

DEPT: SECRETARIAL
REF No. SEC/ST EX.STT/ 60 /2022-23

July 26, 2022

National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051. SCRIP CODE: SOUTHBANK	BSE Ltd. Department of Corporate Services (Listing), First Floor, New Trading Wing, Rotunda Building, P J Towers, Dalal Street, Fort, Mumbai – 400 001. SCRIP CODE: 532218
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Dear Sirs,

Sub: Presentation to Investors and Analysts

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed the Investor Presentation to Investors and Analysts in respect of financial results of The South Indian Bank Limited for the quarter year ended 30th June, 2022.

The aforesaid information is also being hosted on the website of the Bank www.southindianbank.com.

Kindly take the same in your records.

Yours faithfully,



(JIMMY MATHEW)
COMPANY SECRETARY

Encl: a.a.

one
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SOUTH INDIAN Bank
Experience Next Generation Banking

SOUTH INDIAN Bank
Experience Next Generation Banking

100+ Services & Utilities.
Just one APP!



SIB Mirror+



SOUTH INDIAN Bank
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Go digital with South Indian Bank
Aadhaar, PAN and Video call = Savings Account confirmed!



Paperless
account opening



No branch
visit needed



Only Aadhaar & PAN
details required



Investor Presentation

Q1-FY2023

SOUTH INDIAN Bank

SOUTH INDIAN Bank



Invest in **SIB Recurring Deposit**
through **Mirror+ App**

- Promote the habit of Saving
- Facility to remit instalment
- Overdraft facility up to 90% and monthly instalment starting from ₹100

SIBerNet
Internet Banking

SOUTH INDIAN Bank

**Enjoy hassle-free
Customs Duty payment**
through **ICEGATE** portal using **SIBerNet**



T&C Apply

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Oct 2020 - Jun 2022

CASA Deposits

Added Rs. 7,350 Cr of CASA deposits; CASA ratio improved to 34.4% (+660 bps)

Advances (New Book)

New book of Rs. 27,787 Cr with NIM of 3.04%, GNPA of 0.02% & SMA2 of 0.24%

Capital adequacy

CRAR improved by 231 bps to 16.25% at Jun 30, 2022

Provision coverage ratio

PCR (incl write off) improve by 1138 bps to 70.11% compared to 58.73% at Mar 2021

Recovery & upgrades

Recovered & upgraded Rs. 2,269 Crs from GNPA and technical w/off accounts.
YoY - Gross NPA decreased from 8.02% to 5.87% and Net NPA decreased from 5.05% to 2.87%

Digital adoption

Digital transactions have gone up from 83% to 94% since the outbreak of pandemic

Churned about 43% of overall loan book since October 1, 2020

Rs. in crores	Old Book	New Book	Total Book
Loan book	36,917	27,787	64,704
A+ rated accounts in Large Corporate	57%	93%	88%
SMA 1	688	176	864
SMA 2	1,034	68	1,102
GNPA	3,793	6	3,799
Net NPA	1,798	3	1,801
% of Net NPA - Total Book	2.78	0.00	2.78

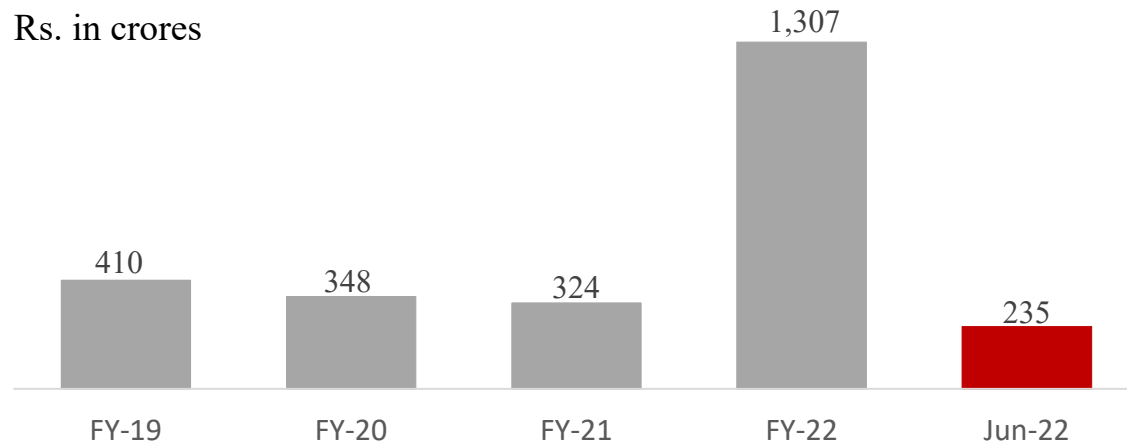
- ✓ Achieved disbursements of Rs. 12,548 Crs during Q1 2023 led by Corporate - Rs. 7,595 Crs, Gold - Rs. 2,978 Crs, B Segment - Rs. 939 Crs, Other retail Rs. 284 Crs, PL – Rs. 269 Crs, Agri - Rs. 185 Crs, LAP Rs. 118 Crs, HL - Rs. 117 Crs, VL – Rs. 63 Crs.
- ✓ Zero slippages in the new Corporate Book
- ✓ Avg overall ticket size has decreased from Rs. 17 lakhs as at Sep 30, 2020 to less than Rs. 14 Lakhs as at Jun 22
- ✓ Personal loan book increased by 18% to touch Rs. 1,105 Cr during this Q1 FY 23 with yield of 14% on new book.
- ✓ Bank had, issued 1,00,000+ credit cards with outstanding book of Rs. 330 Cr

Concentrated efforts in recoveries and collections



Recoveries & Upgrades continue to be on focus....

