

***Corporate Presentation
| Q2FY25***

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Brief Snapshot

2

About South Indian Bank – Key Highlights

3

Transformation Journey of the Bank

4

Annexure

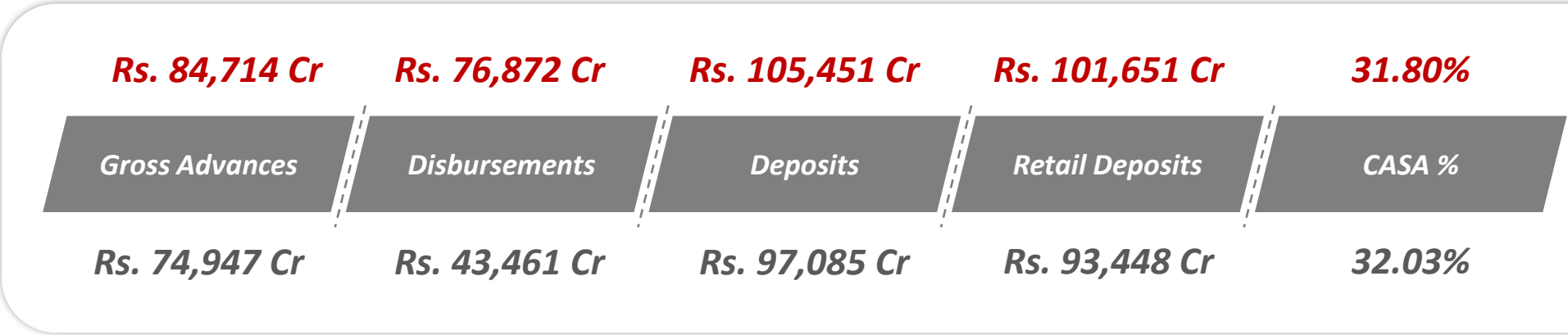


BRIEF SNAPSHOT

Performance Highlights (1/2)

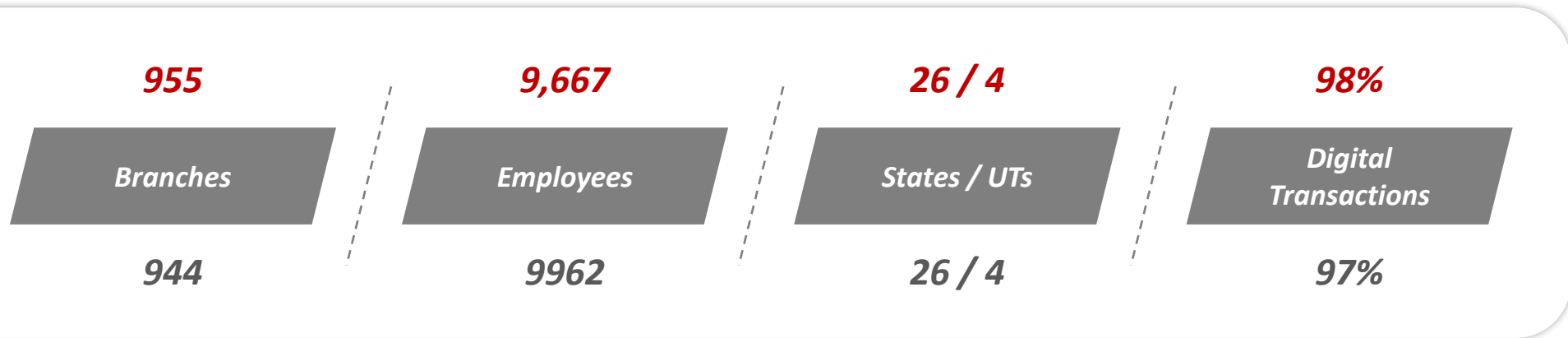
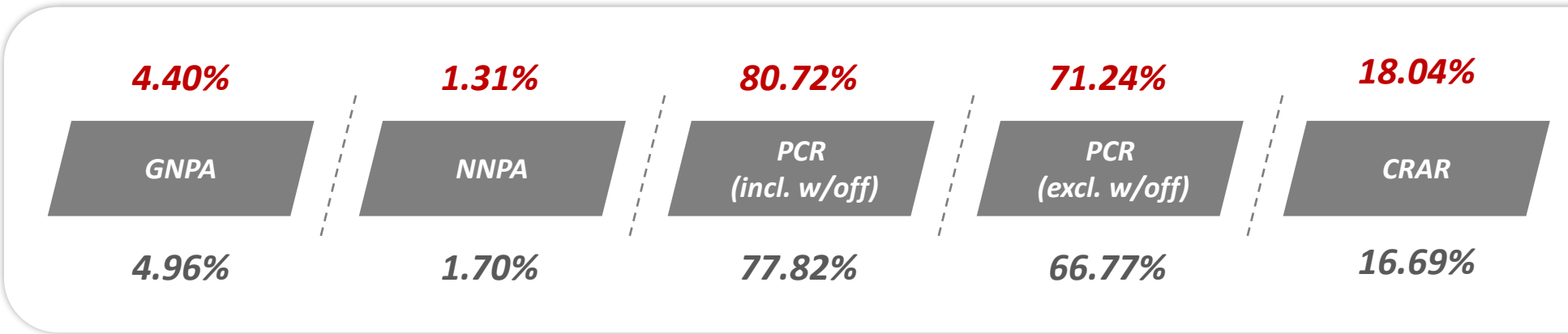


Q2FY25 Q2FY24



Performance Highlights (2/2)

Q2FY25 Q2FY24





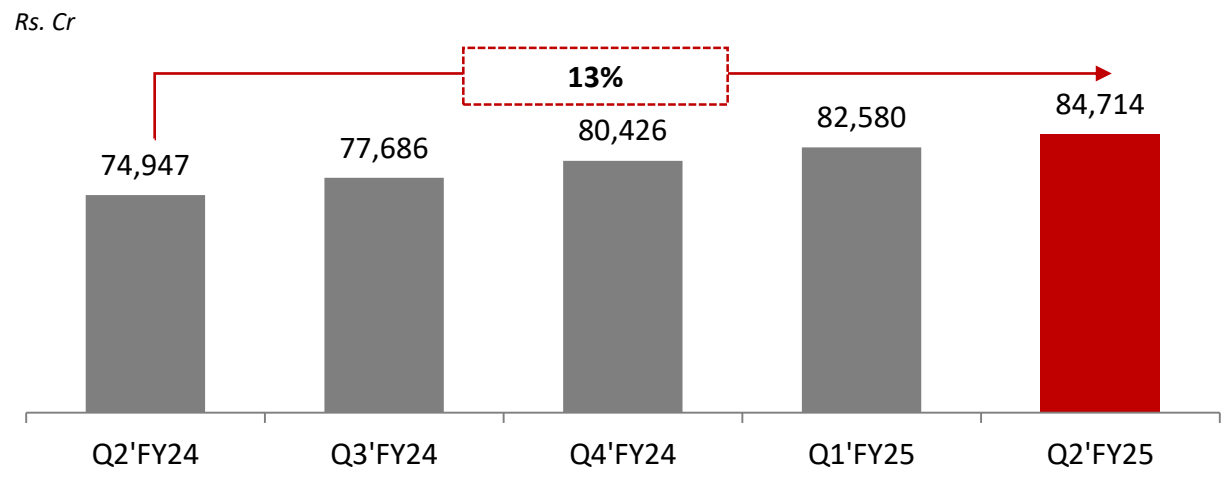
***ABOUT SOUTH INDIAN BANK
– KEY HIGHLIGHTS***



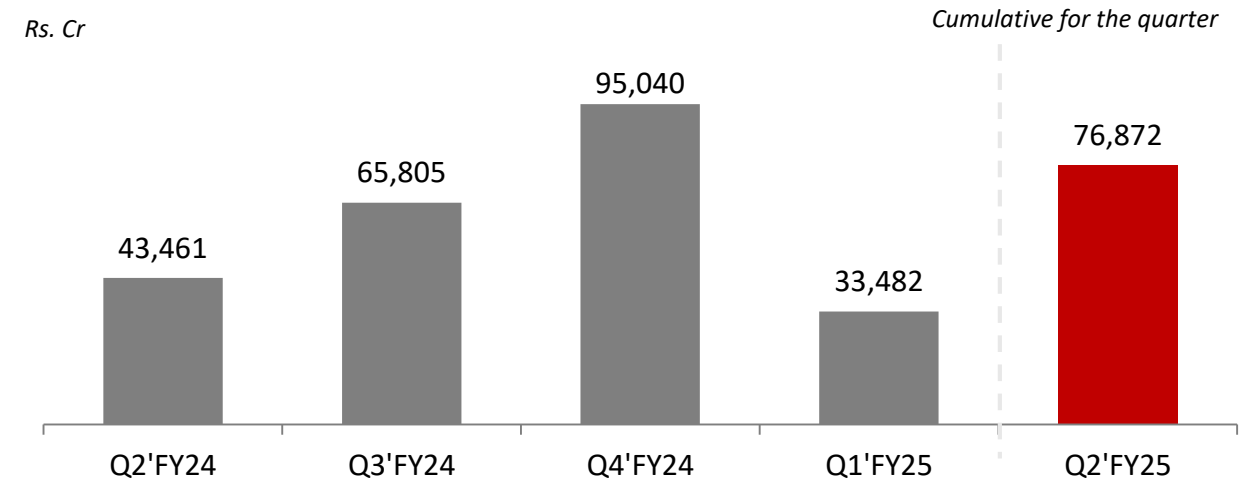
1 Diversified Loan Book with granularity and strong growth in disbursements



Consistently growing loan book....

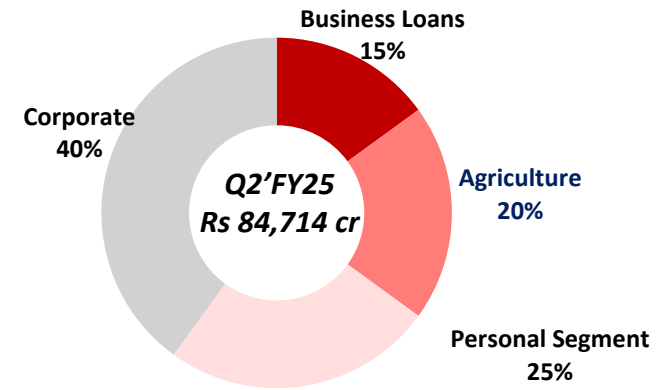


...and Disbursements



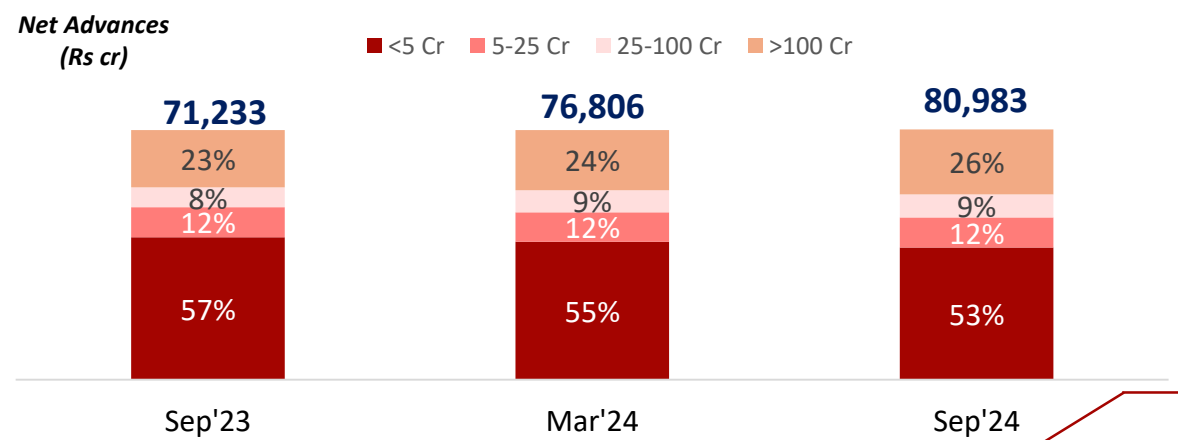
With a diversified portfolio...

