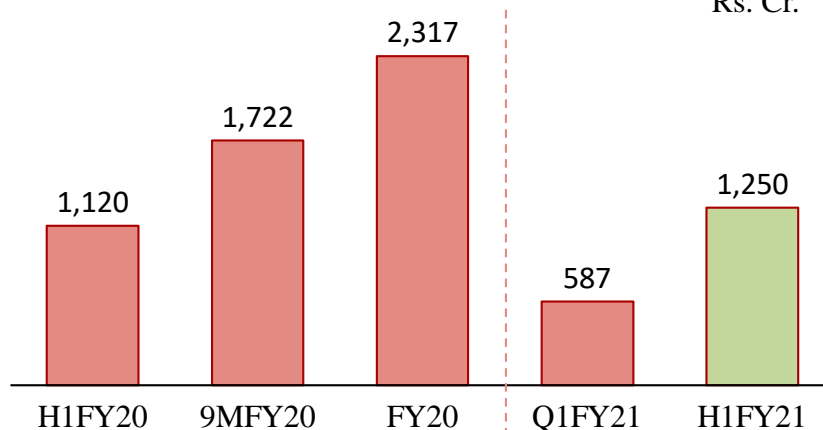
In %



Net Interest Income - Cumulative

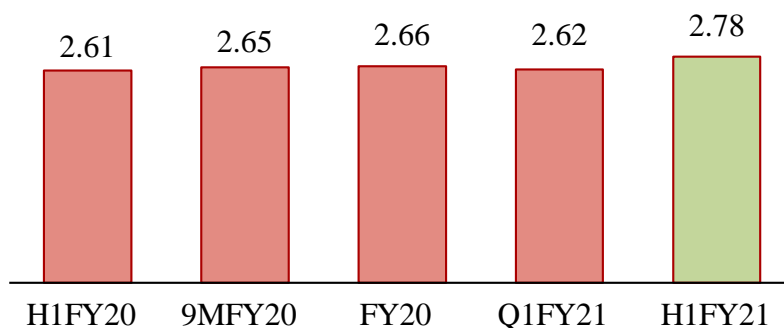
Net Interest Income

Rs. Cr.