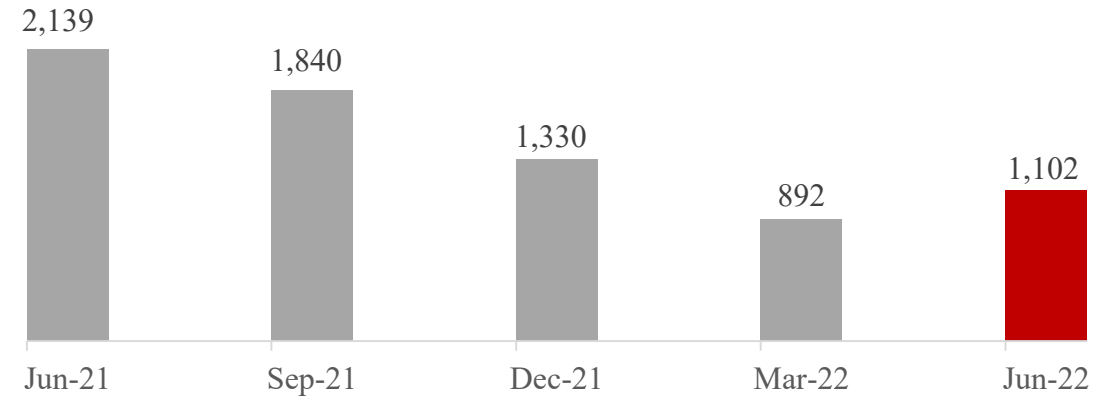
Rs. in crores



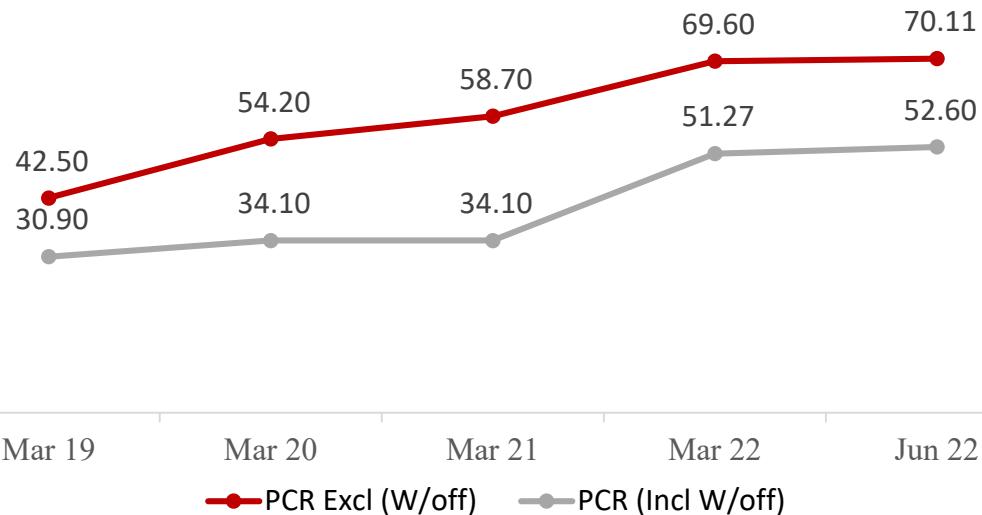
Note: It excludes recoveries from technical written off accounts

SMA2 book has reduced by 48% YoY

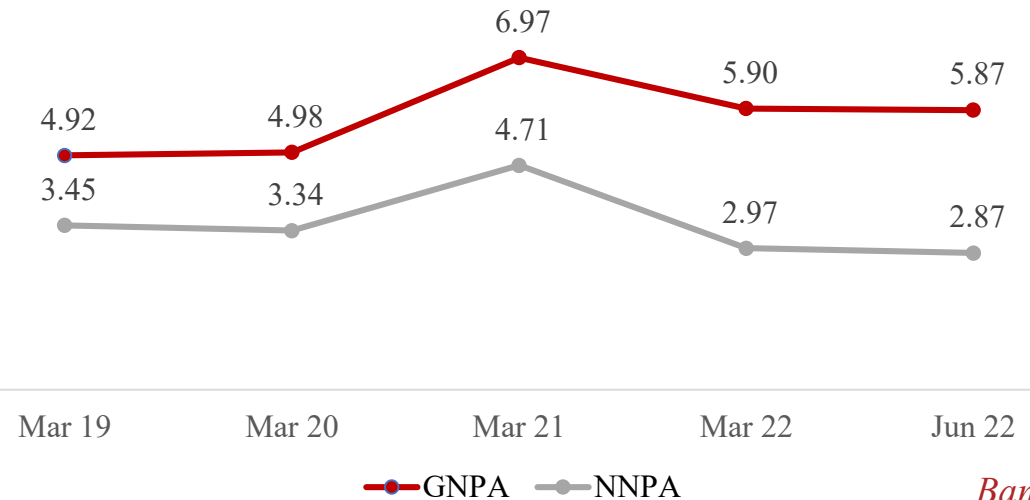
Rs. in crores



Significant improvement in PCR



Net NPA below pre-covid level



Key highlights for Q1-2023 V/s Q1-2022

- ✓ Reported 1018% growth in profit after tax on YoY basis to touch Rs.115 crores in Q1-2023
- ✓ Net Interest Margin improved by 19 bps YoY to 2.74% in Q1-2023
- ✓ Provision coverage ratio improved by 1000 bps YoY to reach 70.11%
- ✓ GNPA ratio improved by 215 bps YoY to 5.87% and Net NPA ratio improved by 218 bps YoY to 2.87%
- ✓ Gold loan continue to grow consistently and rose 27% YoY to Rs. 11,961 crores
- ✓ Share of A & above rated large corporates improved from 56% in Jun 2021 to 88% in Jun 2022
- ✓ CASA amount increased by 18% YoY to Rs. 30,335 crores; CASA ratio improved by 399 bps YoY to 34.39%
- ✓ NRI deposits has grown consistently to Rs. 27,598 crores
 - Remittance business grew by 22% YoY
- ✓ Core fee income grew by 41% YoY to Rs. 128 crores
- ✓ About 94% of banking transactions are done digitally
- ✓ Mobile banking transactions volume increased by 119% YoY to 73 million transactions
- ✓ Capital adequacy position continued to be robust with CRAR of 16.25% from 15.47% and Tier I ratio of 13.62% from 12.73%