Well diversified loan book with ~60% other than corporates



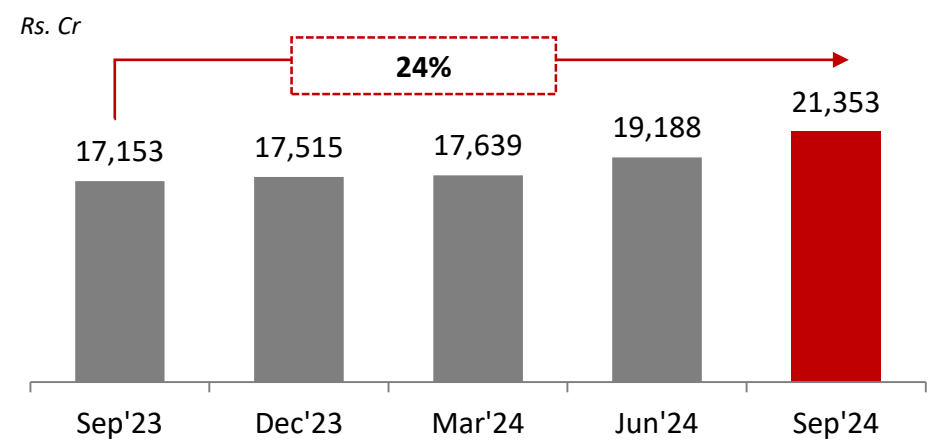
..and granular book

Advances split by Ticket Size

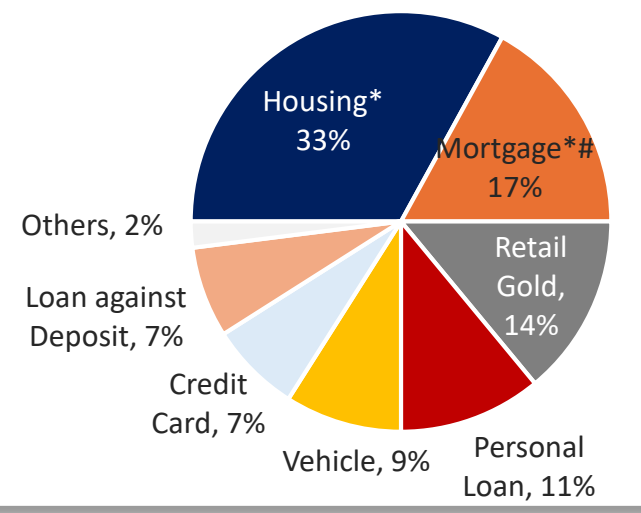


Consistent growth momentum in retail advances continues

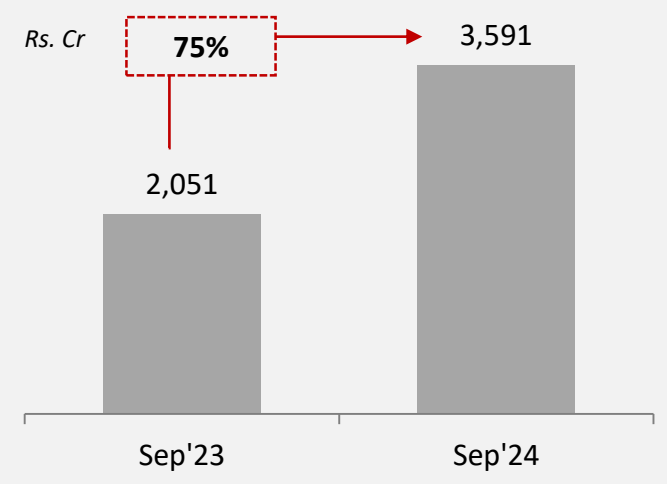
Personal Segment



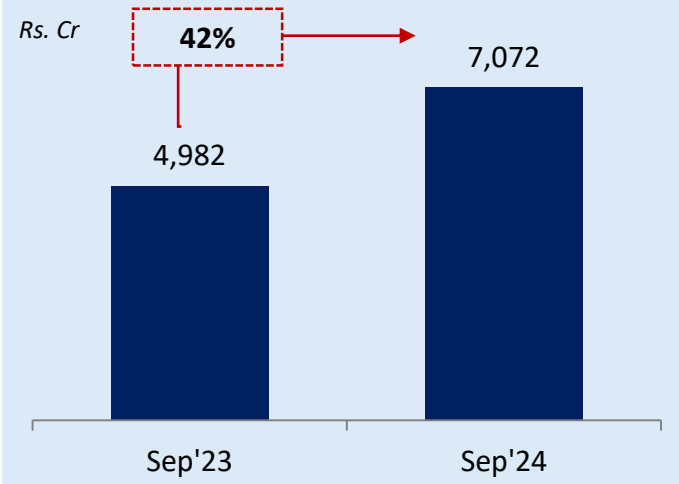
Mix of Personal Segment



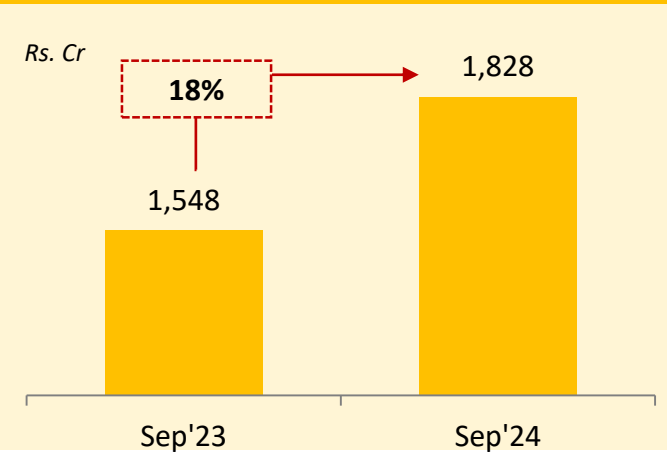
Mortgage Loans*#



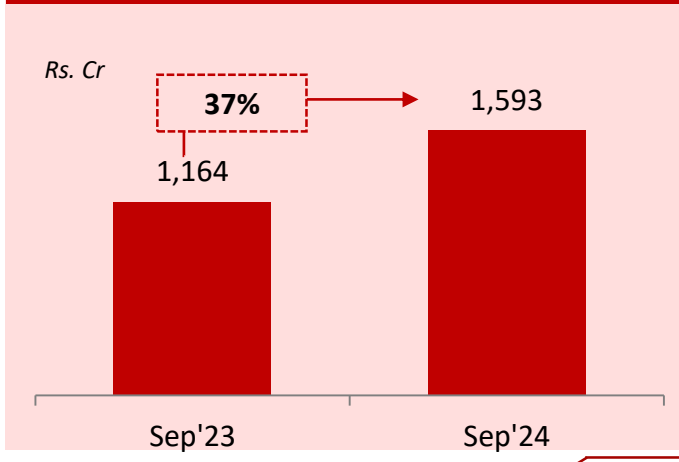
Home Loans*



Auto Loans



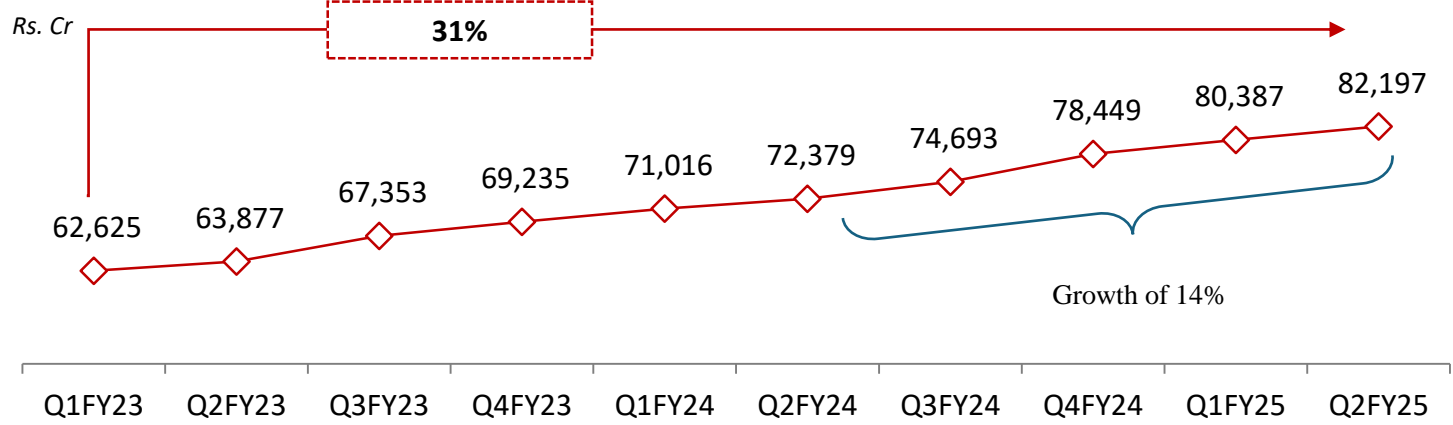
Credit Card



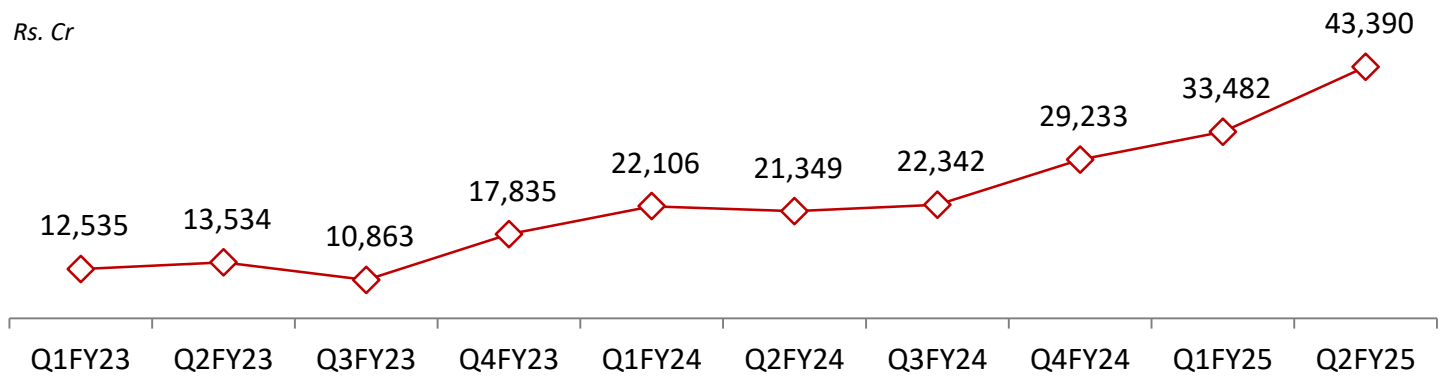
* Includes IBPC and Portfolio Buyout # Includes remapping of ML from B Segment

Consistent growth momentum in advances continues

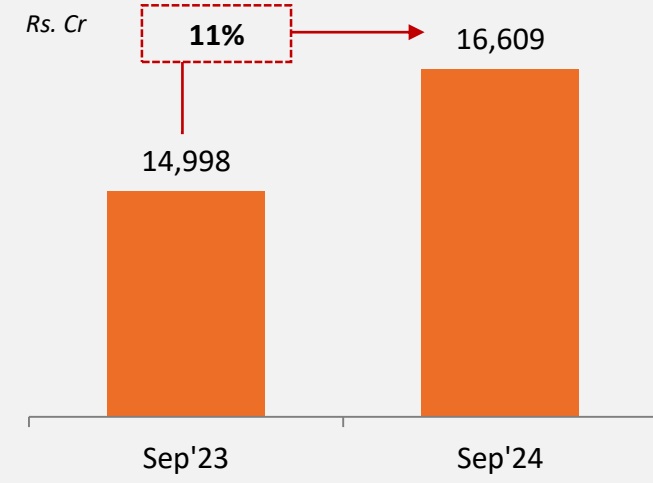
Healthy growth in Avg. advances



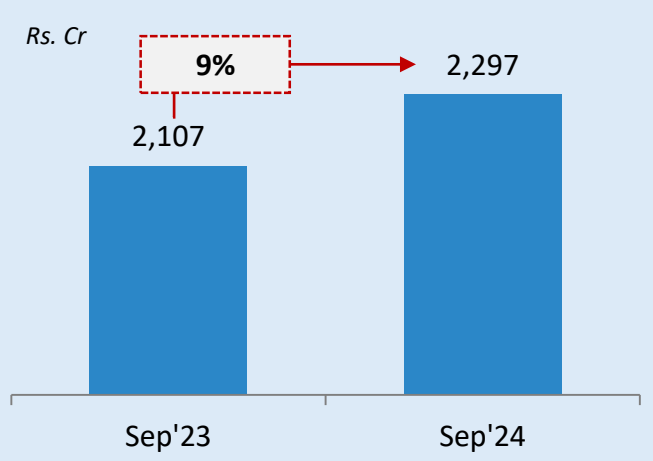
.... Increased loan disbursements



Gold Loan (Incl Agri)



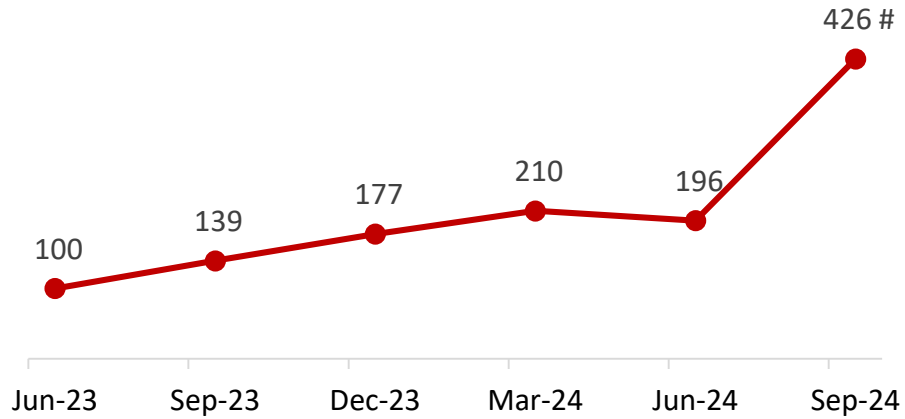
Personal Loans



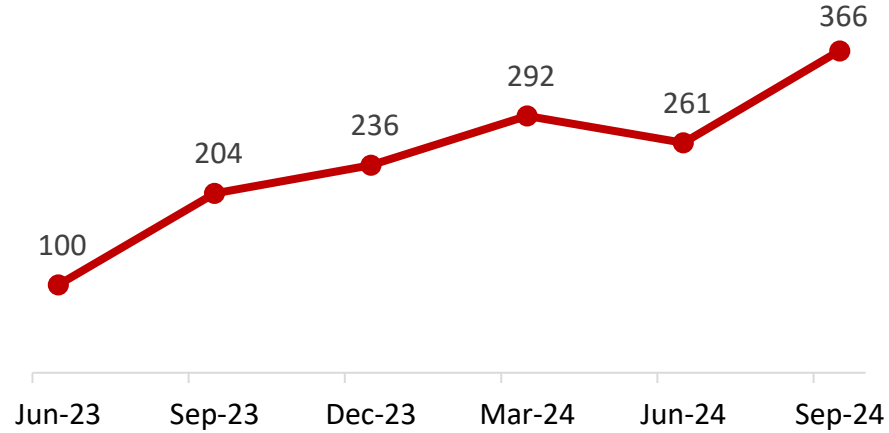
* Includes remapping of ML from B Segment