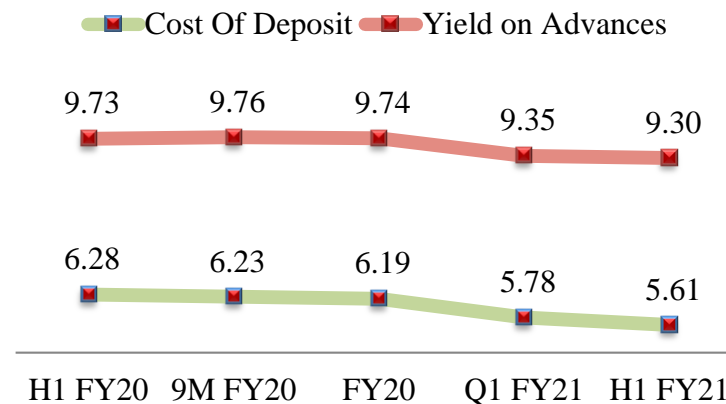
Net Interest Margin

In %



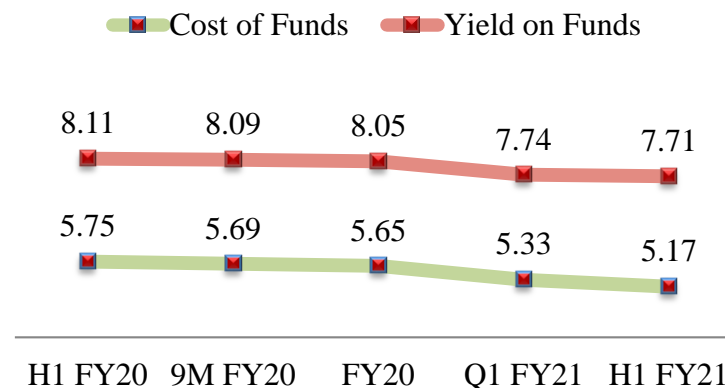
Cost of Deposits & Yield on Advances

In %



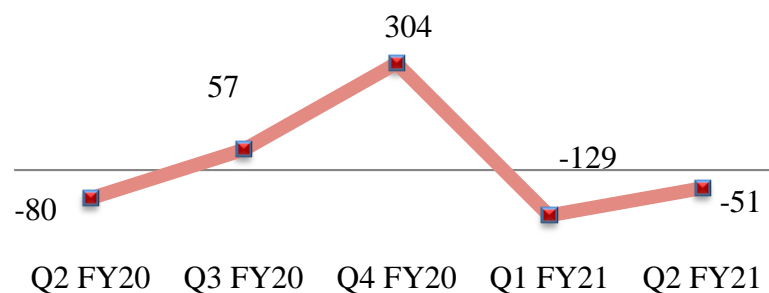
Cost of Funds & Yield on Funds

In %



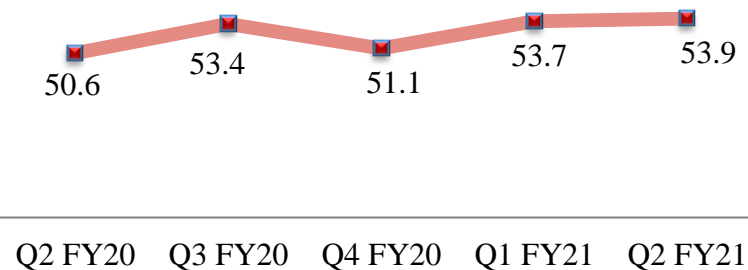
Improving Operating Efficiency

Employee Additions



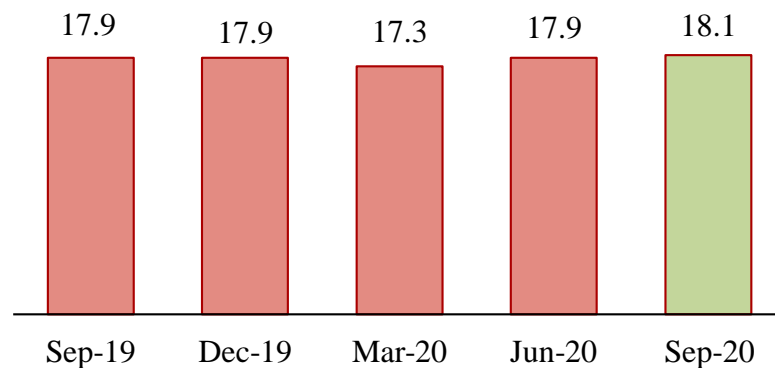
Cost-to-Income Ratio

In %



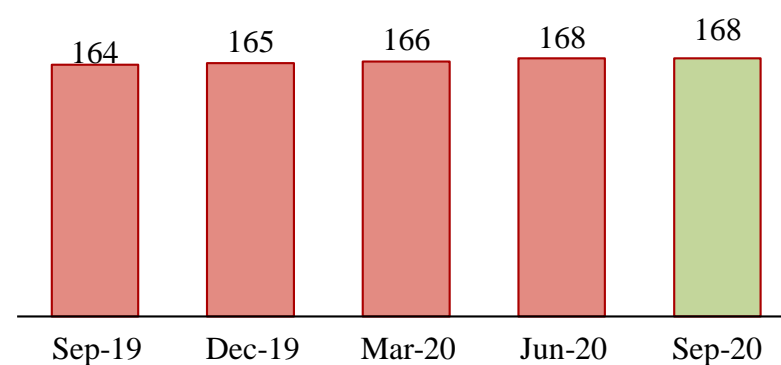
Business per Employee

Rs. Cr.



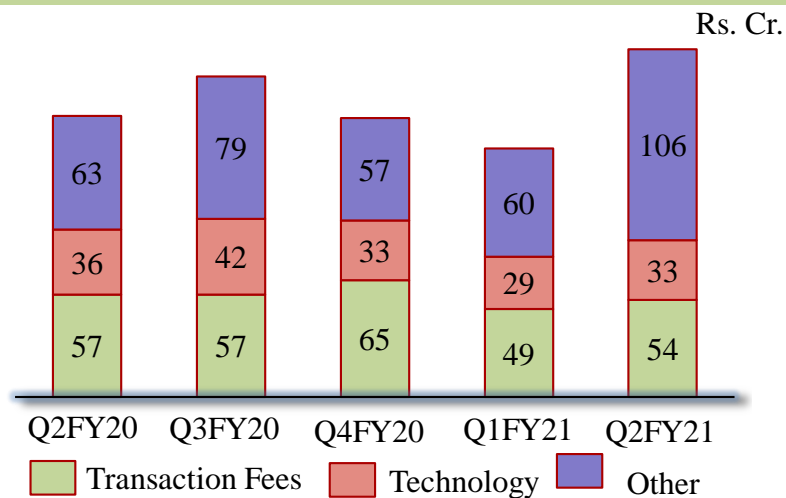
Business per Branch

Rs. Cr.

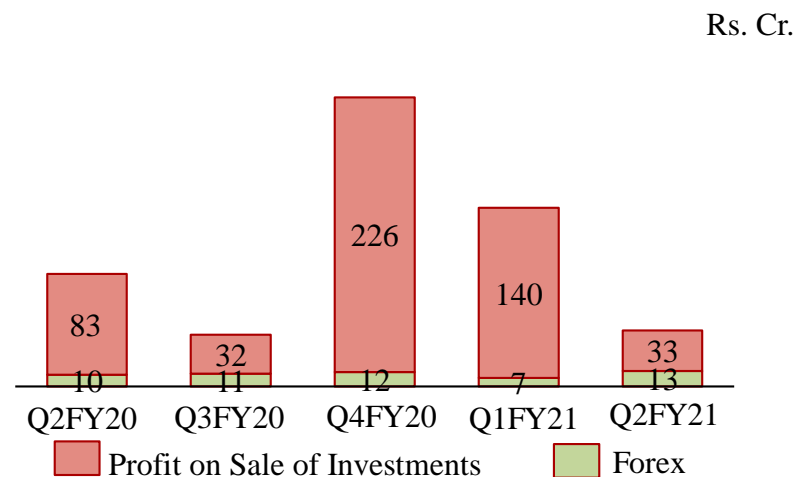


Non Interest Income

Core Fee Income



Treasury & Forex Income



Investment Book as on Sep-20

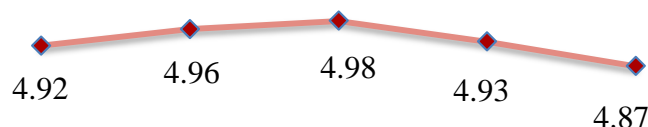
Details	Rs. Cr.	Modified Duration
HTM	17,483	5.62
AFS	4,464	2.20
HFT	68	7.33
Total	22,015	5.15

Break Up of Provisions

Particulars (Rs. Cr.)	Q2 FY21	Q1 FY21	Q2 FY20
For NPA & NPI	286	326	284
For Depreciation on Investments	13	(58)	(1)
For Standard Assets	21	30	3
For Restructured Advances/Sacrifices & FITL	7	(1)	9
For Unhedged Forex Exposure	1	0	0
Others	(1)	(3)	12
Taxes	23	29	21
Total Provisions	349	322	327

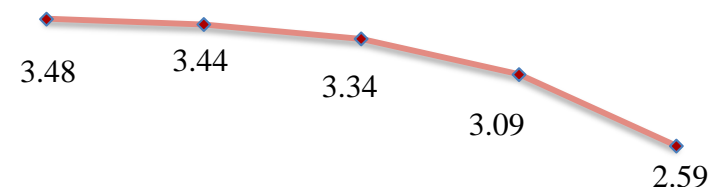
Non-Performing Assets

Gross NPA



Sep-19 Dec-19 Mar-20 Jun-20 Sep-20

Net NPA



Sep-19 Dec-19 Mar-20 Jun-20 Sep-20

Gross NPA Movement

Rs. Cr.	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20
Opening	3,154	3,145	3,244	3,262	3,245
Additions	435	361	332	161	52
Deductions	444	263	314	177	115
Closing	3,145	3,244	3,262	3,245	3,182

Net NPA Movement

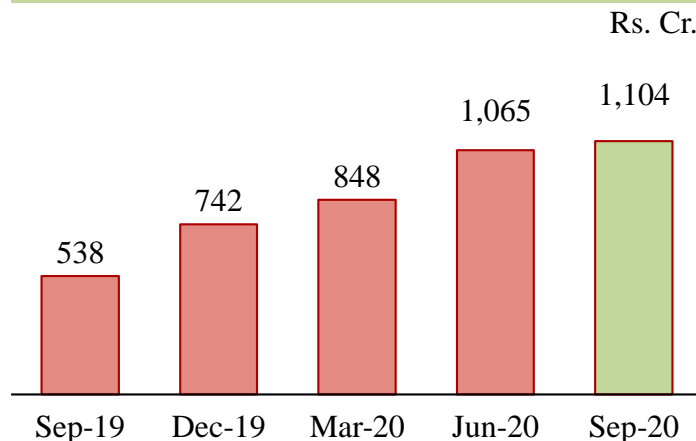
Rs. Cr.	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20
Opening	2,135	2,193	2,212	2,151	1,993
Additions	352	301	268	136	43
Deductions	294	282	329	294	380
Closing	2,193	2,212	2,151	1,993	1,655