Deposits

Q1 FY23: Rs.88,196 Cr
+ 4%
Q1 FY22: Rs. 84,611 Cr



Retail Deposits

Q1 FY23: Rs. 86,460 Cr
+ 8%
Q1 FY22: Rs.79,975 Cr



CASA

Q1 FY23: Rs.30,335 Cr
+18%
Q1 FY22: Rs. 25,725 Cr



Advances

Q1 FY23: Rs.64,704 Cr
+11%
Q1 FY22: Rs. 58,319 Cr



NII

Q1 FY23: Rs.603 Cr
+11%
Q1 FY22: Rs. 542 Cr



Profit After Tax

Q1 FY23: Rs.115 Cr
+1050 %
Q1 FY22: Rs. 10 Cr



Provisions

Q1 FY23: Rs.139 Cr
- 72%
Q1 FY22: Rs. 496 Cr



PCR

Q1 FY23: 70.11%
+ 1000 bps
Q1 FY22: 60.11%

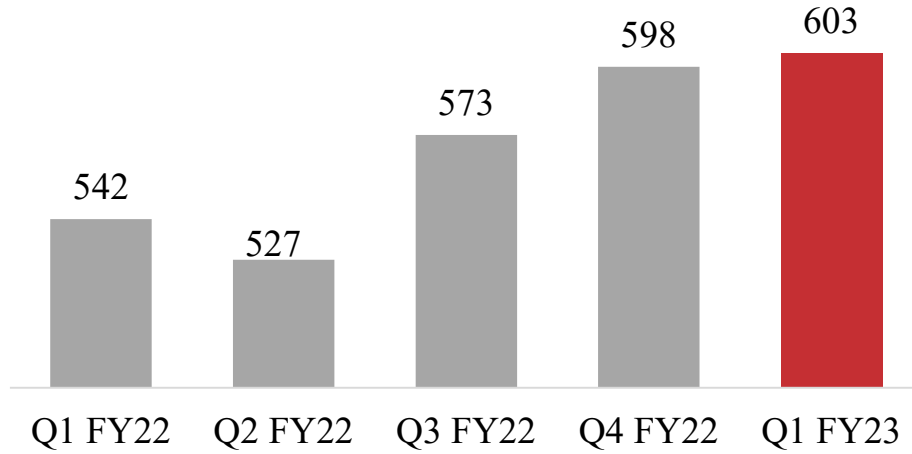
Profit & Loss Overview (Standalone)

Rs. in Crore	Q1-FY23	Q1-FY22	Y-o-Y (%)	Q4-FY22	Q-o-Q (%)	FY22
Net Interest Income	603	542	11%	598	0.8%	2,240
Non Interest Income	246	451	-45%	204	21%	1,034
- Core Fee Income	128	91	41%	142	-10%	477
- Treasury & Forex	4	249	-98%	(52)	-	126
- Other	114	111	3%	114	-	431
Total Income	849	993	-14%	802	6%	3,274
Operating Expenses	533	483	10%	514	4%	2,026
Operating Profit	316	510	-38%	288	10%	1,248
Provisions & Contingencies	139	496	-72%	78	78%	1,340
Profit Before Tax	177	14	1164%	210	-16%	(92)
Provision for Tax	62	4	1450%	(62)	-	(137)
Profit After Tax	115	10	1050%	272	-58%	45

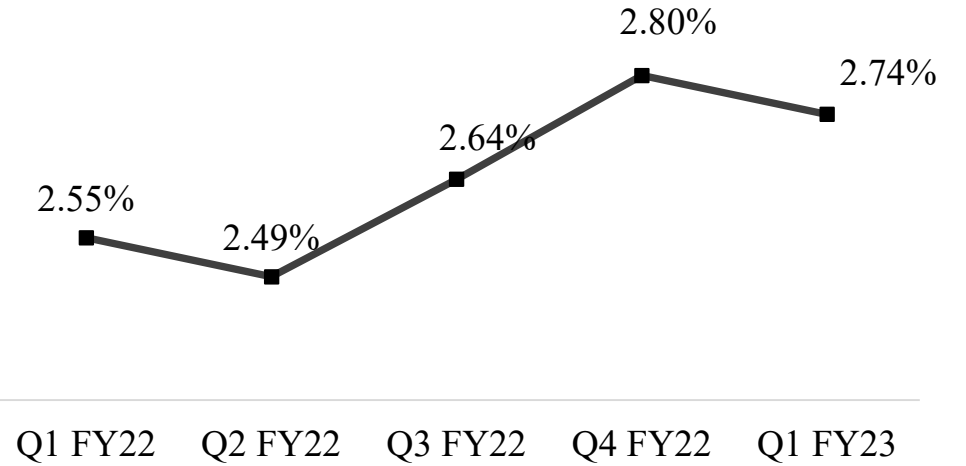
Quarterly

(Rs.inCrore)