...momentum in retail disbursals continues

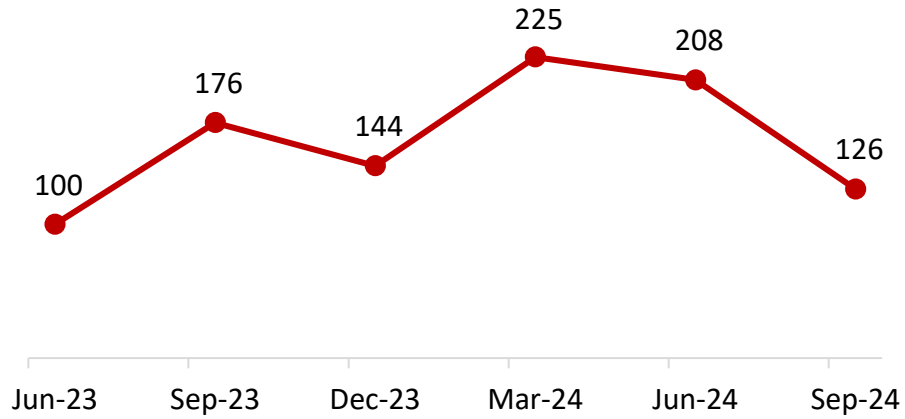
Home Loans*



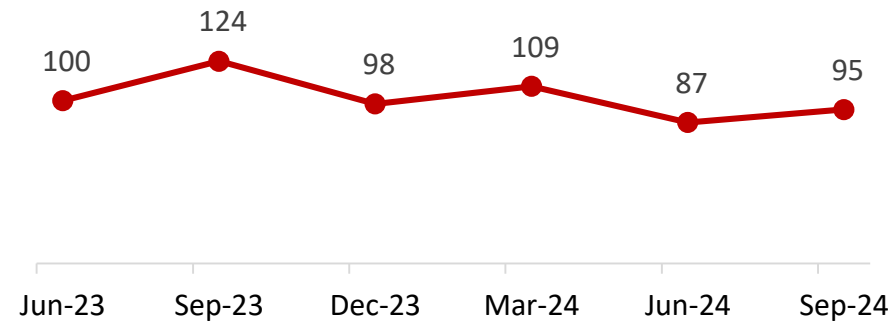
Auto Loans*



Agriculture Loans*



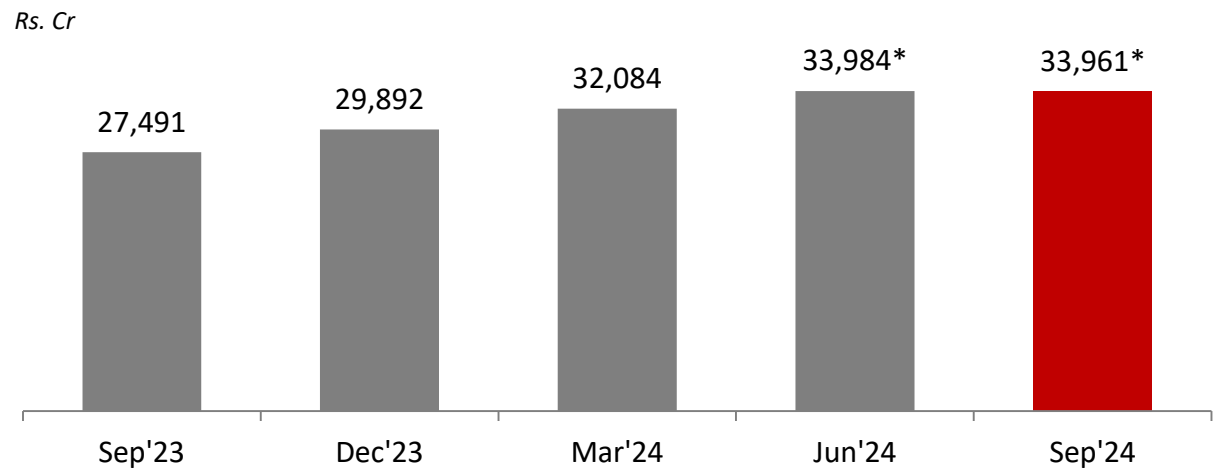
Personal Loans*



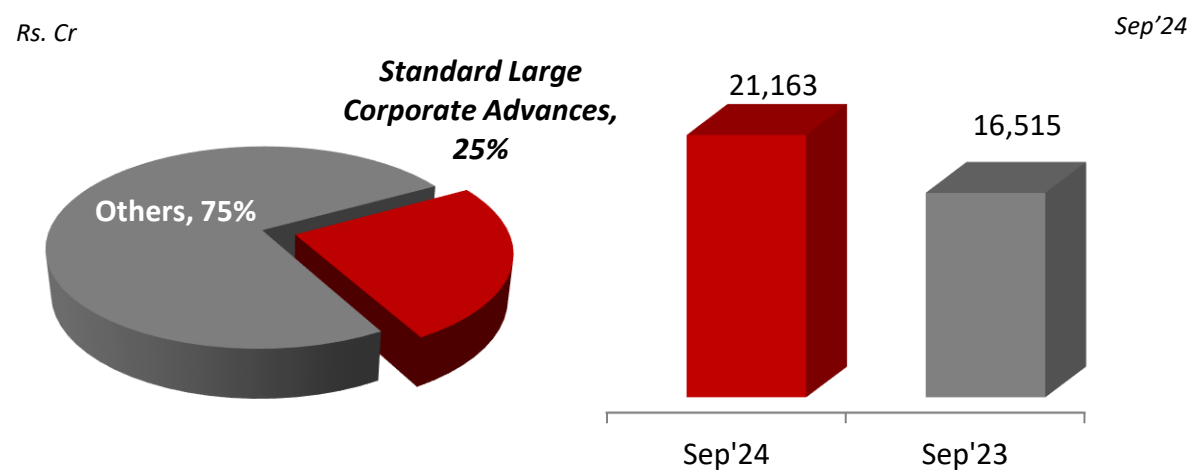
*Q1 FY24 Rebased to 100 # excludes IBPC

Dominant share of A & above rated corporate loans

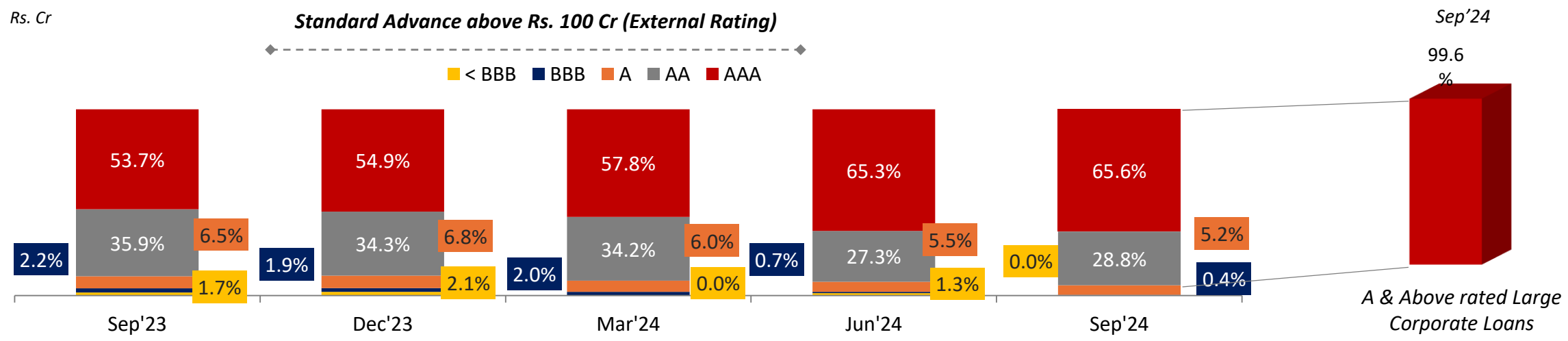
Corporate Loan Book



Standard Large Corporate Advances (Rs. 100 Cr & Above)



High share of A & Above rated Large Corporate Loans**

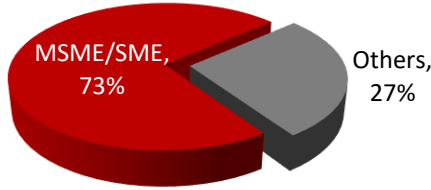


*Figures after mapping as on 01-04-2024; **Does not include exposure to unrated state government owned entity

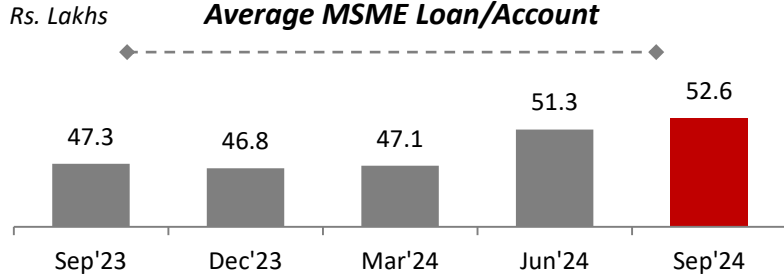
MSME Loans comprise mainly of High-Yield Portfolio

Focus on MSME segment in business loan...

Sep'24 –
Rs. 12,914 Cr

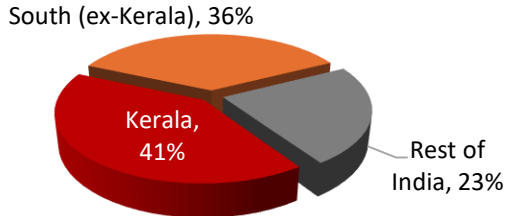


...while creating a granular and diversified book



Geographical Split

Sep'24 –
Rs. 12,914 Cr



MSME Strategic Initiatives

Dedicated Vertical	MSME customers relationship managed by dedicated team
Skill Building Program	Significant investment in building highly skilled teams managing MSME clients
Revamped ML Product	New ML product and system launched to improve market position
LAP Power	New STP(Straight Through Process) work flows has been introduced for small ticket sized loans for quicker disposal
Advanced LOS	Two new LOS platforms – LAP Power and GST Power launched
Digital Sourcing Capabilities	Enhanced digital sourcing capabilities
Fintech tie-ups	Entered into strategic alliance with MoneyView, Loantap and Bajaj Finserv Direct Limited for digital sourcing of Mortgage Loans
Branch Mgmt.	Small value MSME loans are handled by bank branches, supported by on-the-ground technology for faster loan sanctions.
Empowered Branches	Branches are empowered with a revised STP workflow and improved product offerings to deliver best-in-class credit
Tech-enabled Renewals	Transaction-based renewals were enabled through technology for hassle-free renewal of borrower accounts

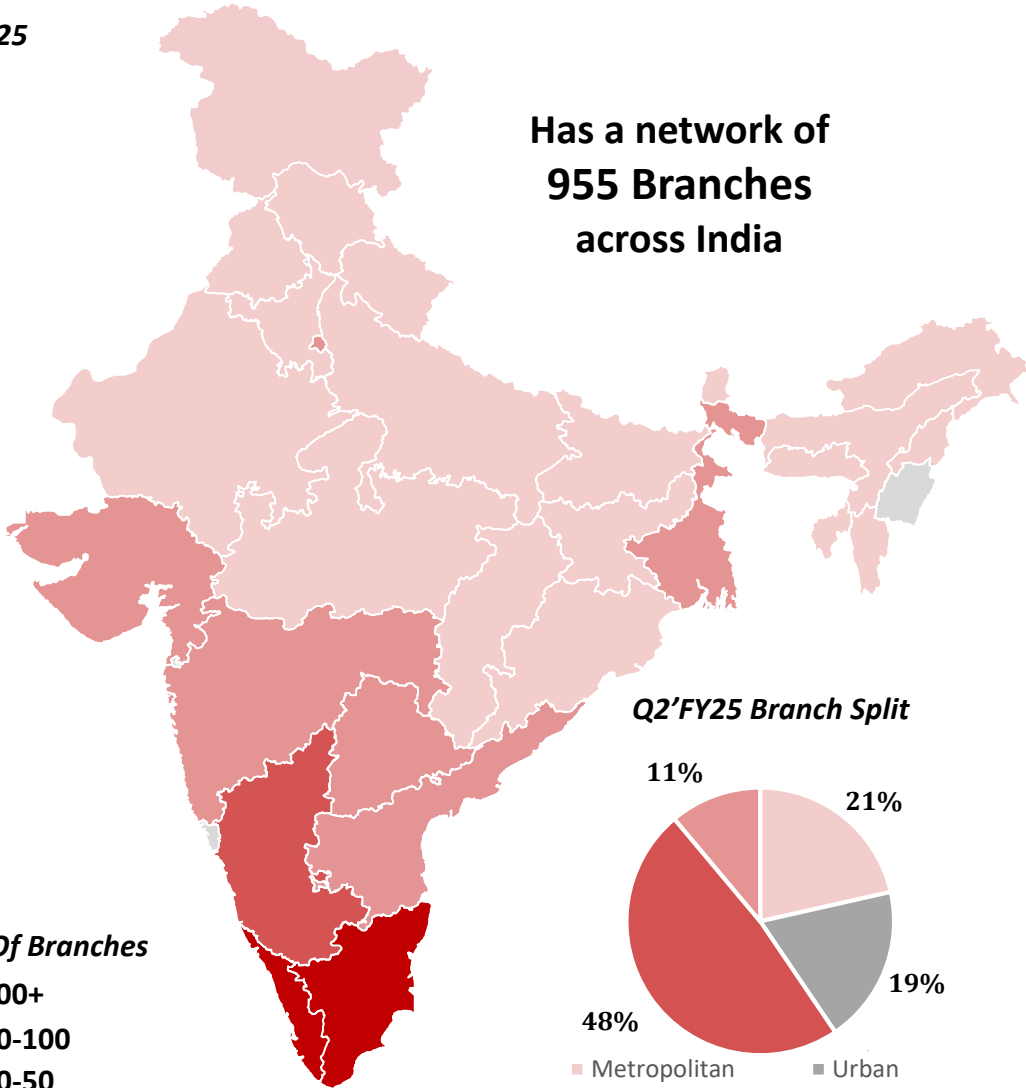
2 Pan India presence with focus on diversification

Diversifying Loan Book Outside Kerala

Continuously expanding network

Q2'FY25

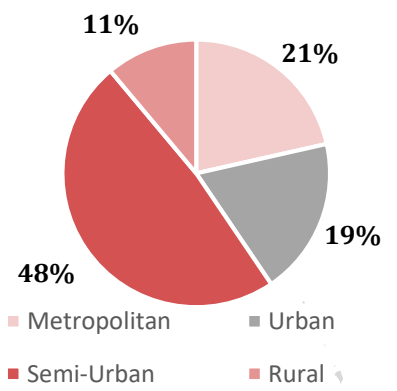
Has a network of **955 Branches** across India