Stressed Assets - QoQ

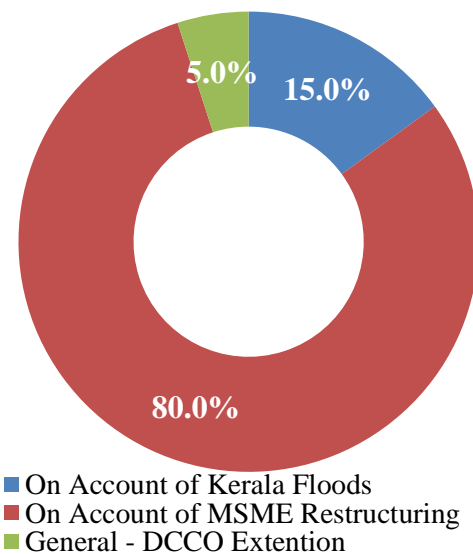
Rs. Cr.	Gross Basis		Net Basis	
	Q1 FY21	Q2 FY21	Q1 FY21	Q2 FY21
NPA	3,245	3,182	1,993	1,655
Restructured Standard Advance	1,065	1,104	1,010	1,045
Other Stressed Advances	-	-	-	-
Total Stressed Assets	4,310	4,286	3,003	2,700
Advances	65,819	65,349	64,593	63,817
Stressed Assets (as % of Advances)	6.55%	6.56%	4.65%	4.23%

Restructured Advances Breakup

Restructured Standard Advance



Sector Breakup



Security Receipts Outstanding as on Sep 30, 2020

Book Value	Provision	NAV
1310.89*	553.22	750.91

*of which Rs.993 Crore pertains to a single pool and this pool now holds a provision coverage of 63%

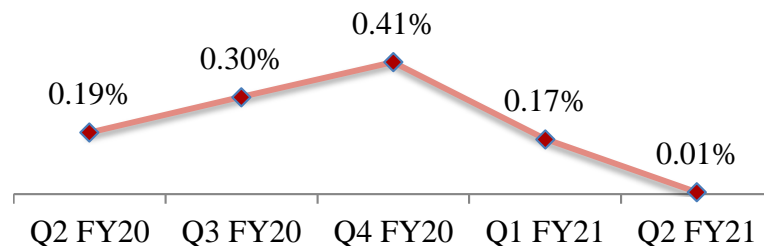
Restructured Standard Asset Book

Rs. Cr.

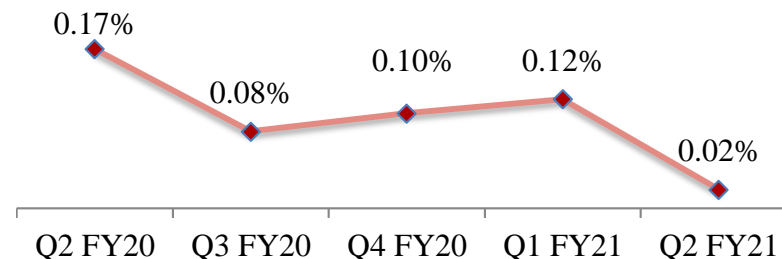
	Restructured Standard Advances					
	Opening	Fresh Addition	Inc/(Dec) in Existing Balance	Upgradation from NPA to Std.	Slippages to NPA	Closing Balance
Infra Roads	-	-	-	-	-	-
Construction EPC	-	-	-	-	-	-
Under MSME Restructuring	858	27	2	-	-	887
Under Kerala Floods	173	-	(5)	-	-	168
General - DCCO Extention	34	15	-	-	-	49
Total	1,065	42	(3)	-	-	1,104