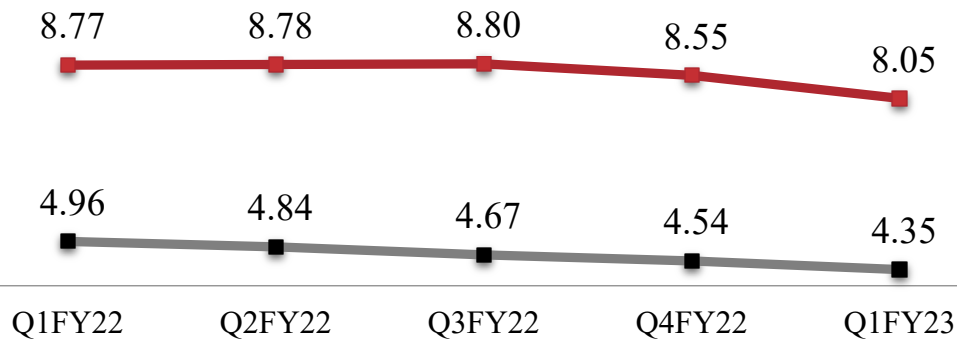
Net Interest Income



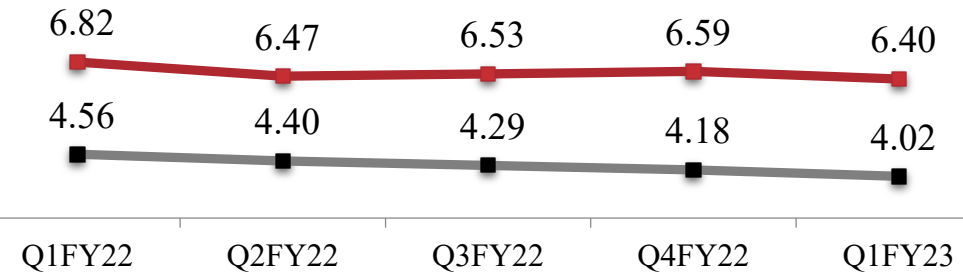
NIM



■ Cost Of Deposits ■ Yield on Advances



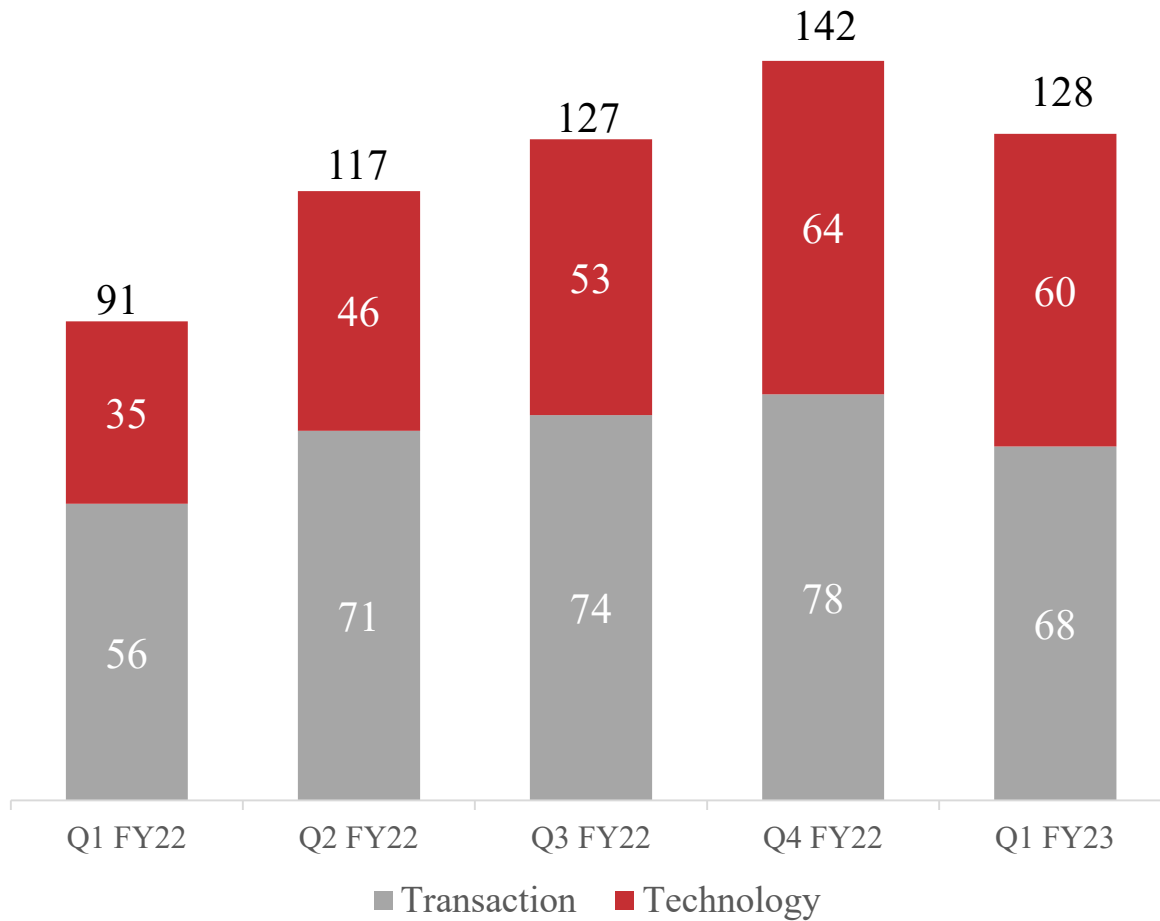