No. Of Branches

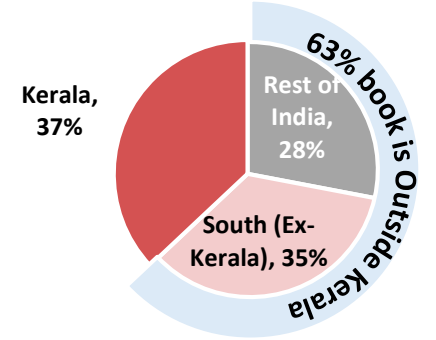
- 100+
- 50-100
- 20-50
- 10-20

Q2'FY25 Branch Split



Q2'FY24

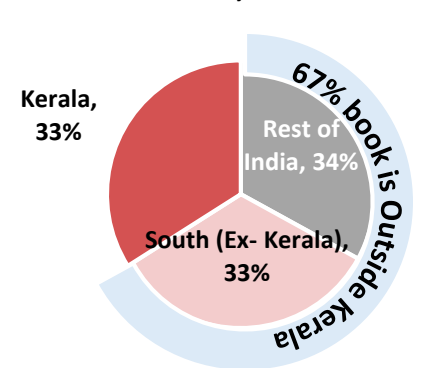
Loan Book
Rs. 74,947 Cr



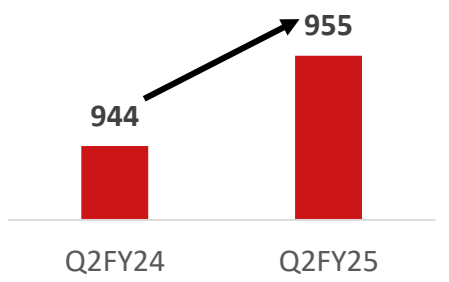
Expanding book outside Kerala

Q2'FY25

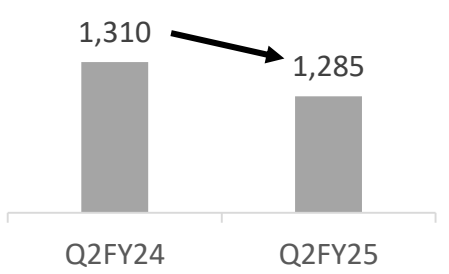
Loan Book
Rs. 84,714 Cr



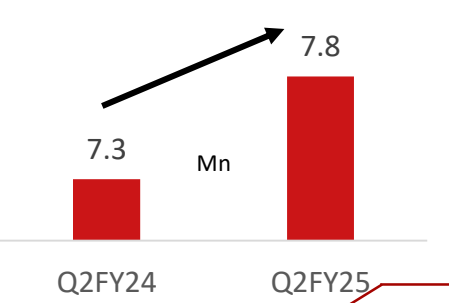
Branches¹



ATM / CRM



Customers

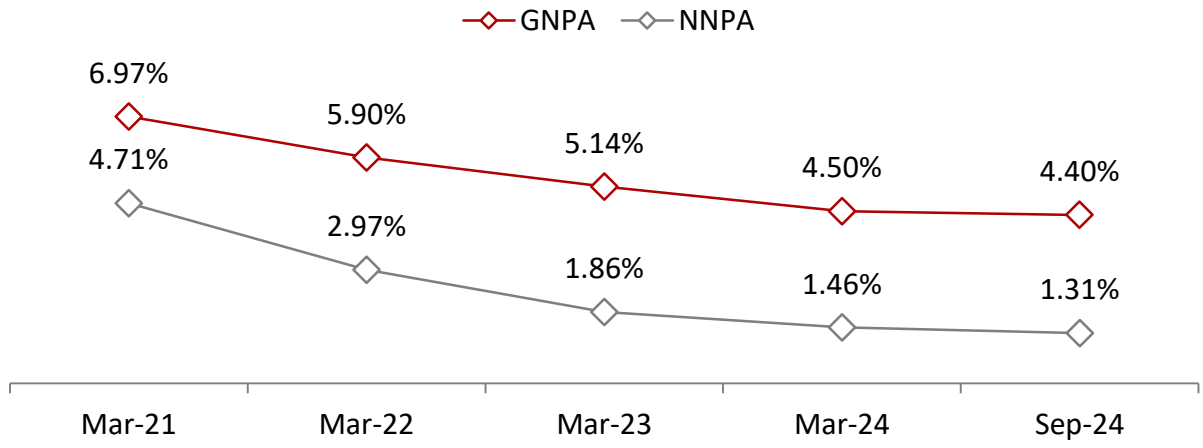


*Map for illustration purpose only

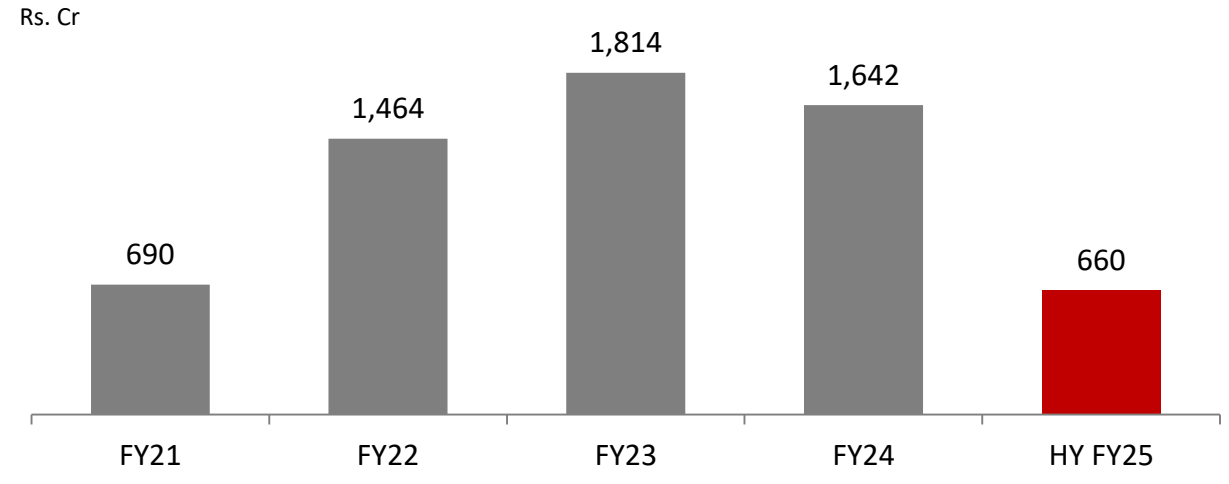
1. Excludes 5 USBs & Satellite branches

3 Strong focus on improving asset quality and collection efficiency

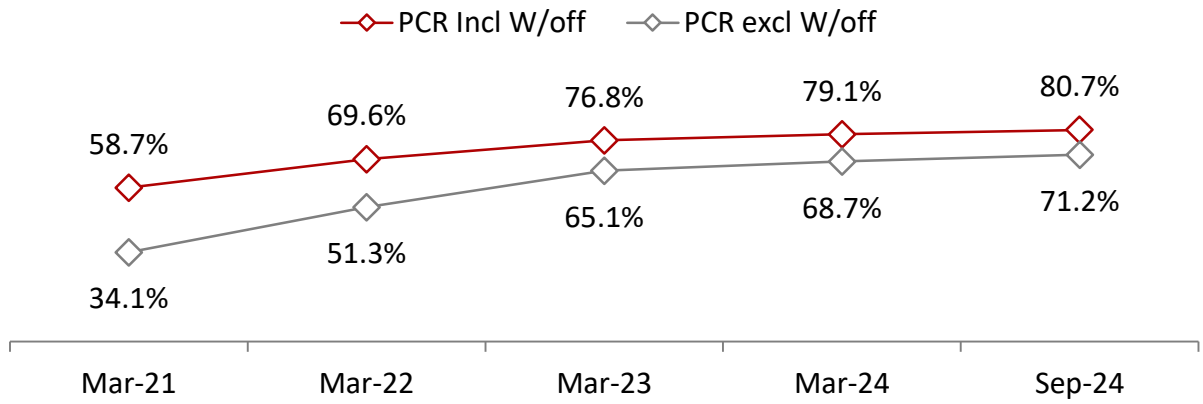
Net NPA below pre- covid level



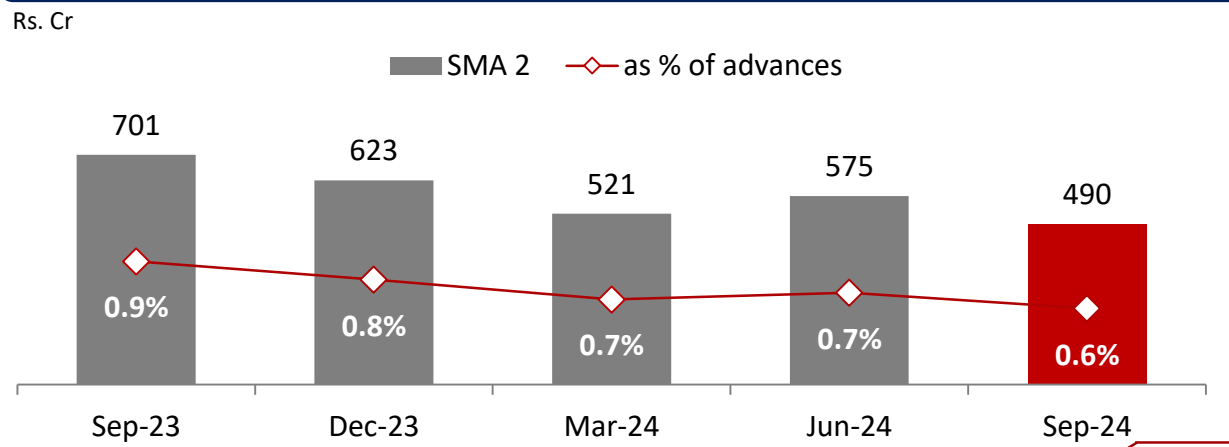
...with focus on Recoveries and Upgrades



Significant improvement in PCR....



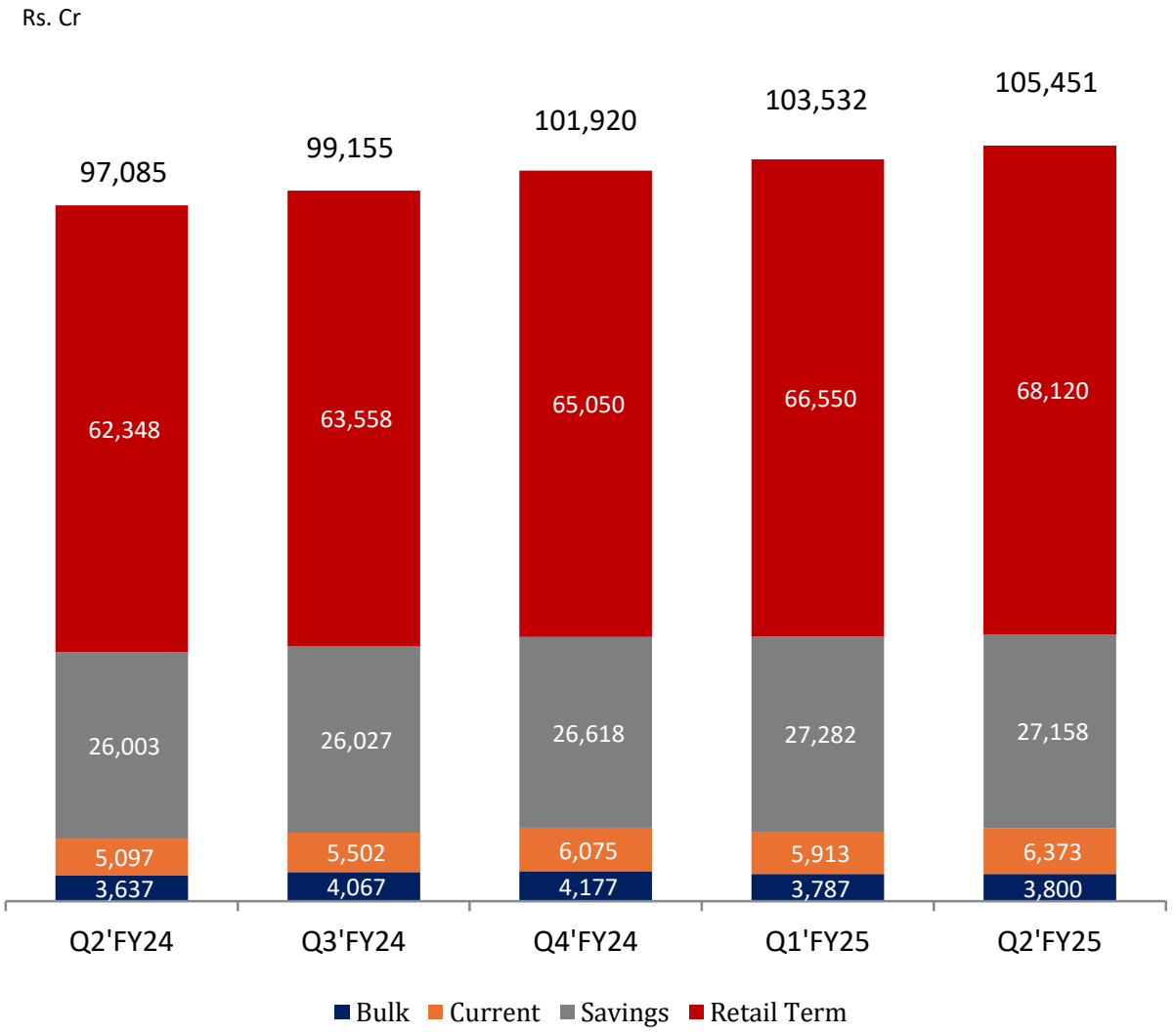
...and reduced SMA 2



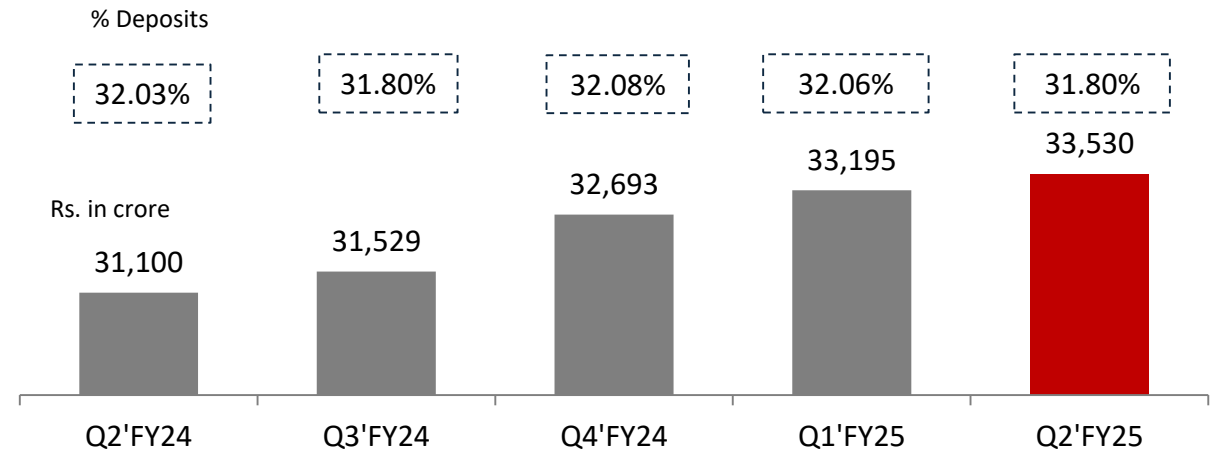
4 Well Distributed Deposit Base with focus on low cost deposits



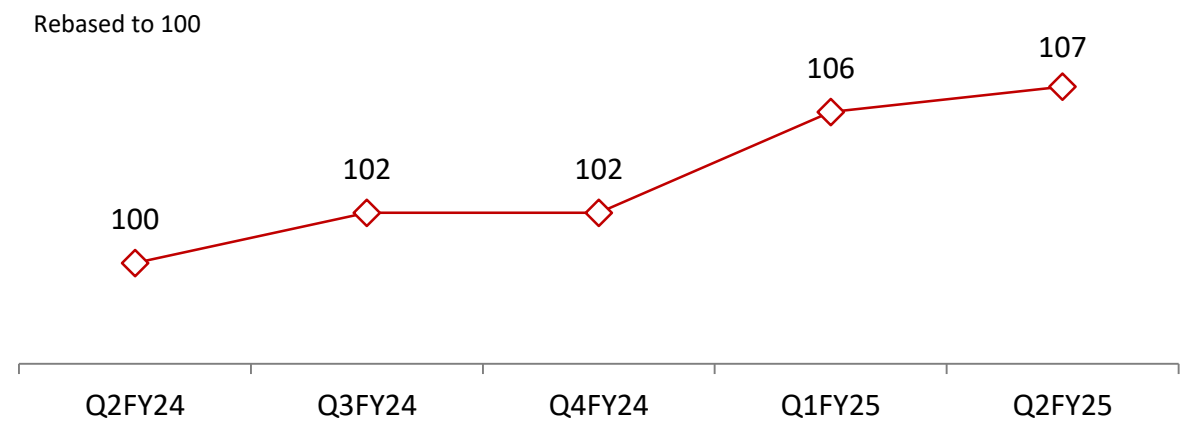
Breakup of Deposits



CASA has been consistently growing



CASA AQB continues to grow consistently....



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

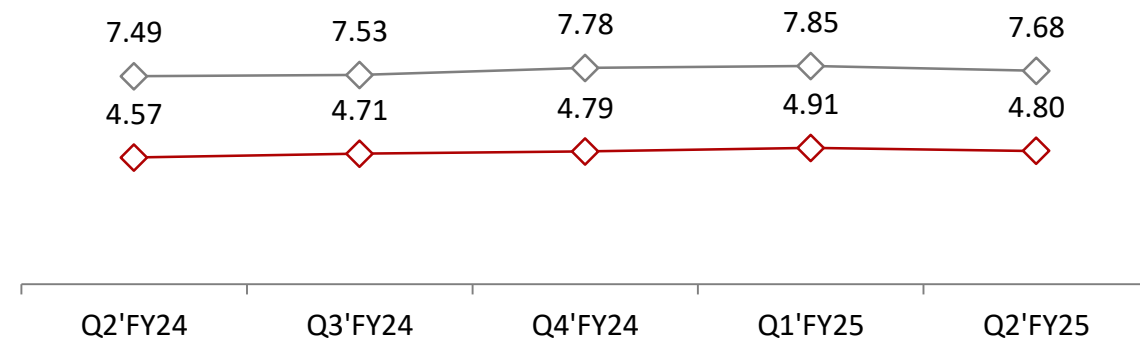
Breakup of Non Resident Deposits

Rs. Cr

Deposit Type	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25
NR SB	6,876	7,039	7,042	7,120	7,178
NR CD	59	57	57	57	58
FCNR (B), RFC & Others	2,181	2,200	2,337	2,359	2,387
Low-Cost NRI Deposit	9,116	9,295	9,436	9,536	9,623
NRE Term Deposit	18,622	18,859	19,105	19,390	19,624
NRO Term Deposit	1,046	1,082	1,156	1,177	1,241
Total	28,785	29,236	29,697	30,103	30,488

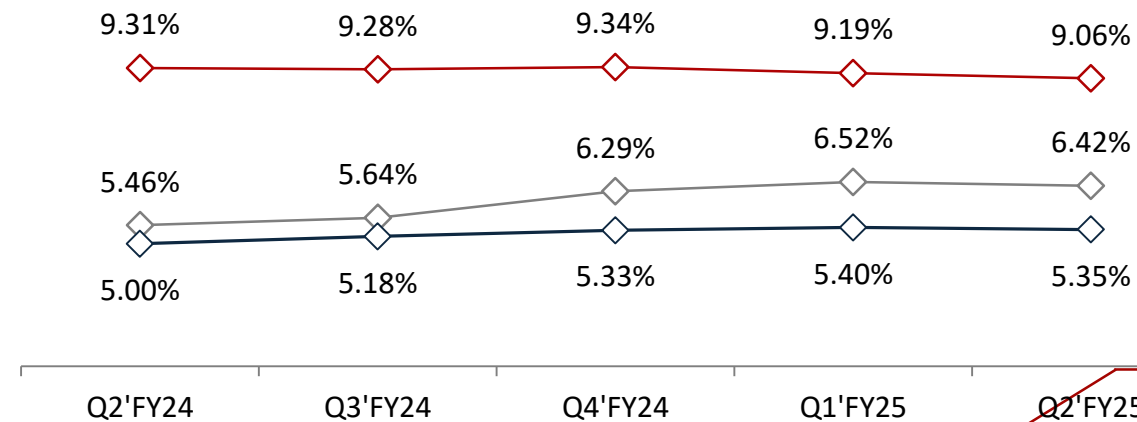
Cost of Funds / Yield on Funds

—◇— Cost Of Funds —◇— Yield on Funds



Yield on advances/ Yield on Investments / Cost of Deposits

—◇— Yield on Advances —◇— Yield on Investments —◇— Cost of Deposits



5 Multitude of digital Initiatives...

Taken various digital initiatives...