Fresh Slippages / Advance Ratios

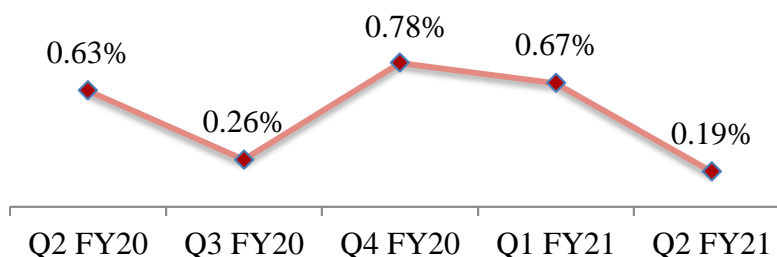
Personal Segment Slippage



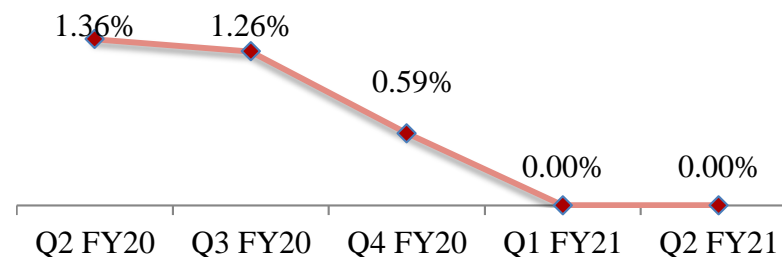
Agriculture Slippage



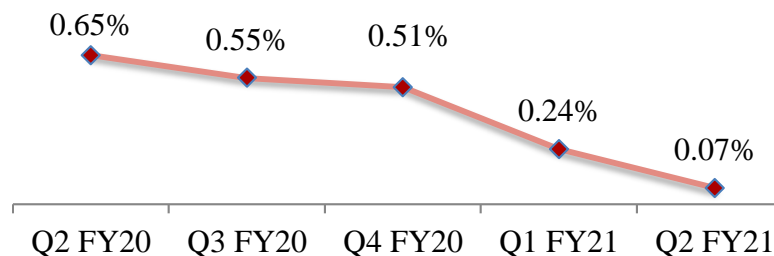
Business Segment Slippage



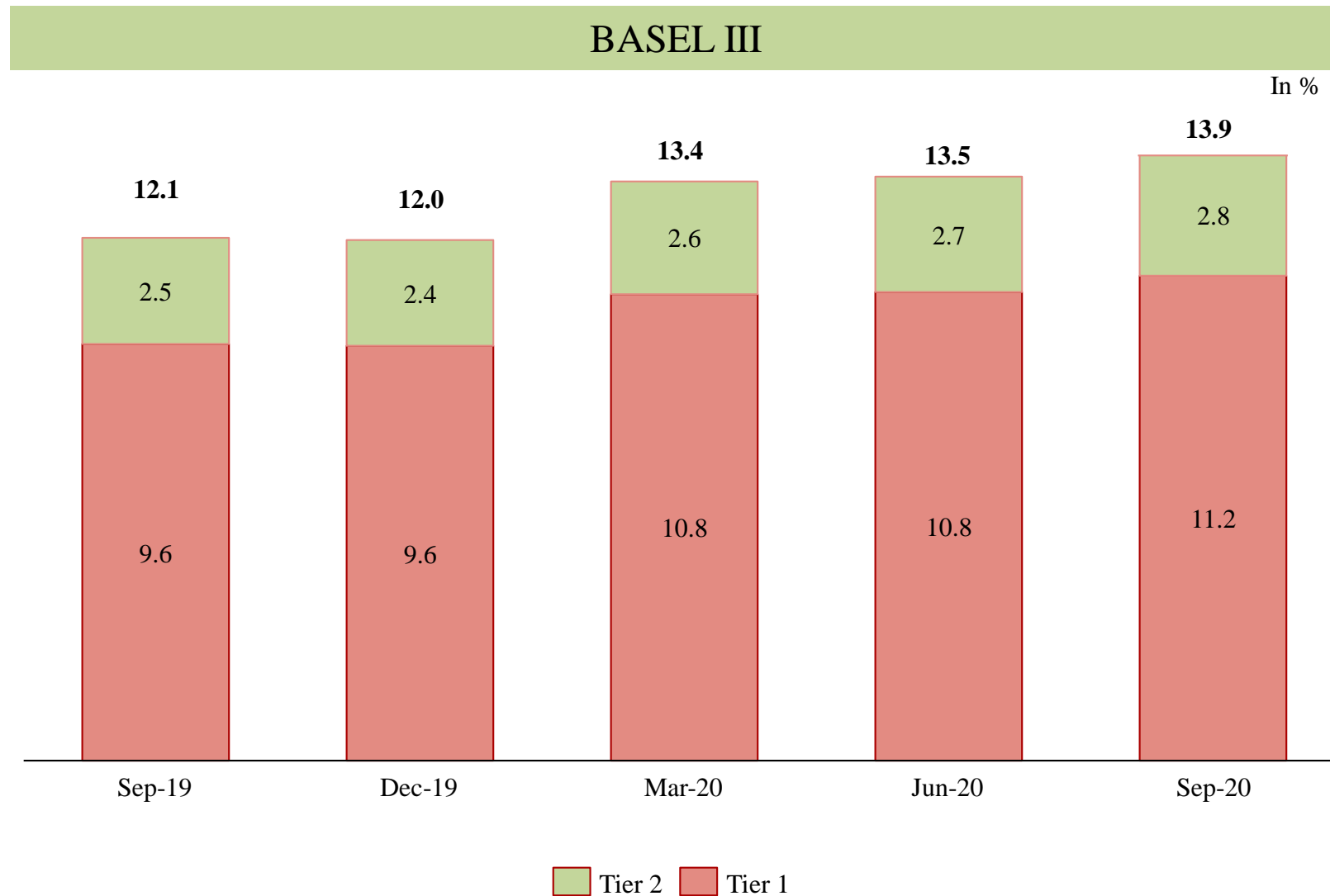
Corporate Slippage



Overall Slippage



Capital Composition



Profit & Loss Overview

Rs. Cr.	Q2 FY21	Q2 FY20	Y-o-Y (%)	Q1 FY21	Q-o-Q (%)
Net Interest Income	663	584	13%	587	13%
Other Income	240	249	-4%	285	-16%
- Core Fee Income	194	156	24%	139	40%
-Treasury & Forex	46	93	-51%	146	-69%
Total Income	903	833	8%	872	4%
Operating Expenses	489	422	16%	468	4%
Operating Profit	414	411	1%	404	3%
Provisions & Contingencies	326	306	7%	293	11%
Profit Before Tax	88	105	-17%	111	-21%
Provision for Tax	22	21	9%	29	-22%
Profit After Tax	65	84	-23%	82	-20%

Balance Sheet Overview

Rs. Cr.	Sep 2020	Sep 2019	Y-o-Y (%)	Jun 2020	Q-o-Q (%)
Capital & Liabilities	96,646	94,955	2%	96,322	0%
Capital	181	181	0%	181	0%
Reserves and Surplus	5,471	5366	2%	5,391	1%
Deposits	82,621	82,947	0%	82,469	0%
Borrowings	6,462	4773	35%	6,248	3%
Other Liabilities & Provisions	1,911	1,688	13%	2,033	-6%
Assets	96,646	94,955	2%	96,322	0%
Cash & Balances with RBI	2,968	4,076	-27%	2,847	4%
Balances with Banks	1,114	902	23%	1,168	-5%
Investments	21,301	20,530	4%	19,884	7%
Advances	63,869	62,993	1%	64,593	-1%
Fixed Assets	790	792	0%	790	0%
Other Assets	6,605	5,661	17%	7,040	-6%
Business (Advances + Deposits)	1,46,489	145,940	0%	147,063	-0%
Savings Accounts	19,013	17,075	11%	18,331	4%
Current Accounts	3,965	3,539	12%	3,848	3%
CASA Ratio	27.81%	24.85%	12%	26.89%	3%