■ Cost Of Funds ■ Yield on Funds



Non-Interest Income

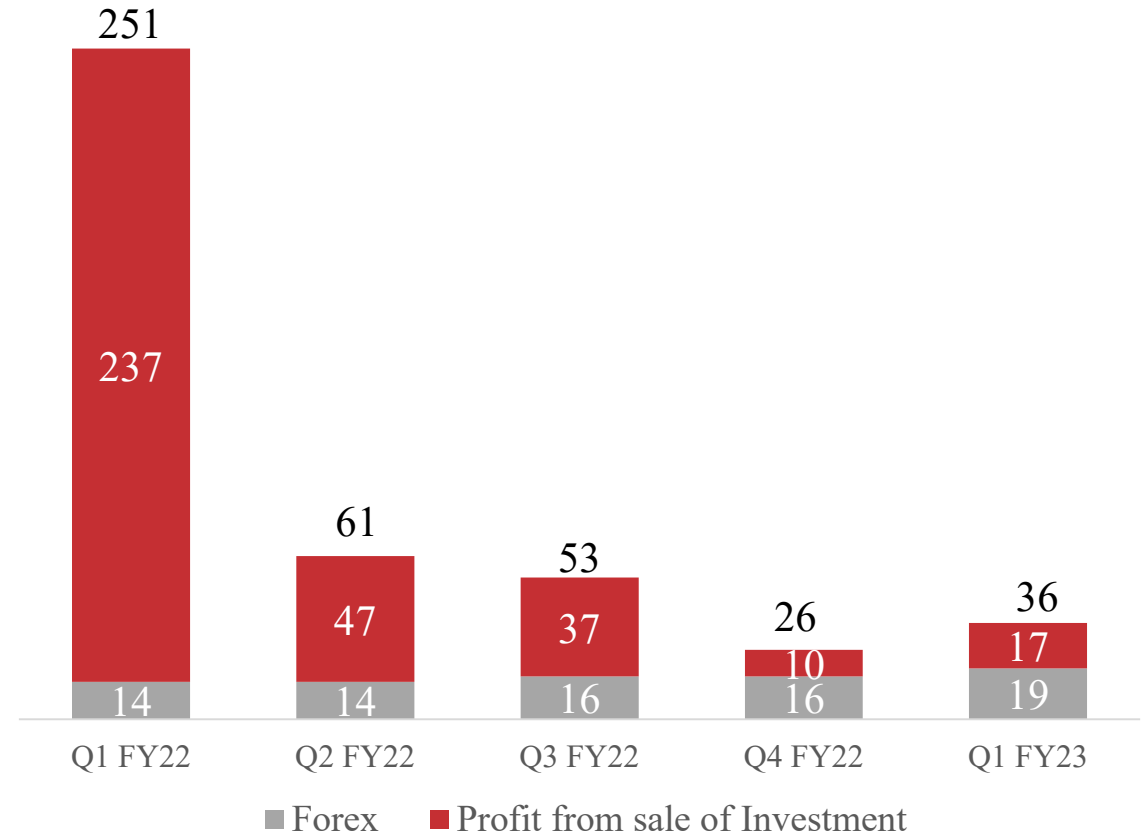
Core Fee Income

(Rs. in Crore)



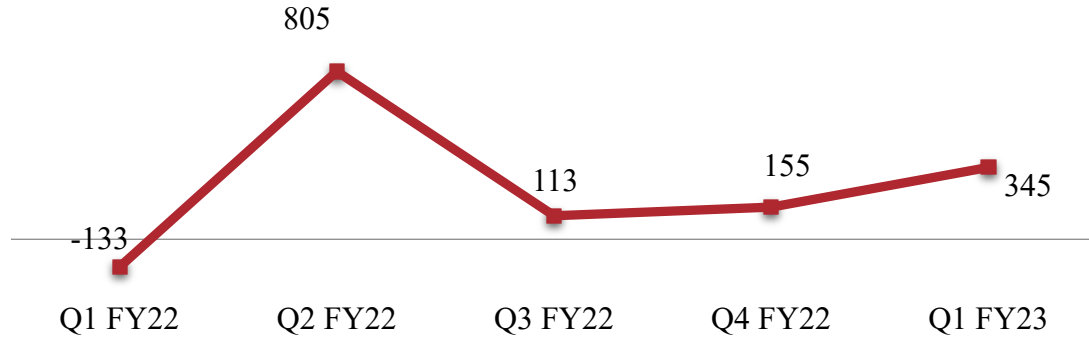
Treasury & Forex Income¹

(Rs. in Crore)