Significant digital process improvements in Loan processing, resulting in better TAT



UPI transactions made more simple using Voice commands



SIB PayTAG launched for contactless payment using KEYFOB



Integration with Telangana Treasury to enable SIBerNet (South Indian Bank Internet Banking)



New Savings product for Doctors



Staff empowered with mobility solutions using Aadhaar fingerprint/face recognition for catering to customer requests, thereby improving productivity and providing great customer service



New card VISA signature launched - designed for HNI customers, featuring improved limits & rewards to elevate their banking experience



Insurance enrollment launched in Mirror Plus



Customer journey on phone banking revamped



UPI Enhancements : UPI Circle, the new initiative of NPCI to extend UPI to non-account holder live. UPI Autopay enabled for UPI Lite. UPI NFC based Tap & Pay made live. UPI Pay to Contact enabled



Completely inhouse build state of art digital LOS solution for Vehicle Loans



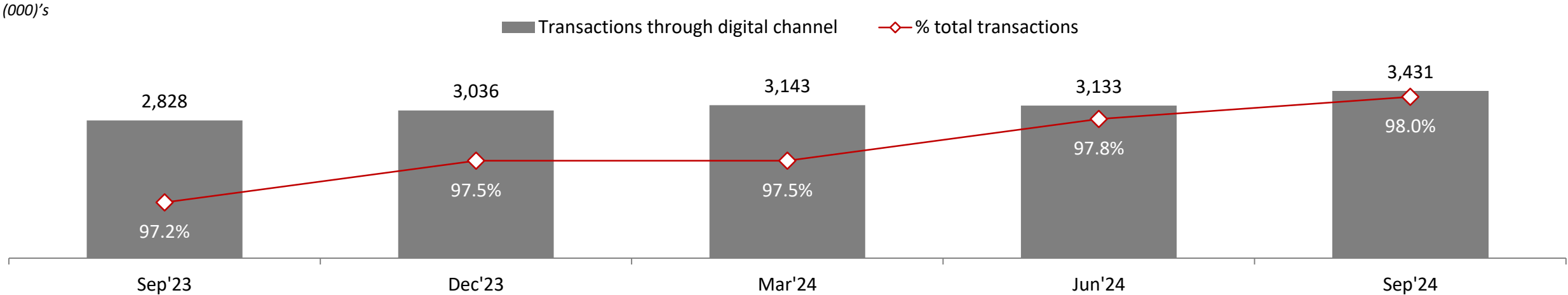
Enhanced digital security controls to mitigate cyber frauds perpetrated on customers



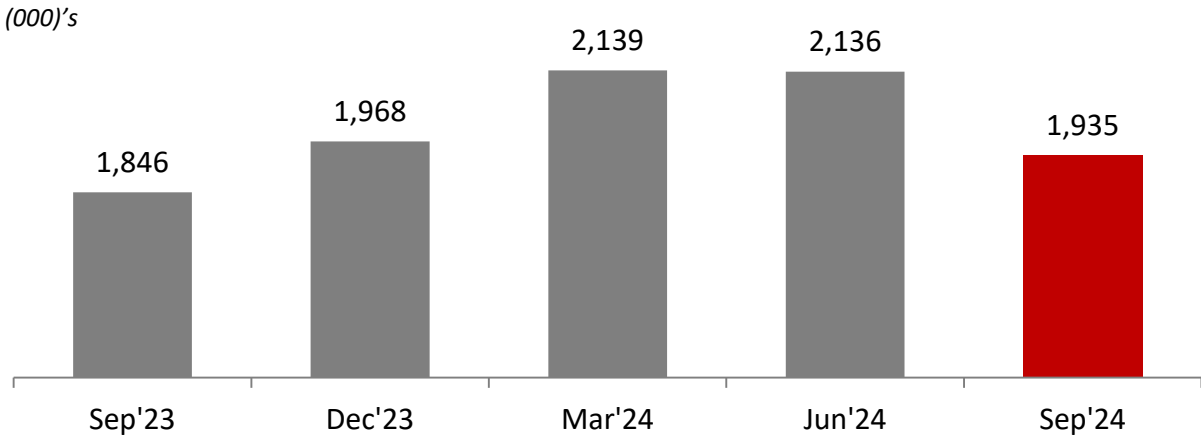
STP based digital LOS launched for LAP, along with ramping up of STP based digital GST business loan

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

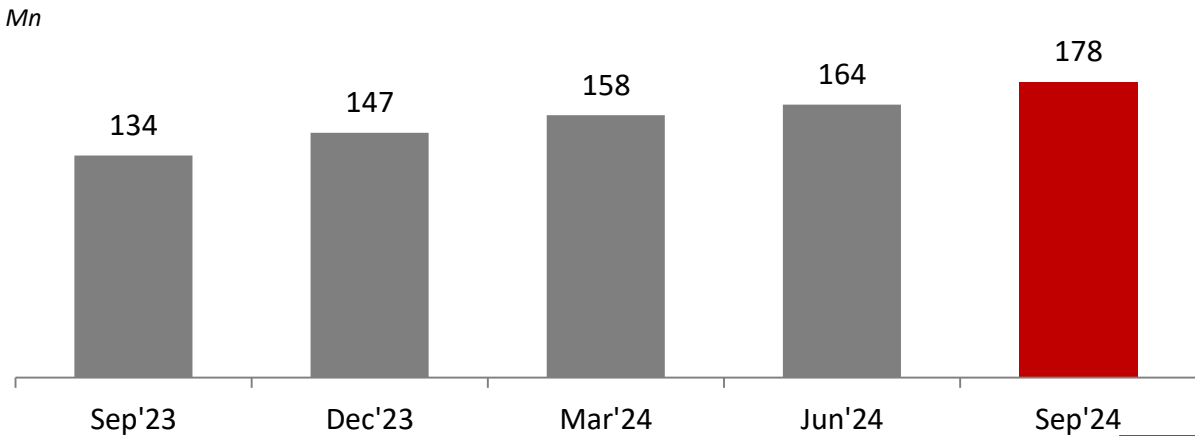
..leading to a rise in transactions with high digital share



Internet Transaction Volume

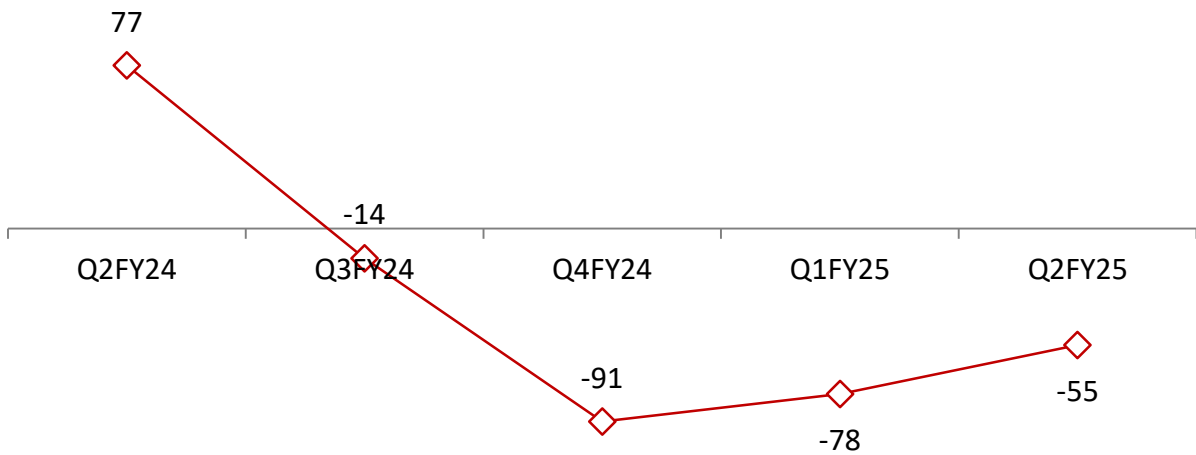


Mobile Transaction Volume

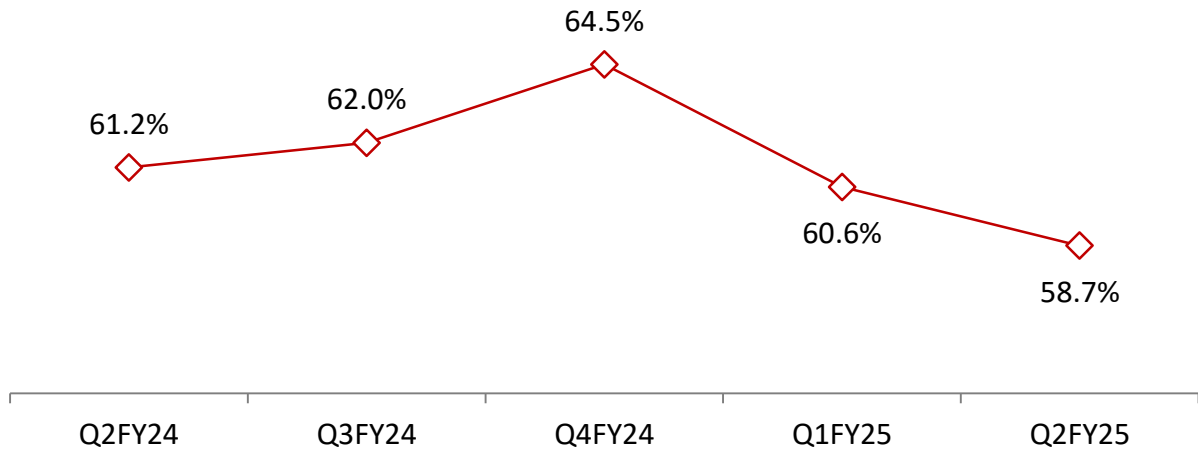


....creating operational efficiency

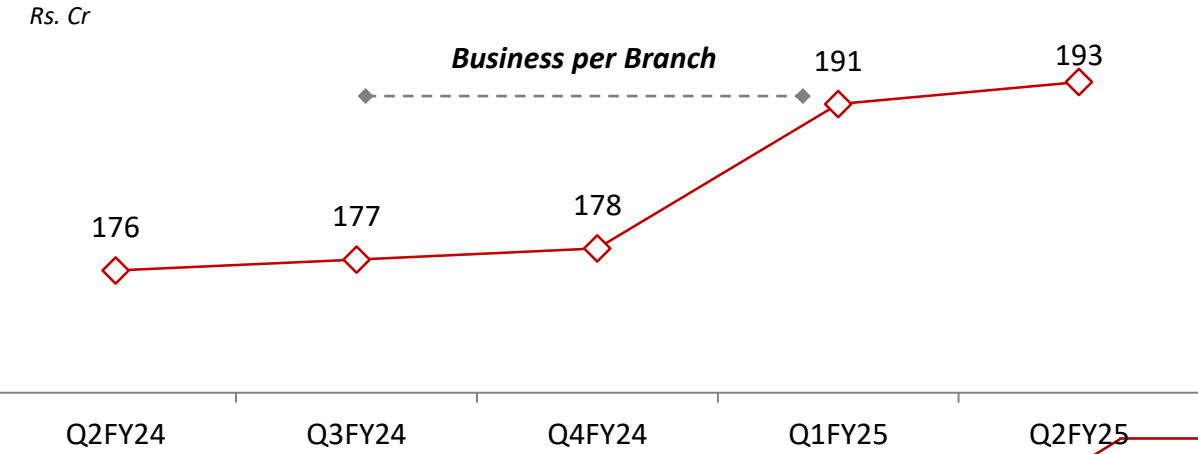
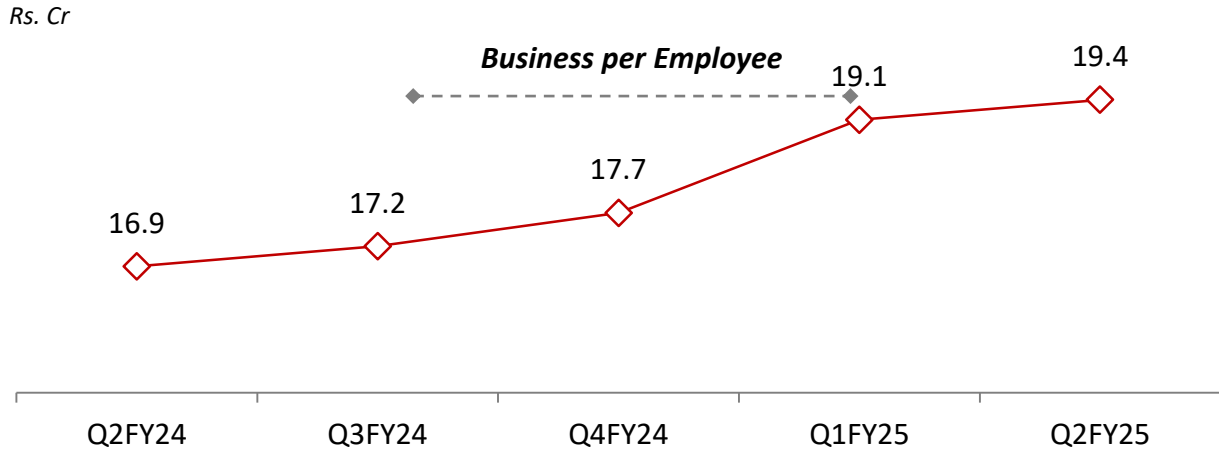
Employee Additions



Cost-to-Income Ratio (Quarterly)



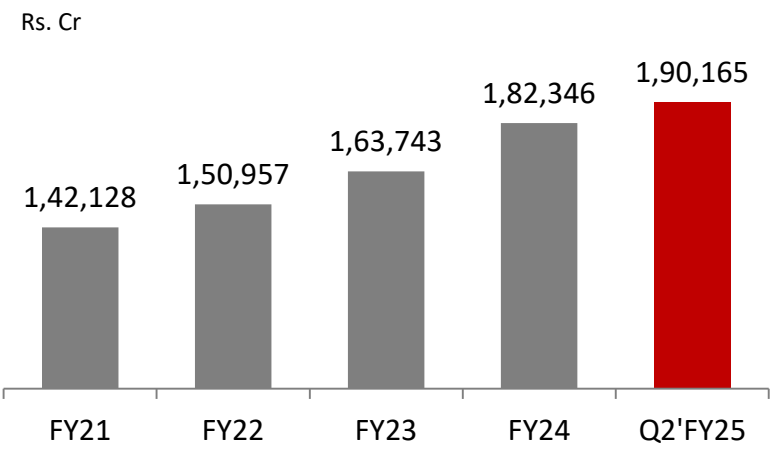
Improving productivity metrics



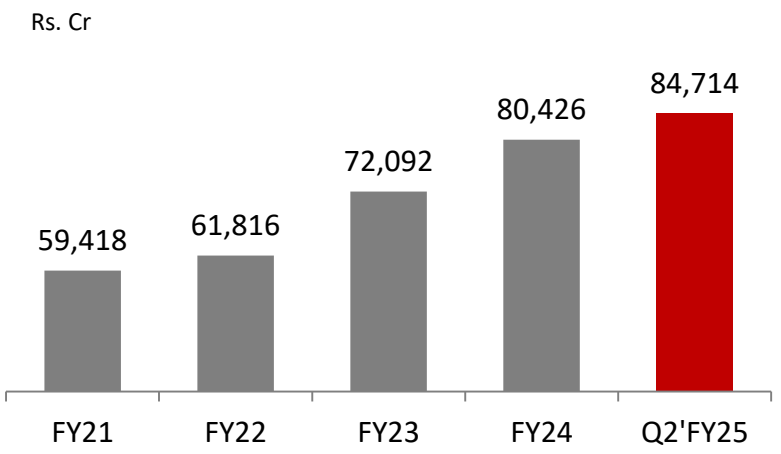
6 Robust Track Record of Financial Performance