Key Metrics - Quarterly

Particulars	FY18				FY19				FY20				FY21	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Net Interest Margin (NIM)	2.80%	2.95%	2.88%	2.73%	2.60%	2.61%	2.66%	2.46%	2.53%	2.69%	2.72%	2.67%	2.62%	2.94%
CRAR Basel III	12.1%	11.7%	12.5%	12.7%	12.2%	12.1%	11.8%	12.6%	12.2%	12.1%	12.0%	13.4%	13.5%	13.9%
RoAA (Annualized)	0.6%	0.02%	0.6%	0.6%	0.1%	0.3%	0.4%	0.3%	0.3%	0.4%	0.4%	-0.6%	0.3%	0.3%
Provision Coverage	44.6%	44.1%	49.4%	41.2%	39.1%	41.9%	41.2%	42.5%	45.1%	48.1%	50.4%	54.2%	58.8%	65.2%
CASA	25.2%	24.6%	24.9%	23.8%	24.7%	24.5%	24.3%	24.2%	24.1%	24.9%	25.2%	25.0%	26.9%	27.8%
Gross NPA	3.61%	3.57%	3.40%	3.59%	4.54%	4.61%	4.88%	4.92%	4.96%	4.92%	4.96%	4.98%	4.93%	4.87%
Net NPA	2.54%	2.57%	2.35%	2.60%	3.27%	3.16%	3.54%	3.45%	3.41%	3.48%	3.44%	3.34%	3.09%	2.59%
Book Value per Share (Rs.)	27.7	27.6	28.4	29.0	29.1	29.0	29.5	29.5	30.4	30.7	31.2	30.3	30.8	31.2
EPS (Rs.) (Annualized)	2.3	0.1	2.5	2.6	0.5	1.5	1.8	1.6	1.6	1.9	2.0	(3.2)	1.8	1.6
Customer Touch Points														
- Kerala	493	494	494	496	496	496	494	503	503	503	503	508	508	505
- South India (Ex-Kerala)	259	260	261	264	266	266	266	270	270	270	271	272	272	272
- Rest of India	149	149	149	149	149	150	150	150	150	149	149	149	149	149
Total	901	903	904	909	911	912	910	923	923	922	923	929	929	926

COVID 19: Operational Impact



- Quick Response Team is taking proactive steps to ensure business continuity. This is being reviewed periodically.
- Appropriate measures are taken as part of Business Continuity Plan, in order to ensure that no interruptions occur in any of the business activities.
- Employees were given work from home facility as a safety measure, with adequate IT infrastructure and enhanced cyber security measures which enabled safe and uninterrupted availability of service to customers.
- All necessary precautions are taken at branches/offices/ATMs to ensure safety of staff and customers.
- Ensured availability of services of more than 98% of branches/ATMs during the lock down period following all precautionary measures as per the guidelines.
- Ensured availability of digital and electronic channels round the clock to provide service to our customers. Digital transactions have gone up from 83% to 90% during lockdown period.
- Operationalized RBI's COVID-19 regulatory package, thereby offering payment moratorium to its eligible borrowers.
- Offered loans under Guaranteed Emergency Credit Line to eligible borrowers.
- Introduced SIB INSTA, for self on boarding (Aadhaar OTP e-KYC based) of customers.

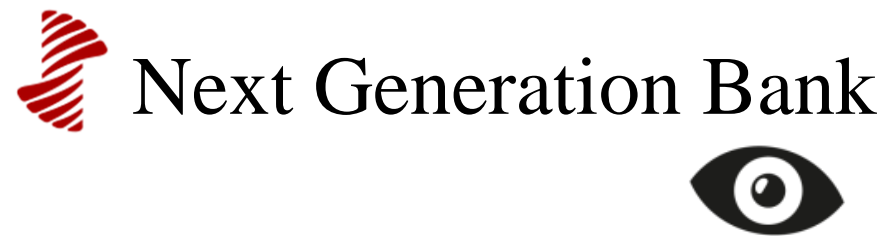
COVID 19: Moratorium

Assessment of Loan Portfolio under Covid impact

Rs. Cr.

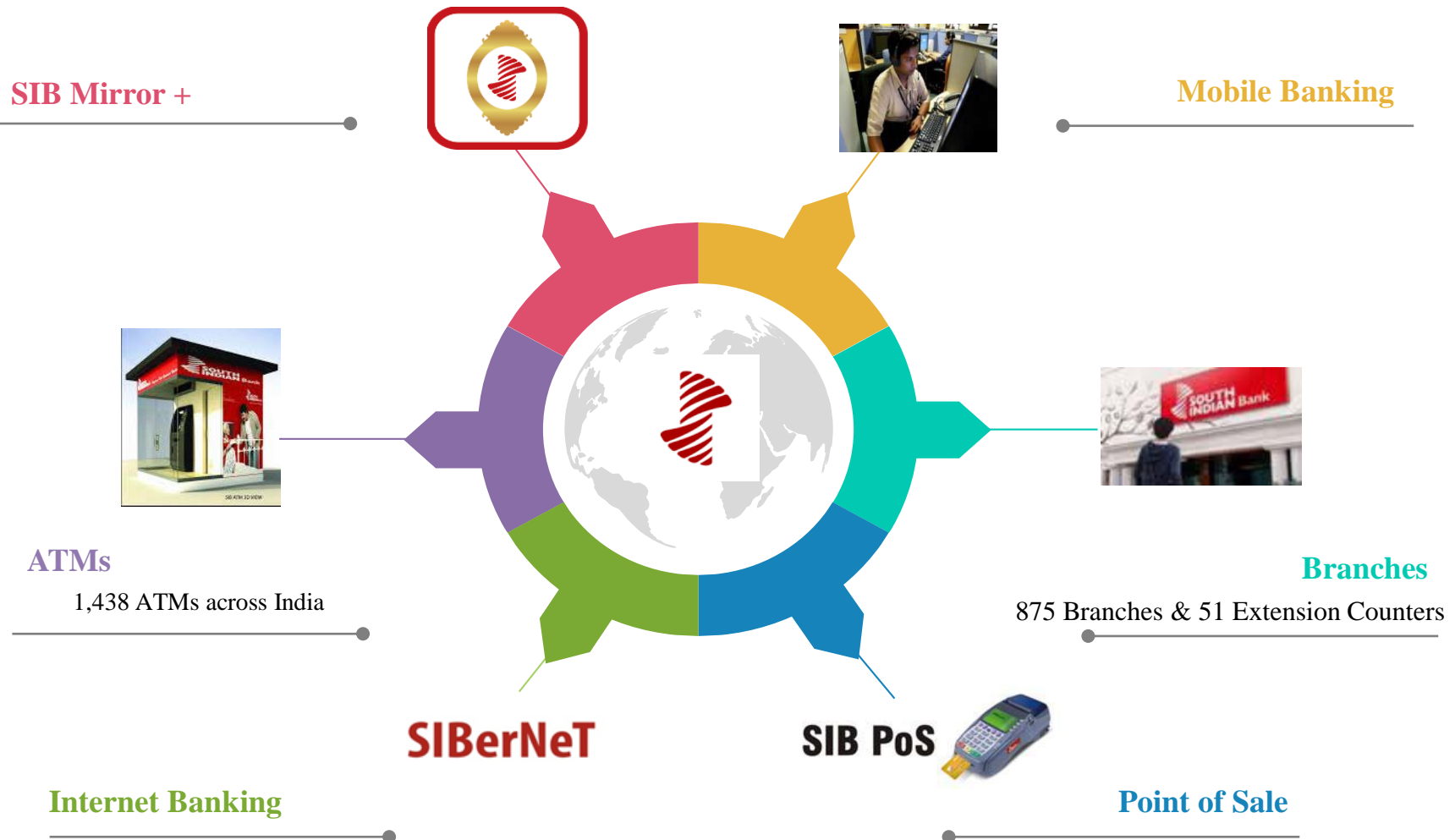
	June 30, 2020			August 31, 2020		
Sector	Portfolio	Moratorium extended	%	Portfolio	Moratorium extended	%
Agriculture	9,778	1,112	11.4%	9,999	1,107	11.1%
Business Loans	22,654	9,015	39.8%	24,150	6,292	26.1%
Personal Segments	15,131	6,941	45.9%	14,798	5,497	37.1%
Corporate	18,256	6,794	37.2	16,402	4,170	25.4%
Total	65,819	23,862	36.3%	65,349	17,065	26.1%