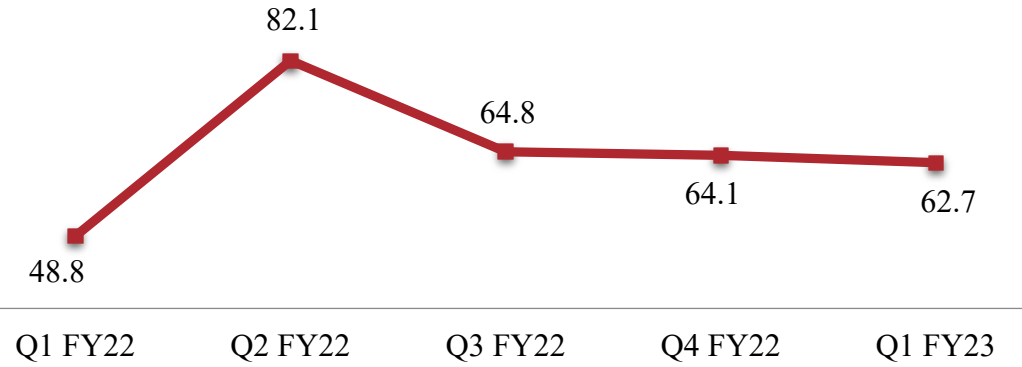


Excludes depreciation on Investments

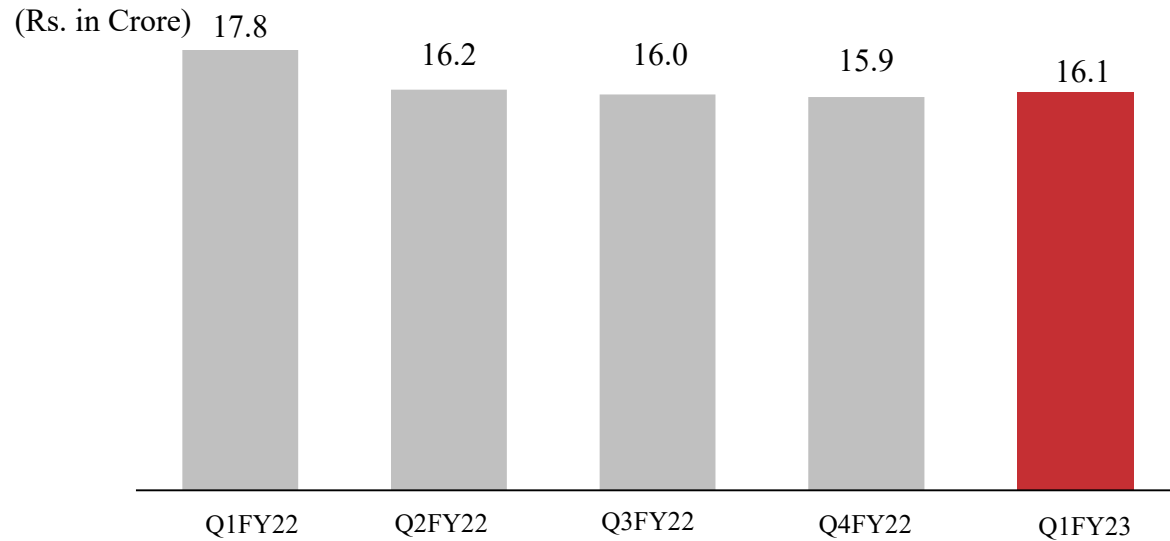
Employee Additions



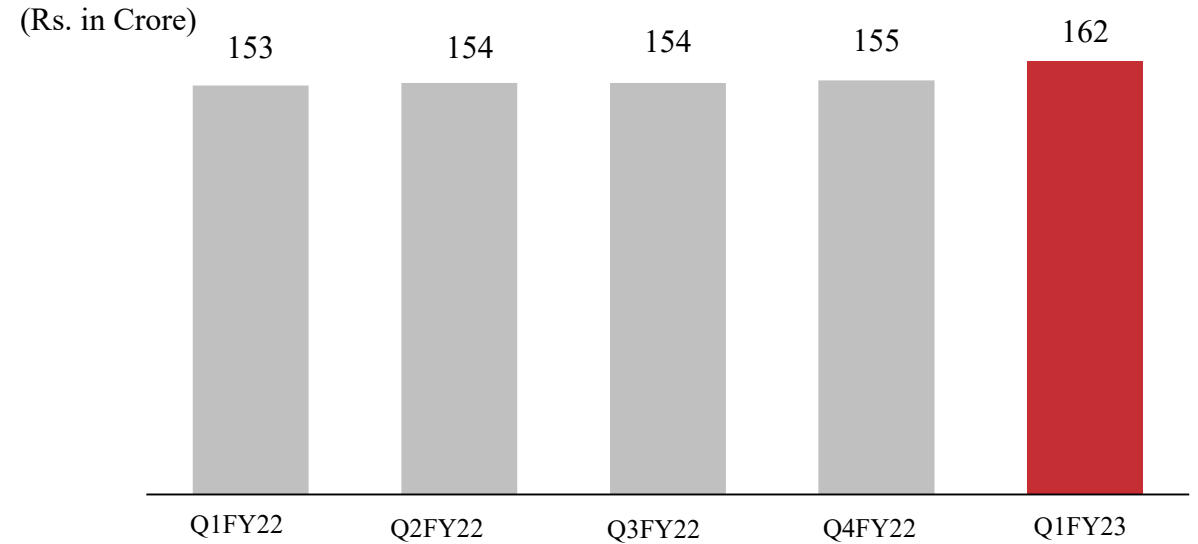
Cost-to-Income Ratio¹



Business per Employee



Business per Branch



(Rs. in Crore)

Particulars	Q1 FY23	Q4 FY22	Q1 FY22
For NPA & NPI	181	118	430
For Standard Assets	(28)	25	56
For Restructured Advances/Sacrifices & FITL	2	(19)	10
For Unhedged Forex Exposure	1	(1)	-
Others	(16)	(46)	-
Taxes	62	(62)	4
Total Provisions	201	16	500

Balance Sheet Overview (standalone)



(Rs. in Crore)

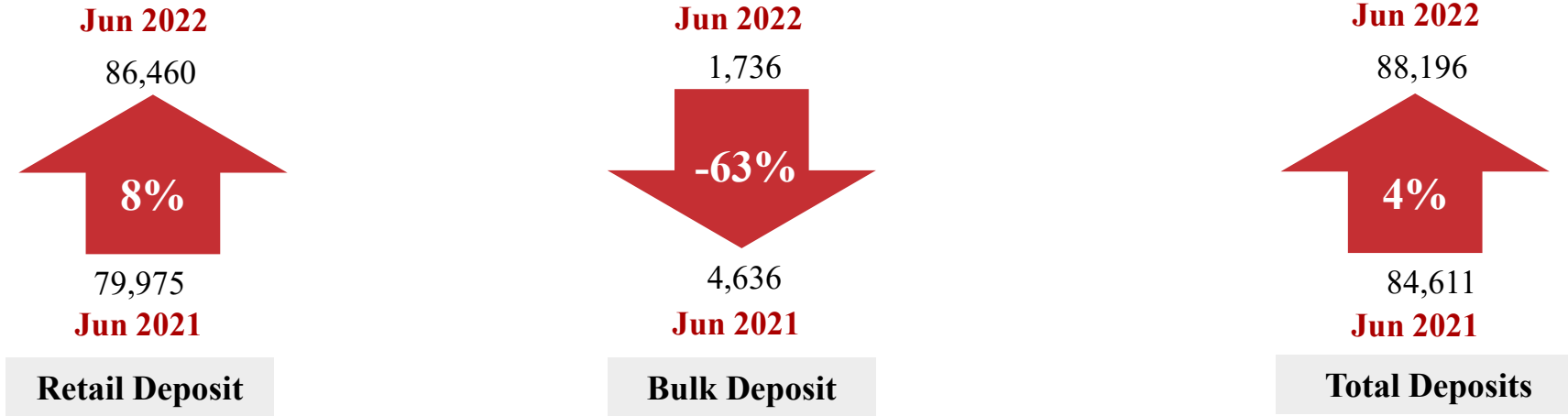
Particulars 9	June 2022	June 2021	Y-o-Y (%)	Mar 2022	Q-o-Q (%)
Capital & Liabilities	1,00,632	94,397	7%	1,00,052	1%
Capital	209	209	0%	209	0%
Reserves and Surplus	5,813	5,608	4%	5,645	3%
Deposits	88,196	84,611	4%	89,142	-1%
Borrowings	4,682	2,500	87%	3,294	42%
Other Liabilities & Provisions	1,732	1,468	18%	1,761	-2%
Assets	1,00,632	94,397	7%	1,00,052	1%
Cash & Balances with RBI	5,649	6,985	-19%	7,277	-22%
Balances with Banks	3,191	3,498	-9%	3,927	-19%
Investments	22,377	20,474	9%	21,445	4%
Advances	62,760	56,542	11%	59,993	5%
Fixed Assets	863	786	10%	811	6%
Other Assets	5,792	6,112	-5%	6,599	-12%
Business (Advances + deposits)	1,50,956	1,41,153	7%	1,49,135	1%
Current Accounts	4,878	4,174	17%	4,862	0%
Savings Accounts	25,457	21,551	18%	24,740	3%
CASA Ratio	34.39%	30.40%	13%	33.21%	4%