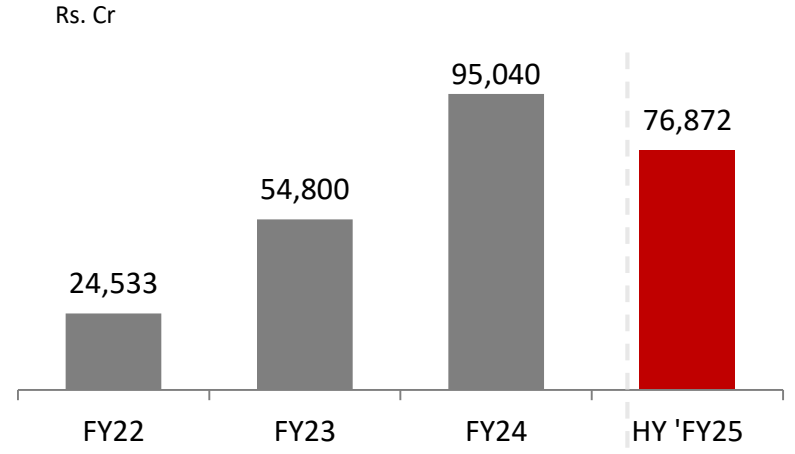
Total Business



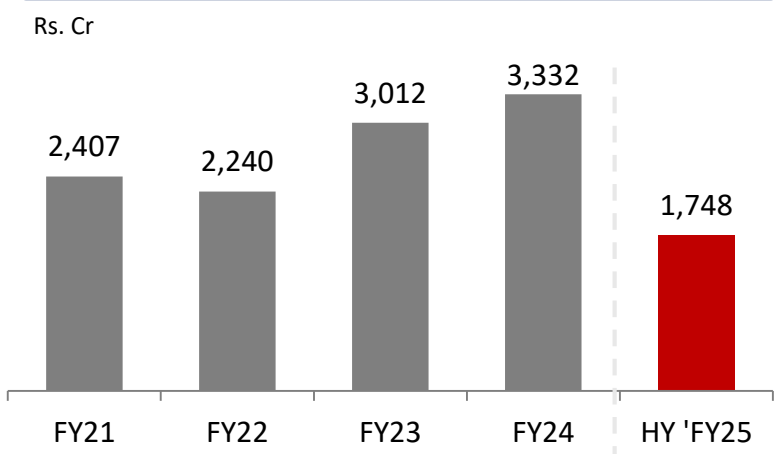
Gross Advances



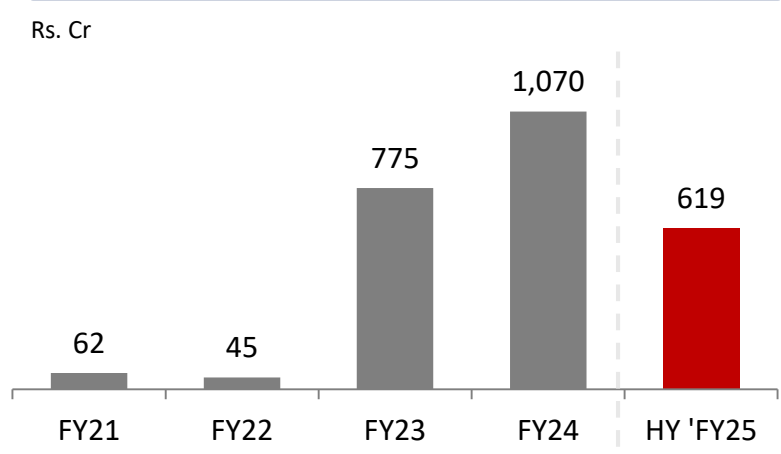
Disbursements



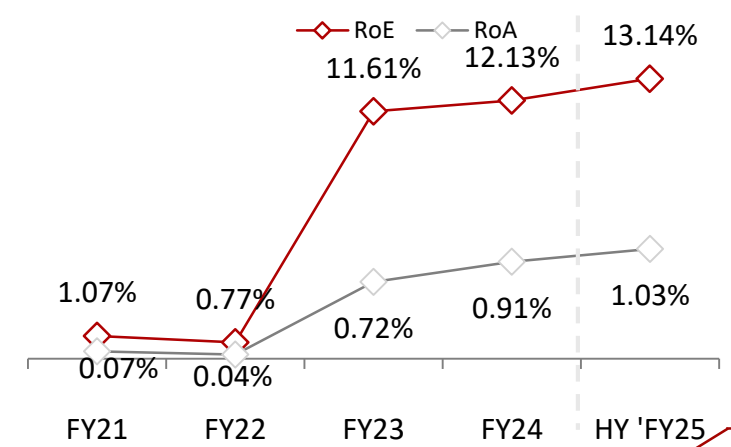
Net Interest Income



Profit after Tax



Return Metrics





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



GST Power Business Loans

(Live from Apr 2024)

- Entire process from login to disbursement is managed through **Straight Through Process (STP) model**.
- **Automated scorecard based decision making** model reduces TAT, improves quality and empowers quicker decisions.
- Achieved a growth of over 100% compared to same period in previous year.



LAP Power

(Live from Sep 2024)

- **Automated STP platform** for Loan Against Property (LAP) proposals.
- Reduced TAT and Quick decision making through various automations including Integrated Bureau analysis capability.
- Aimed at **empowering entrepreneurs and enterprises** for meeting their immediate business financial needs.



Power Drive

(Live from Sep 2024)

- **First in- house developed End to End digital Journey** to handle Vehicle Loan proposals
- **Multiple On-boarding channels** like Branch, DSA, DST & Dealer.
- **Scorecard based underwriting** with minimal data entry for Quick decision **within 30 minutes**.



Transaction Based Renewal for MSME files upto INR 2 Cr.

(Live from Apr 2024)

- Revamped Transaction- Based Renewal (TBR) with **automated quality checks for MSME renewals** upto INR 2 Cr.
- **Improves efficiency of recurring renewal processes** of large retail base in MSME segment.
- Quick renewal process with **minimum customer involvement & real-time updation in CBS**



MSME Renewal Module in New LOS (up to INR 25 Cr)

(Live from Sep 2024)

- **MSME Renewal Module** is made Live in New LOS platform with auto data fetch through APIs (CBS & Non-CBS)
- **Reduced TAT and Quick decision making** with Minimal data entry .
- Ensuring Credit quality through **automation of various quality & compliance checks**.

Build out of new automated digital channels continue – Ongoing Initiatives

Automation of Renewal processes

- Simplified process flow for renewal processes up to INR 5 Crores.
- Expected by **Dec 2024**

Global Education Loan:

Simplified Process flow based system

- **Revamped product** with attractive features and a streamlined process.
- **Strategic tie-ups and dedicated field resources set** to positively impact growth
- Expected by **Jan 2025**

Composite Power (Funded and Non- Funded)

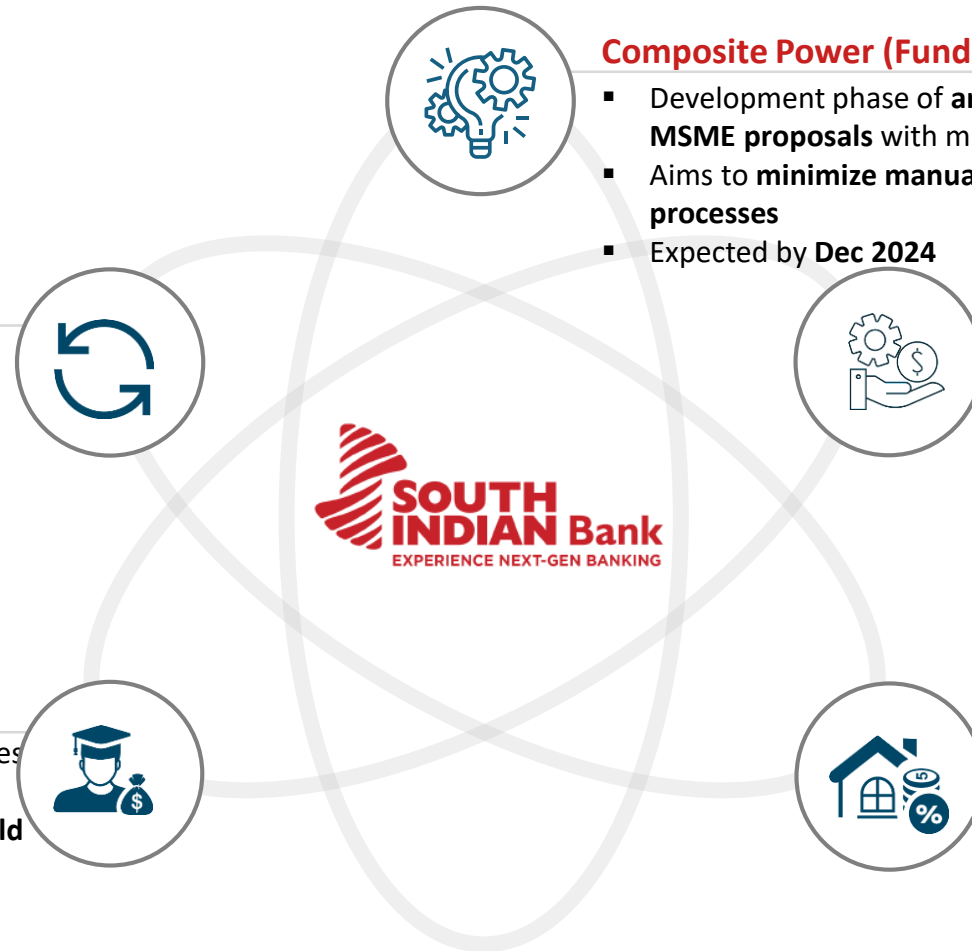
- Development phase of an **STP enabled process flow** for retail **MSME proposals** with multiple facilities.
- Aims to **minimize manual intervention through auto-validation processes**
- Expected by **Dec 2024**

Unified flow for handling proposals upto INR 25 lakhs

- **Program based process flow** for handling proposals from Micro, Small Business segment.
- Empowering Branches/Regional Offices for **quick file disposal and faster on-boarding.**
- Expected by **Jan 2025**

Affordable Housing Finance STP

- **New STP based Loan Origination System** for Affordable Housing loan proposals
- **Enhance customer experience** by offering faster decision making and streamlined processes.
- Expected by **Mar 2025**



Growing Non – Branch Distribution and Leveraging Partnerships

Asset Partnerships

Qualified lead referral programs for Mortgage Loans



Co-lending partnership



Co-lending / DA platform



Debit Card EMI Program



Liability Partnerships



Fintech Partnership- allowing new-to-bank customers to seamlessly open deposit accounts – leading to broader customer base



Facilitating digital sourcing of current accounts through referral programs

Strategic Tie-Ups (Live)

Co-lending



Partnership with Fintech for

- ✓ Personal Loans
- ✓ Gold Loans

Liability



Partnership with Fintech for

- ✓ Pure digital deposits through various market places
- ✓ Connected Banking

Asset

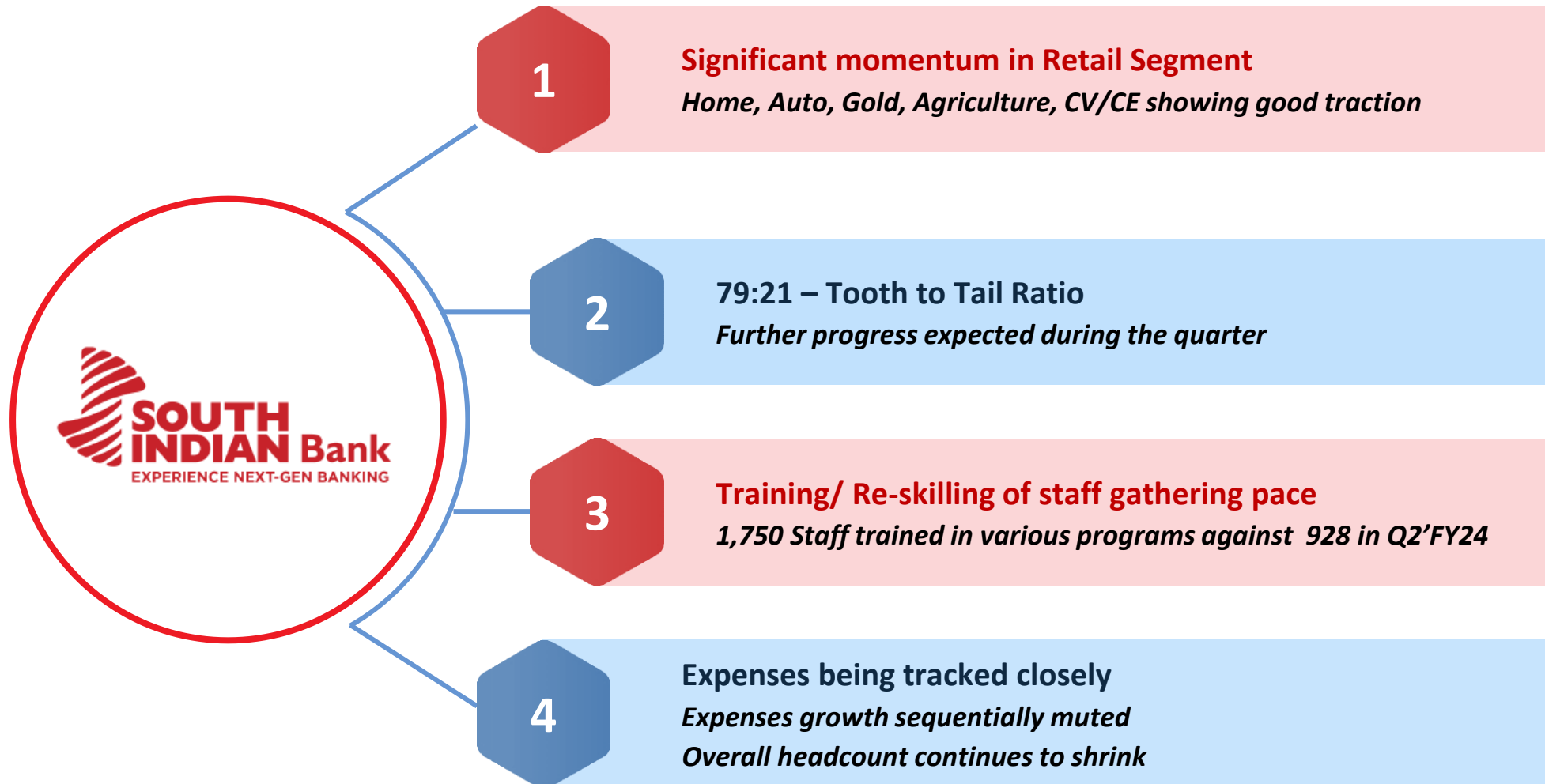


Partnership with Fintech for

- ✓ Personal Loan aggregation – 100:0 Model
- ✓ Loan against securities/ Mutual funds through various market places

Strategic Tie-Ups (Upcoming)

Improving Operating efficiency



Deep ESG focus – Promoting Sustainable & Environmentally friendly assets

GREEN DEPOSIT POLICY & GREEN FINANCING FRAMEWORK

Green deposits are a unique financial product that allows customers to align their savings with environmentally responsible initiatives

Statement of Portfolio-level information on the use of funds raised from green deposits as on 31.03.2024

Particulars	As on 31.03.2024 *
Total green deposits raised (A)	56.21
Use of green deposit funds**	
(1) Renewable Energy	51.03
• Solar Power Generation	37.98
• Wind Power Generation	13.05
(2) Energy Efficiency	
(3) Clean Transportation	0.50
• Projects promoting electrification of transportation	0.50
Total Green Deposit funds allocated (B = Sum of 1 to 3)	51.53
Amount of Green Deposit funds not allocated (C = A – B)	4.68
Details of the temporary allocation of green deposit proceeds pending their allocation to the eligible green activities/projects	The unallocated amount of Rs. 4.68 Crores is invested in Liquid Assets temporarily as on 31.03.2024

The Bank have installed 75 KW solar plant and 150 KW solar plant is awaiting commission in multiple locations. Furthermore, plans are underway for additional solar installations

The Bank has commissioned 10 KLD sewage treatment plant at Kannur in this financial year and we already have 15 KLD plant at Administrative building Kakkannad. Installation of 75 KLD sewage treatment plant was completed as part of new building project and awaiting commissioning

- ✓ Steps taken to promote usage of EV by initiating the installation of 2 new DC fast charging stations at out New Administrative building at Kakkannad, Kochi
- ✓ The Bank has replaced old CFL lights with energy-efficient LED Lights in all bank owned premises.