- Collection efficiency for the month of Sep 2020 for Term Loans was 80%

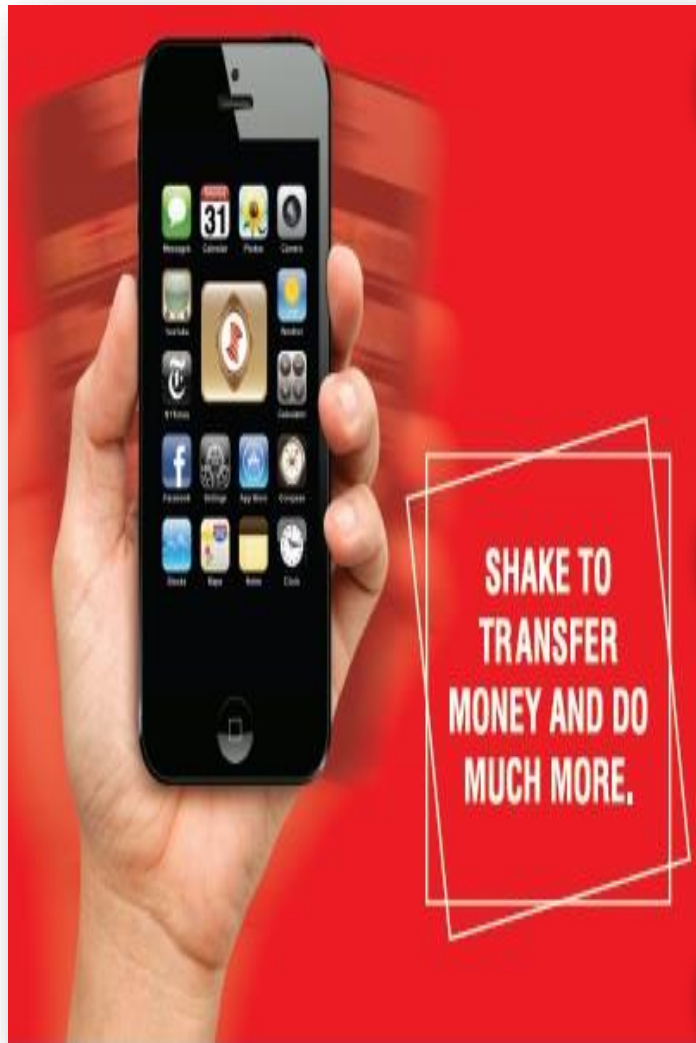


Present across Customer Touch Points

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.

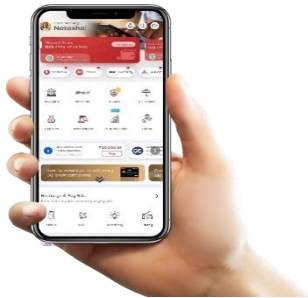
Instant account opening facility through Quick Account Opening, TAB Account Opening supported by e-KYC.

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

SIB Mirror+ - New Age Banking



UNIQUE IN BANKING INDUSTRY

eLock Security

- Advanced security through unique eLock feature

Usage based Push notification

- Machine learning supported push notification for product cross selling

Smart Payment Reminders

- Upcoming payment reminders for convenient utility payments

Chat like history

- Chat like Transaction history for easy reconciliation

All in One App

- One App for personal and business purpose

100+ features

- 100+ Banking and payment features with enhanced UI/UX

Recent Capsules

- Enables quick checkouts for frequent payments

Instant Account

- Instant Online Account opening

Easy Fund Transfer

- Attractive fund transfer flow with iconography, receipt sharing and recent payment option

Advanced Recharge & Bill Pay

- Easy and convenient Recharge/Bill Pay facility

Promo Codes/Referrals

- Promo code /Referral based cashback offers

Scan & Pay

- All in one Scan and Pay

ecom/Shopping & Travel

- eCom, Shopping & Travel booking with compare and Buy option

Investments

- Wide range of investment options consisting of Mutual funds, Goal Based Recurring Deposit & Tax saver deposits

Loans

- Pre-approved personal loan, and Loan against deposit online

Channel Enhancements

Digital Onboarding of new to bank customers, has augmented our customer base. Further, our Mobile & Internet Banking channels have been enhanced to facilitate branch processes such as loan repayment, cheque/debit card request, debit card PIN set/reset and others.

KIOSK

Digi-lounge KIOSKs help customers with speedy cheque deposits and passbook printing. Similarly, TAB account opening supplemented with e-KYC has helped us achieve an optimum TAT.

Payments

Bank offers different modes of digital payment methods like UPI, IMPS, NEFT/RTGS, bill payment, AePS, POS, e-Commerce, fund transfer, QR-based payments and others. As a result, the percentage of digital transaction volume has improved to 84.35% of total transactions in March 2020.

The logo for SIB INSTA, with "SIB" in purple and "INSTA" in red, set against a white background within a circular frame.

SIB INSTA

Paperless instant account opening using Aadhar and PAN. No forms to fill. No queue.



DIYA (Do It Yourself using Aadhar)

Revamped Aadhar based E-KYC account opening. Not only can an account get opened and activated in 20 minutes, but the customer can also take home an active card, passbook and Mirror+ instantaneously.