Key Metrics – Quarterly

Particulars	FY23	FY22			
	Q1	Q1	Q2	Q3	Q4
Net Interest Margin (NIM)	2.74%	2.55%	2.49%	2.64%	2.80%
CRAR Basel III	16.25%	15.44%	15.75%	15.68%	15.86%
RoAA (Annualized)	0.46%	0.04%	-	-	1.10%
Provision Coverage	70.11%	60.11%	65.02%	68.08%	69.55%
CASA	34.4%	30.40%	30.82%	31.95%	33.21%
Gross NPA	5.87%	8.02%	6.65%	6.56%	5.90%
Net NPA	2.87%	5.05%	3.85%	3.52%	2.97%
Book Value per Share (Rs.)	28.8	27.8	27.0	26.7	28.0
Earnings per Share (Rs.) (Annualized)	2.21	0.20	-	-	0.21
Customer Touch Points					
Kerala	497	500	500	500	499
South Ex Kerala	273	273	273	273	273
Rest of India	156	151	151	151	156
Total	926	924	924	924	928

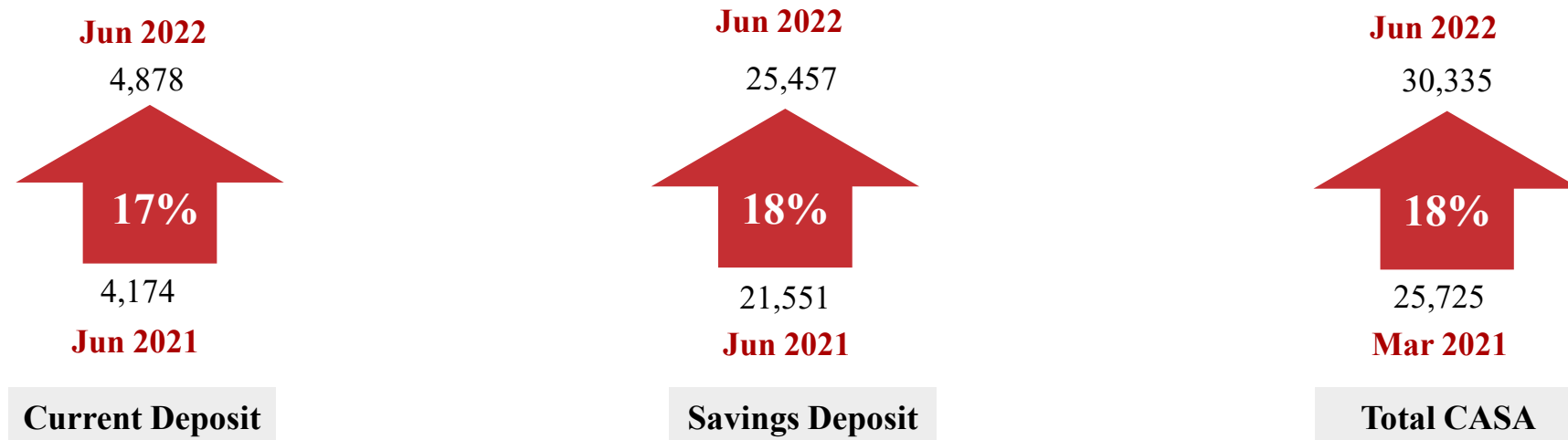
Deposits

Rs. in Crore



CASA Deposits