The Bank employs a robust grading model to assess environmental and social risks, with emphasis on climate risk for high-value credit, in accordance with the thresholds prescribed by ESMS Policy

The Human Resources Department have imparted trainings for employees on Human Rights, ESG Investing and Green Finance through Bank's E-learning platform viz., I-learn

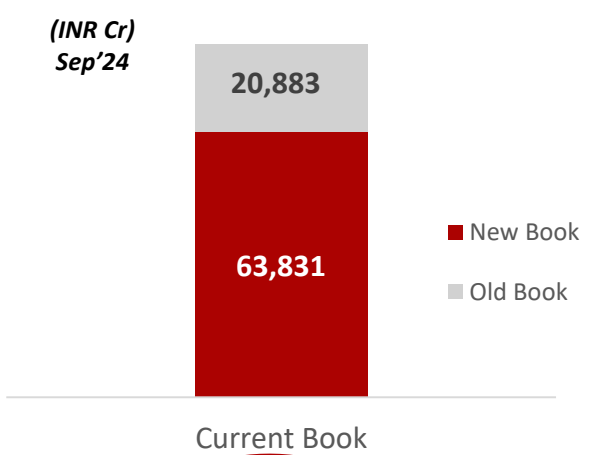
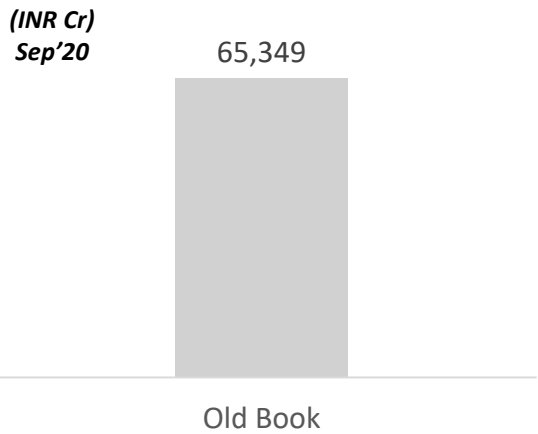
- ✓ CSR committee is made responsible for overseeing ESG activities of the Bank under ESG framework
- ✓ For effective reporting of BRSR and to review the ESG practices at the Bank, the Board had also appointed a professional agency for assisting Business Responsibility and Sustainability Reporting



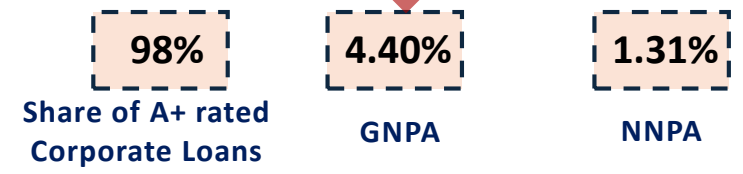
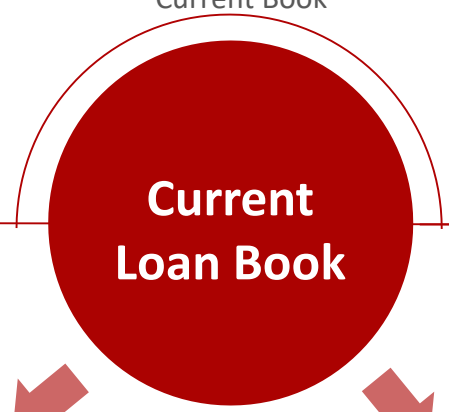
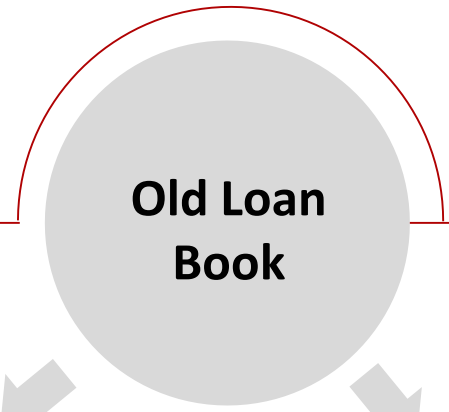
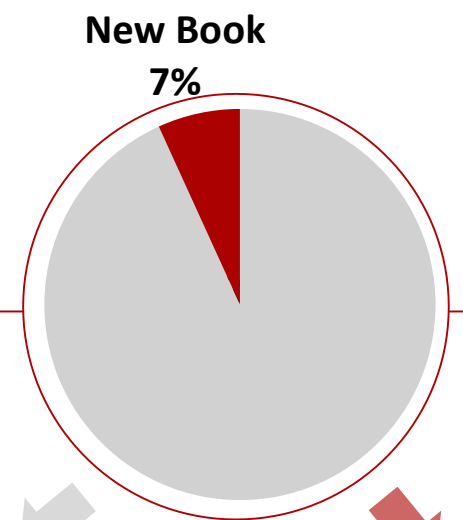
***TRANSFORMATION JOURNEY
OF THE BANK***

Significant transformation of business since Sep'2020

Churned around 75% of overall loan book since Oct' 2020



93% of Current GNPA is from Old book





ANNEXURE

Profit & Loss Overview (Standalone)

Rs. Cr	Q2FY25	Q2FY24	Y-o-Y (%)	Q1FY25	Q-o-Q (%)
Net Interest Income	882	830	6%	866	2%
Non-Interest Income	449	356	26%	422	6%
<i>Core Fee Income</i>	234	170	38%	187	25%
<i>Treasury & Forex</i>	106	37	186%	27	293%
<i>Others</i>	109	149	-27%	208	-48%
Total Income	1,332	1,186	12%	1,288	3%
Operating Expenses	781	726	8%	780	0%
Operating Profit	550	460	20%	508	8%
Provisions & Contingencies	110	51	116%	113	-3%
Profit Before Tax	440	409	8%	395	11%
Provision for Tax	116	134	-13%	101	15%
Profit After Tax	325	275	18%	294	11%

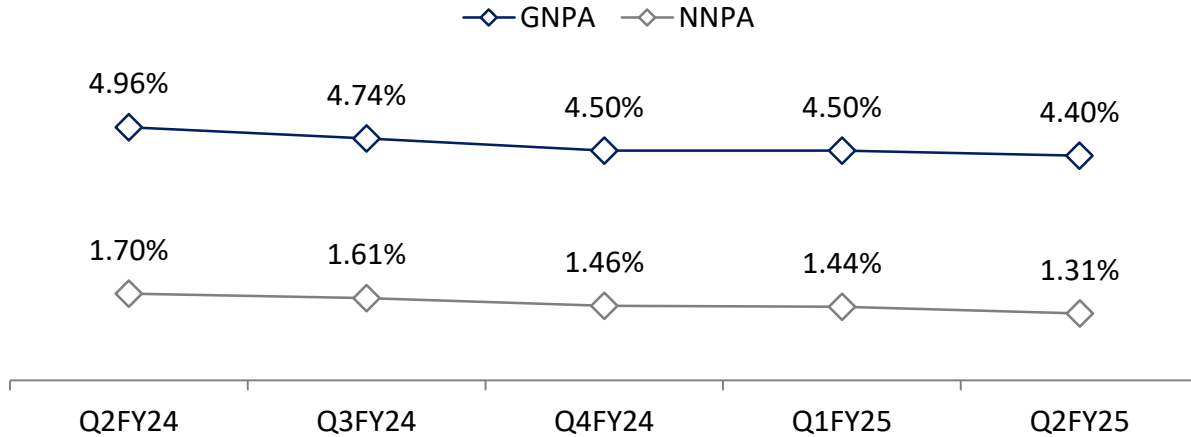
Balance Sheet Overview (Standalone)

Rs. Cr	Q2FY25	Q2FY24	Y-o-Y (%)	Q1FY25	Q-o-Q (%)
Capital & Liabilities	1,20,364	1,12,743	7%	1,17,988	2%
Capital	262	209	25%	262	0%
Reserves and Surplus	9,133	6,880	33%	8,892	3%
Deposits	1,05,451	97,085	9%	1,03,532	2%
Borrowings	2,609	5,898	-56%	2,957	-12%
Other Liabilities & Provisions	2,909	2,671	9%	2,345	24%
Assets	1,20,364	1,12,743	7%	1,17,988	2%
Cash & Balances with RBI	5,785	5,292	9%	5,639	3%
Balances with Banks	5,160	2,855	81%	4,175	24%
Investments	21,789	25,930	-16%	22,824	-5%
Advances	82,174	72,588	13%	80,129	3%
Fixed Assets	989	886	12%	974	2%
Other Assets	4,467	5,192	-14%	4,247	5%
Business (Net Advances + Deposits)	1,87,626	1,69,673	11%	1,83,661	2%
Current Accounts	6,373	5,097	25%	5,913	8%
Savings Accounts	27,158	26,003	4%	27,282	0%
CASA Ratio	31.80%	32.03%	- 23 bps	32.06%	- 26 bps

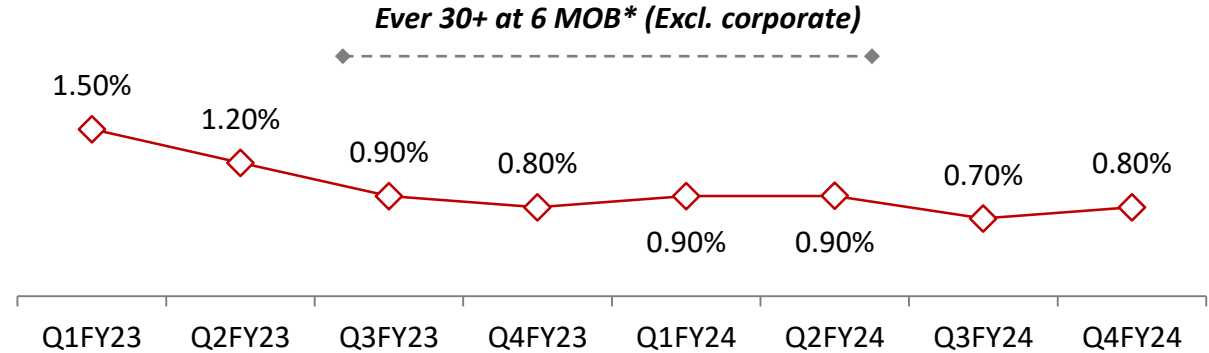
Particulars	Q2FY25	Q1FY25	Q4FY24	Q3FY24	Q2FY24	Q1FY24
Net Interest Margin (NIM)	3.24%	3.26%	3.38%	3.19%	3.31%	3.34%
CRAR Basel III	18.04%	18.11%	19.91%	15.60%	16.69%	16.49%
RoA*	1.07%	1.00%	0.98%	1.07%	0.97%	0.73%
RoE	13.71%	12.90%	13.11%	16.38%	15.38%	11.80%
Provision Coverage	80.72%	79.22%	79.10%	77.97%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

Non-Performing Assets

GNPA & NNPA



Improving Credit Quality



* 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.

GNPA Movement

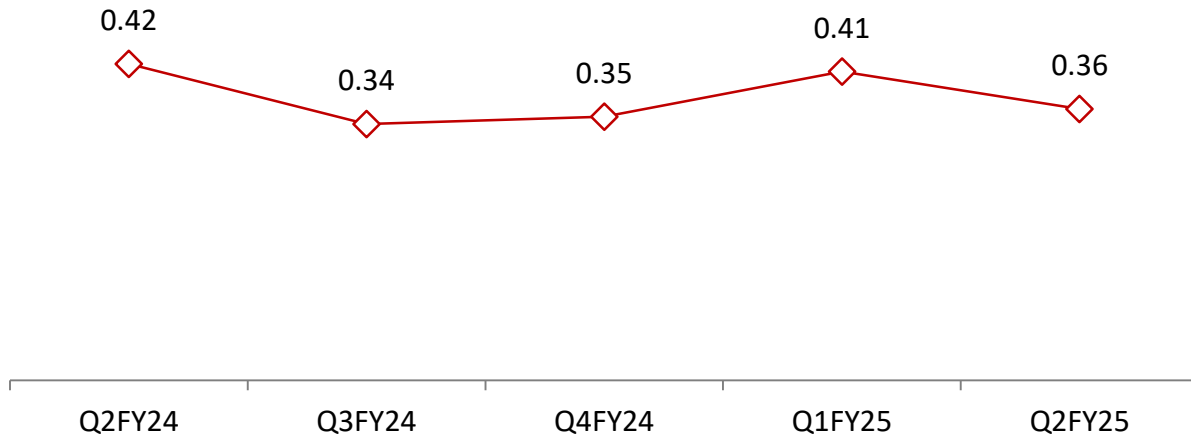
NNPA Movement

Rs. Cr	GNPA Movement					NNPA Movement				
	Q2FY24	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q2FY24	Q3FY24	Q4FY24	Q1FY25	Q2FY25
Opening	3,804	3,714	3,682	3,620	3,720	1,326	1,234	1,212	1,135	1,152
Additions	315	306	289	346	321	207	185	211	250	195
Deductions	405	337	351	246	309	298	207	289	233	274
Closing	3,714	3,682	3,620	3,720	3,731	1,234	1,212	1,135	1,152	1,073

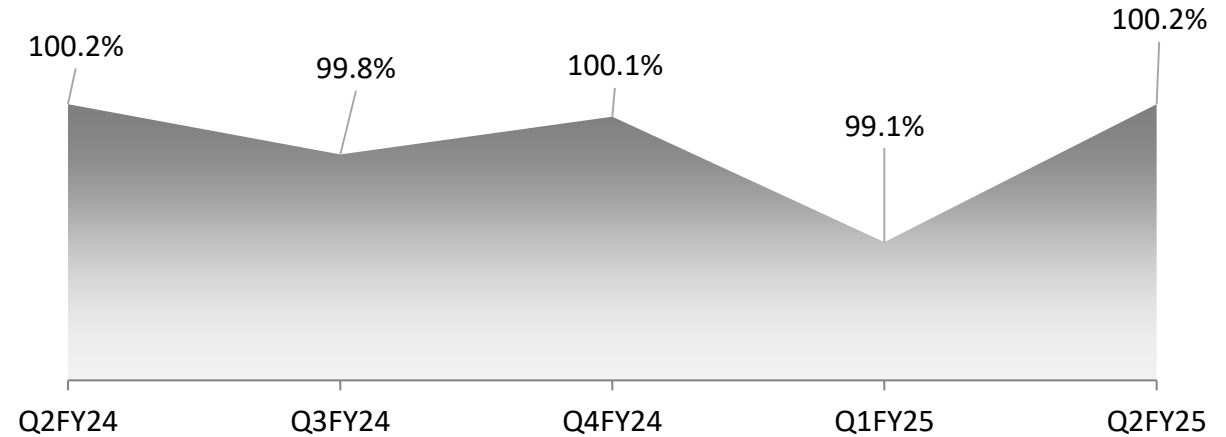
Rs. Cr	Q2FY25	Q1FY25	Q4FY24	Q3FY24	Q2FY24
For NPA & NPI	148	120	41	46	70
For Standard Assets	(7)	(2)	7	(10)	(4)
For Restructured Advances/Sacrifices & FITL	(30)	(11)	(9)	(15)	(13)
For Unhedged Forex Exposure	(1)	1	1	-	-
Others	-	5	1	28	(1)
Taxes	116	101	105	129	134
Total Provisions	226	214	146	178	186