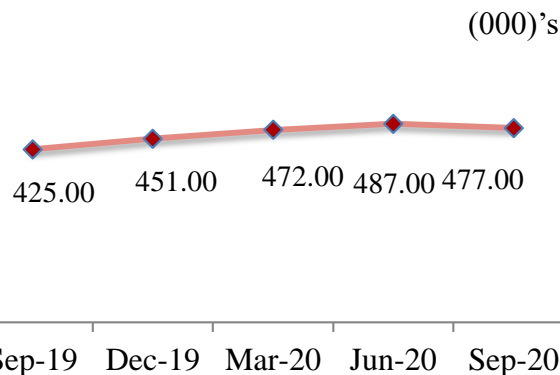


Robotic Process Automation (RPA)

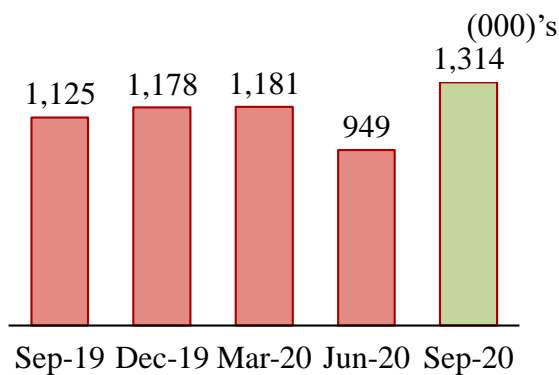
As a measure of operation-cost reduction and TAT improvement different business processes have been automated to emulate and integrate the actions of a human interacting within digital systems for execution.

Personal Banking: Technology Banking

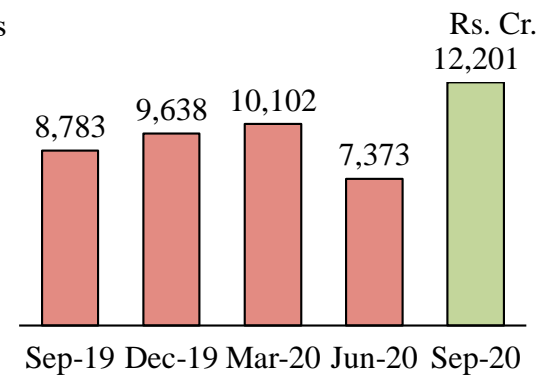
Active Internet Users



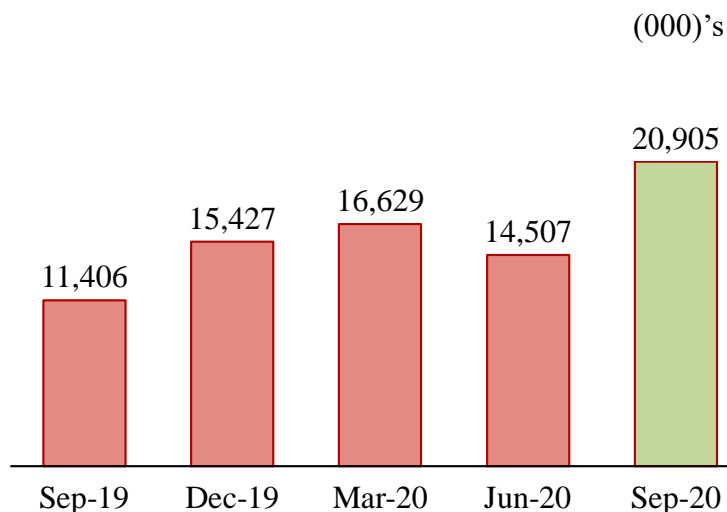
Internet Transaction Volume



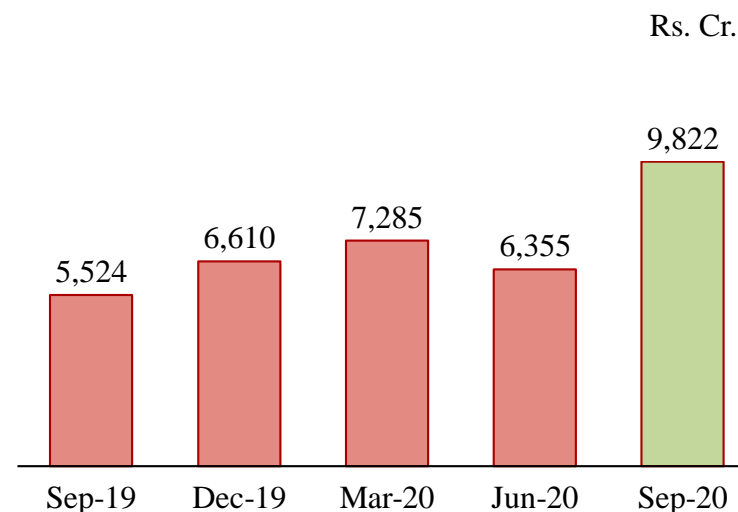
Internet Transaction Value



Mobile Transaction Volume

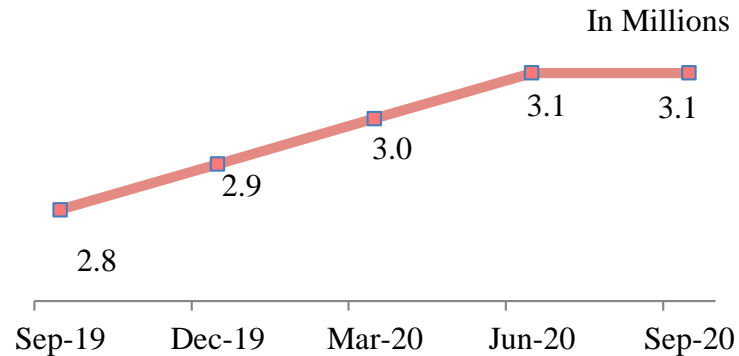


Mobile Transaction Value

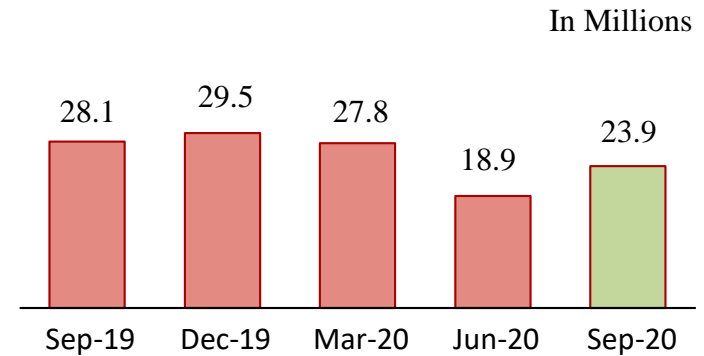


Personal Banking: Debit Cards

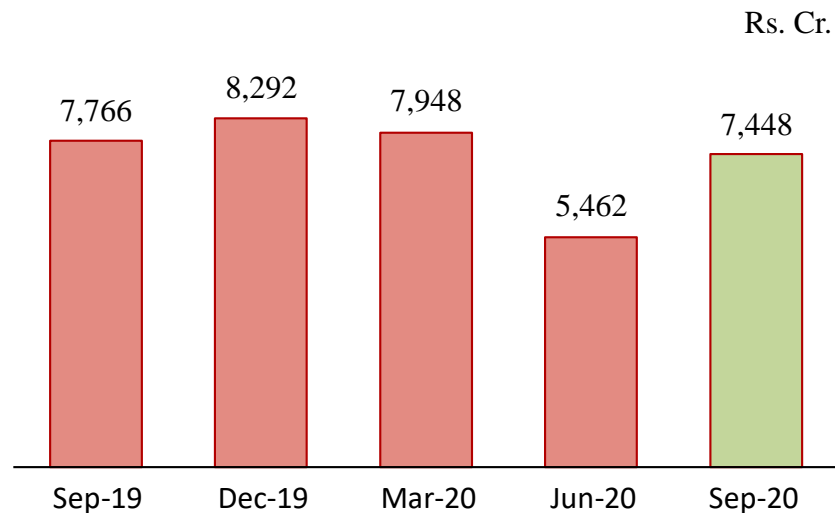
No. of Active Debit Cards



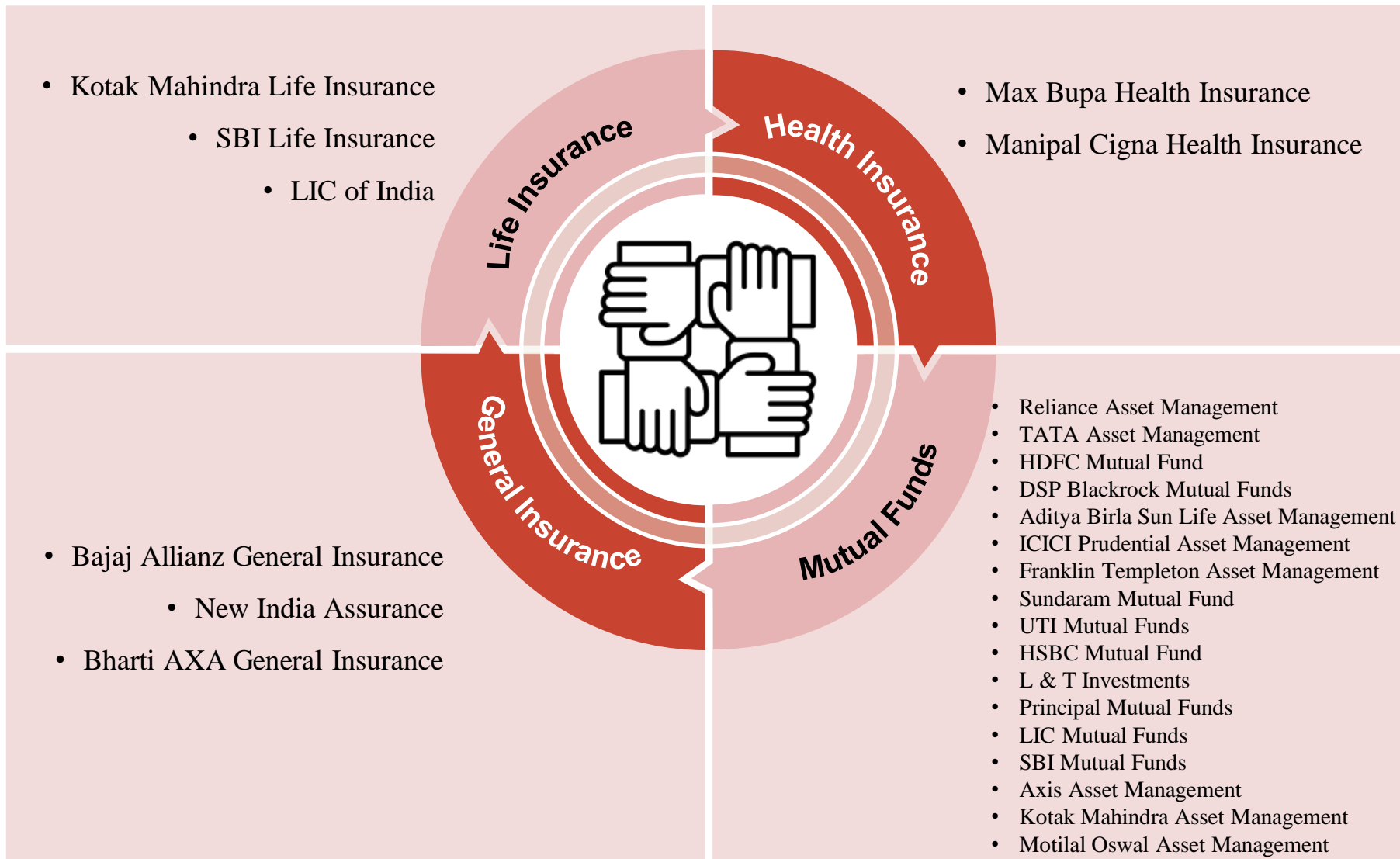
Debit Card Transaction Volumes



Debit Card Transaction Value



Third-Party Tie Ups





Mr. Murali Ramakrishnan, MD & CEO



- Post Graduate Diploma in Finance and Marketing from IIM – Bangalore with over 32 years of experience
- Significant experience in Retail & MSME Credit, Risk Management, Policy and Business Intelligence Unit
- Joined ICICI Bank as one of key team members for setting up Commercial Vehicle and Construction Equipment Finance Business in the Mumbai Office in 1999 and was Senior General Manager, Strategic Project Group before joining SIB
- The major assignments handled by Mr. Murali Ramakrishnan in ICICI Bank are
 - Senior General Manager – Strategic Project Group
 - Chief Executive Hong Kong & Regional Head – North Asia, Middle East, Sri Lanka and Africa
 - Head – Credit Risk
 - Head – Policy, Risk and Business Intelligence Unit
 - Business Head - Commercial Vehicle & Construction Equipment Finance

He had represented ICICI bank in the board of CIBIL, in the Risk advisory board of VISA for Asia Pacific. Besides ICICI Bank Ltd he also worked for GE Capital TFS Ltd, SRF Finance Ltd, Spartek Emerging Fund, Canbank Venture Capital Fund and Spic Ltd.

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

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

Mr. Anto George T, Senior 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, (Country Head – Business Development)

- Masters Degree in Commerce & CAIIB

Mr. Reddy N J, Senior General Manager (Credit)

- Masters Degree in Commerce & LLB

Management Team

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

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

Mrs. Chithra H, Chief Financial Officer

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

Mr. Sibi P M, Chief Compliance Officer

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

Mr. Jimmy Mathew, Company Secretary

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

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