Slippages & Collection Efficiency

Slippage Ratio



Collection Efficiency



Segment wise GNPA

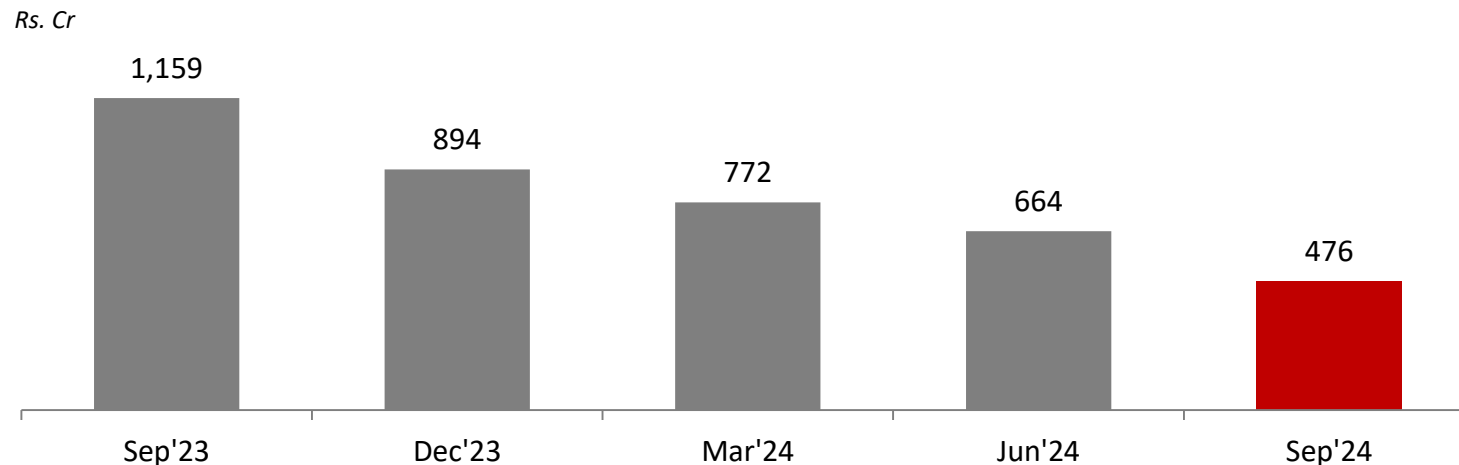
Rs. Cr	Q2FY24	Q3FY24	Q4FY24	Q1FY25	Q2FY25
Agriculture	490	490	464	530	562
Business Loans	2,188	2,152	2,120	2,283	2,113
Personal Segment	547	542	568	484	617
Corporate	489	498	469	424	439
Total	3,714	3,682	3,620	3,720	3,731

Segment wise Slippages

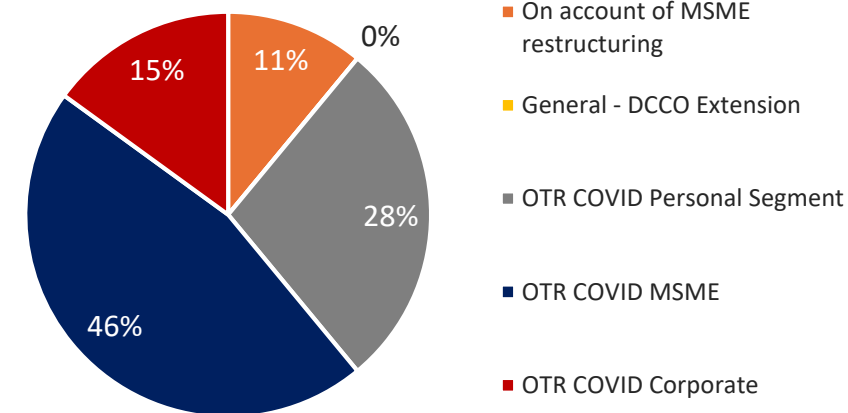
Rs. Cr	New Book	Old Book	Q2FY25
Agriculture	5	67	72
Business Loans	11	109	120
Personal Segment	73	31	104
Corporate	0	11	11
Total	89	218	307

Stressed Assets

Restructured Standard Assets



Sectoral Break-up



COVID One Time Restructuring

Rs. Cr.	Covid 1.0	Covid 2.0	Total
MSME	81	139	219
Personal loans	4	130	134
Other exposures	48	23	71
Total	133	291	424

Security Receipts

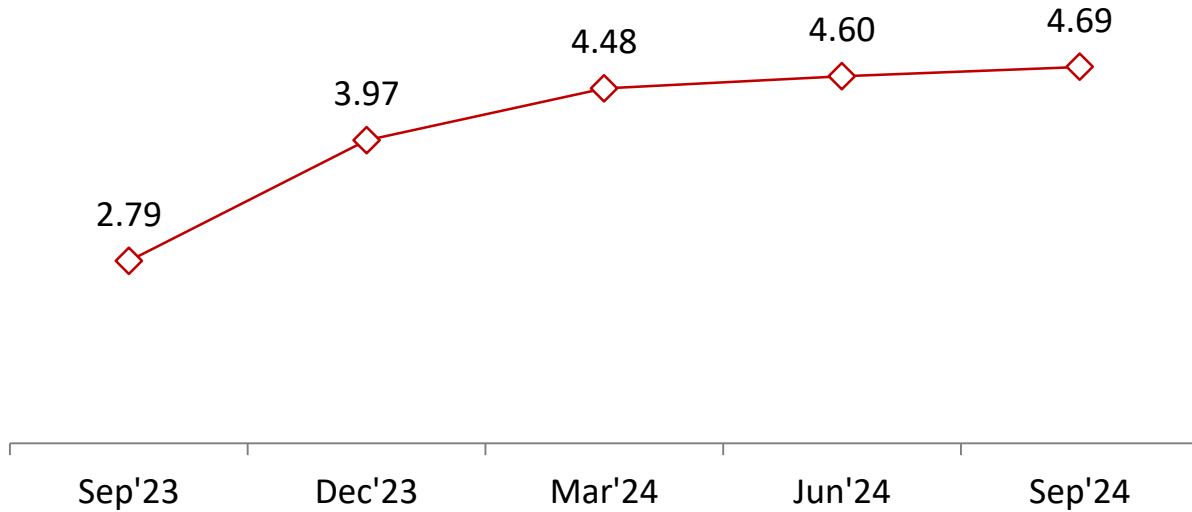
Security Receipts Outstanding as on Sep 30, 2024 (Rs. Cr)		
Book Value	Provision	NAV
84.03	84.03	-

Investment Book

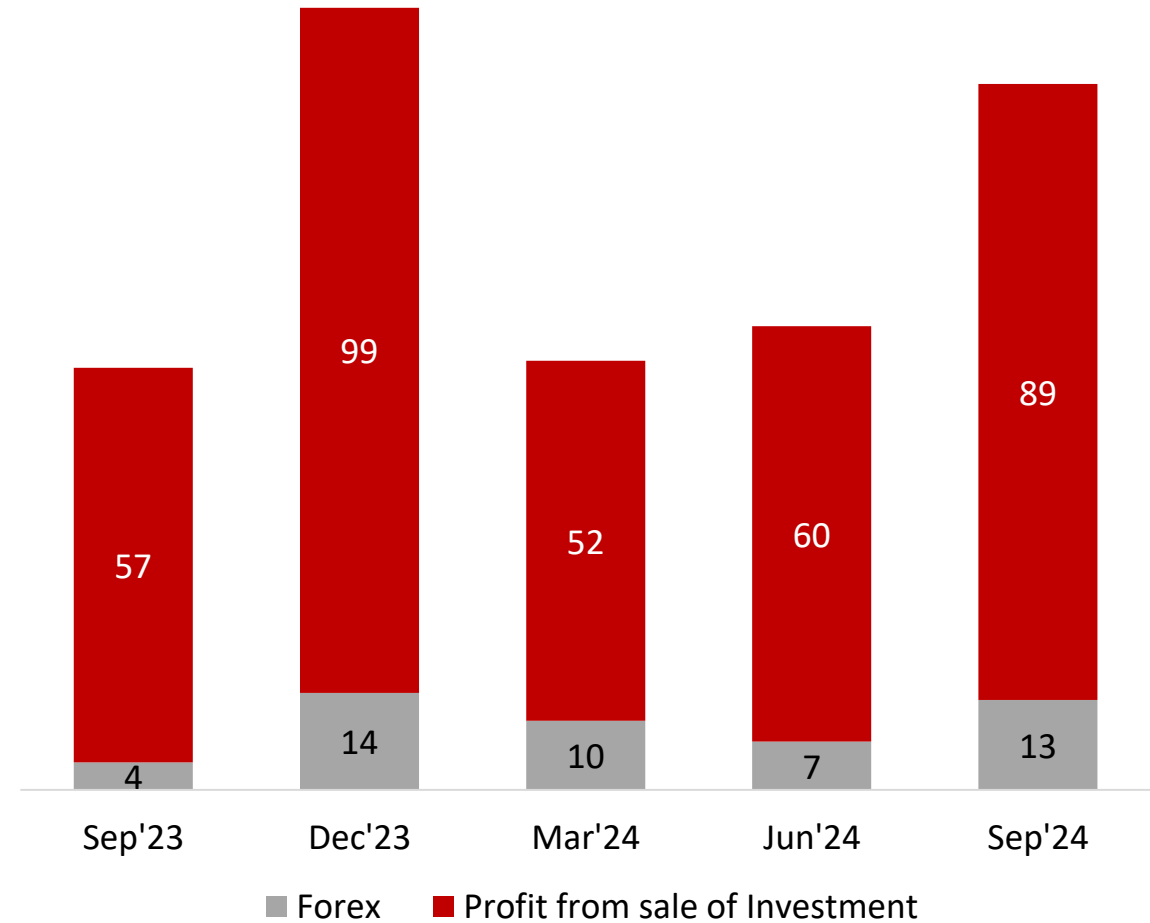
SLR & NON-SLR

Rs. in Cr	Q2FY24	Q3FY24	Q4FY24	Q1FY25	Q2FY25
SLR	23,295	22,937	21,616	20,728	20,379
NON-SLR	4,001	3,718	3,663	2,177	1,483
Total	27,296	26,654	25,279	22,905	21,862

M Duration



Treasury & Forex Income *

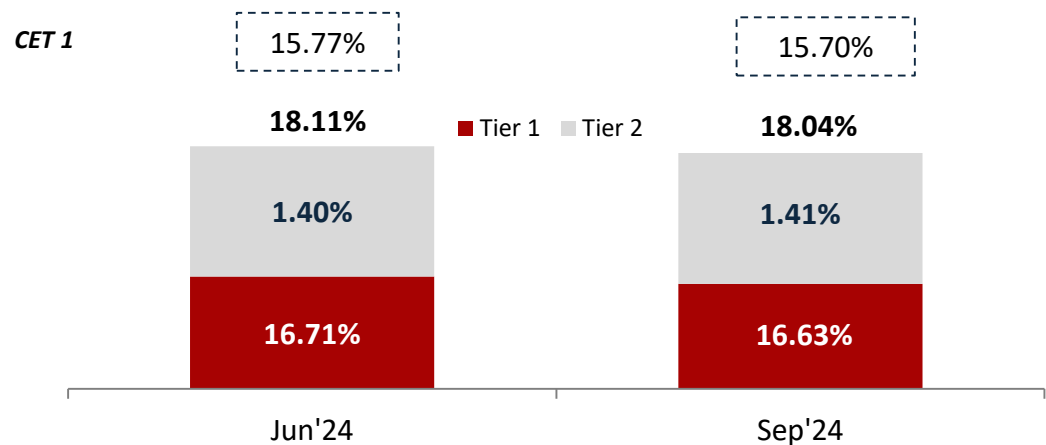


* Excludes depreciation on Investments

Capital Composition

Risk Weighted Assets

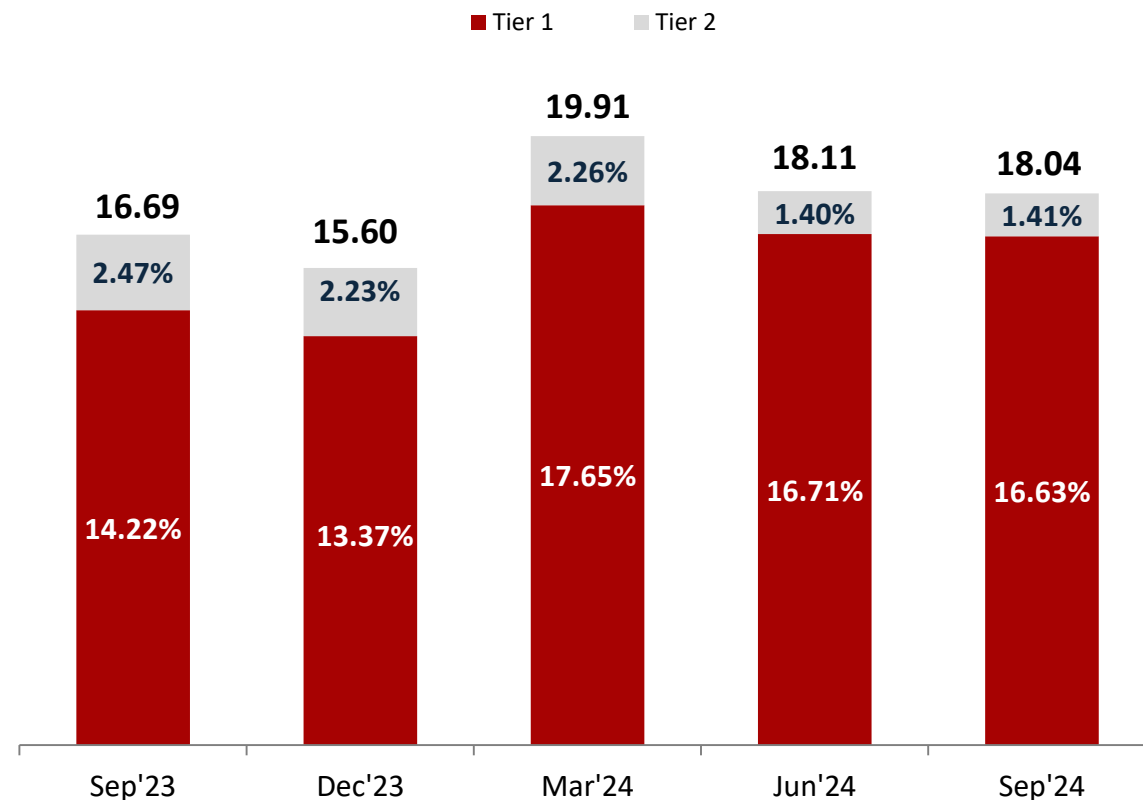
Total Capital Adequacy Ratio is well above minimum regulatory requirement of 11.50%



Total Risk weighted assets to Total assets stands at 44.64% as on September 30, 2024

Rs. Cr	Risk Weighted Assets	
	Sep'24	Jun'24
Total Capital	9,691	9,669
Tier I	8,935	8,921
Of which CET 1	8,435	8,421
Tier II	756	748
Risk Weighted Assets	53,730	53,383

Basel III



Strong Management Team



Mr. P R Seshadri
MD & CEO, 30 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 30 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
CGM & Head HR & Operations, 35 years

- MBA in Human Resource management, Associated with SIB for more than 28 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 28 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 28 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.

Strong Management Team



Mr. Senthil Kumar
SGM & Head Credit, 29 years

- 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



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 28 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 28 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
GM & Head Business Operations Group, 32 years

- Associated with SIB for more than 28 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.

Strong Management Team



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, 18 years

- B. Com, ACS, ACMA, Certified CSR Professional, ICSI Post Membership Qualification in Corporate Governance and Certified Associate of the Indian Institute of Banking & Finance.
- Associated with SIB for more than 14 years. Proficient in handling various corporate law and Secretarial matters. Before joining the Bank has 4 years' experience as Company Secretary in other organisations.



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 28 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 18 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



THANK YOU