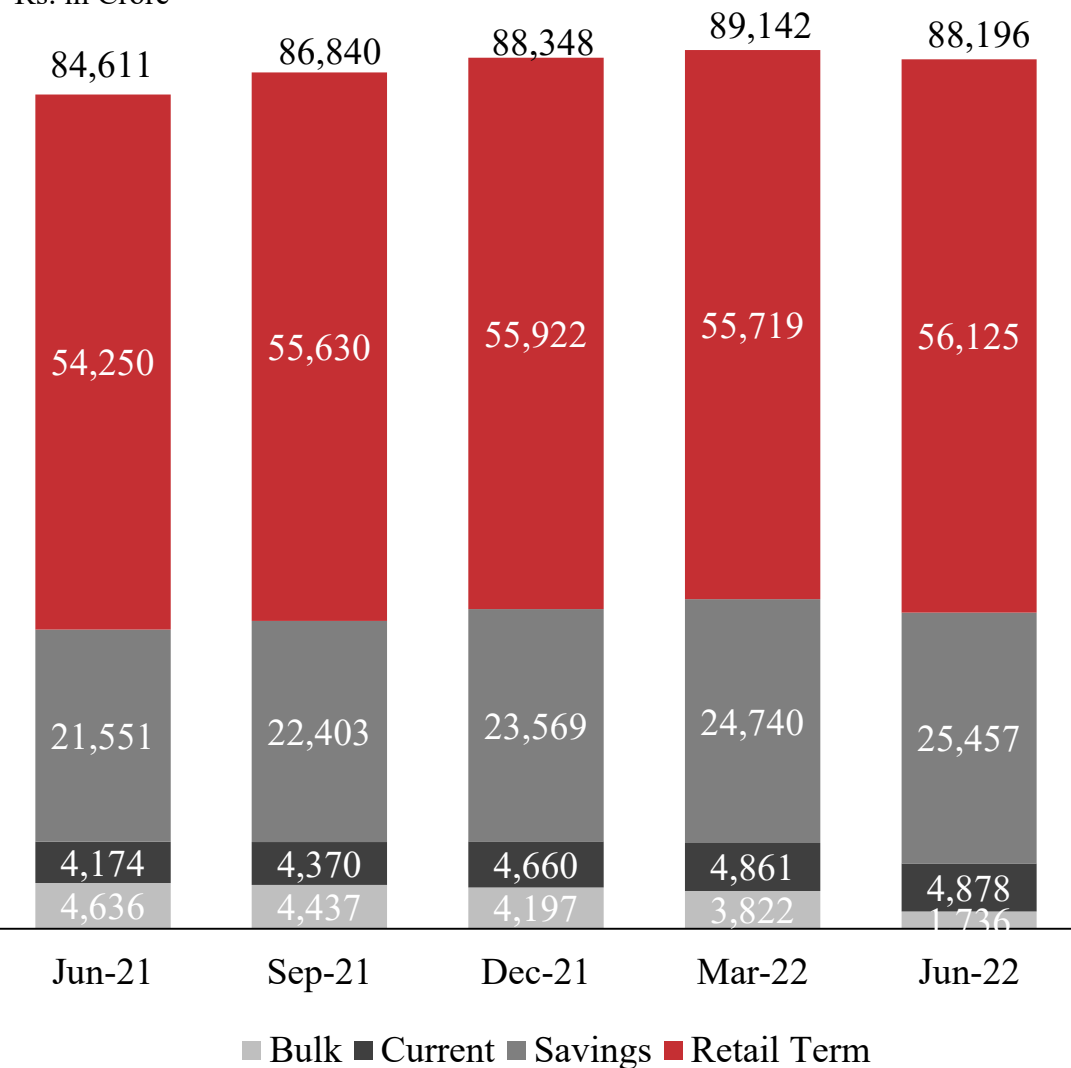
Rs. in Crore



Well Distributed Deposit Base

Breakup of Deposits

Rs. in Crore

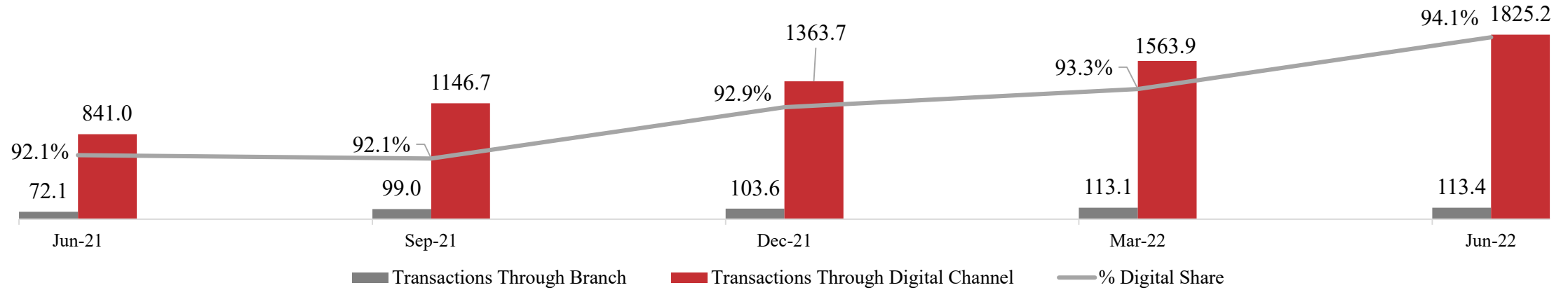


Break Up of Non-Resident Deposits

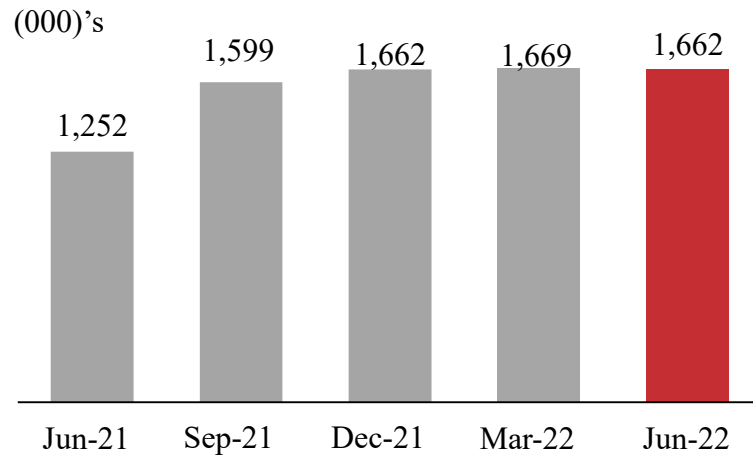
Rs. in Crore

Deposit Type	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022
NR SB	6,566	6,535	6,824	6,980	7,198
NR CD	41	45	49	50	53
FCNR (B), RFC & Others	1,668	1,607	1,551	1,814	1,835
Low-Cost NRI Deposit	8,275	8,187	8,424	8,844	9,086
NRE Term Deposit	17,644	17,873	17,941	17,781	17,683
NRO Term Deposit	744	763	780	816	829
Total NRI Deposit	26,663	26,823	27,145	27,441	27,598

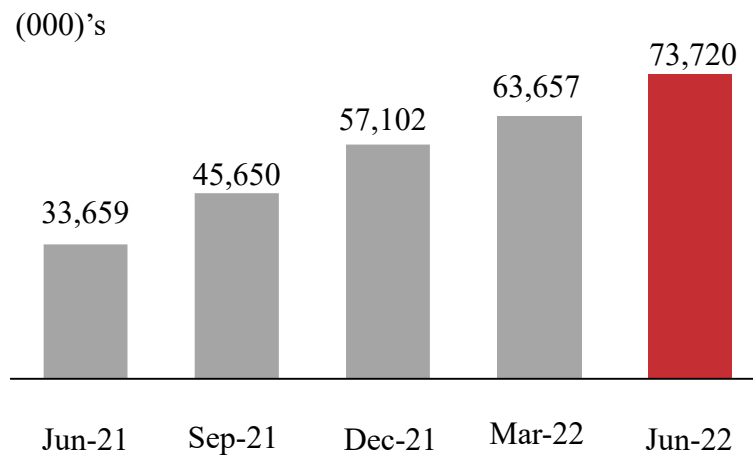
Digital vs Branch Transactions (no of transactions in Lakhs)



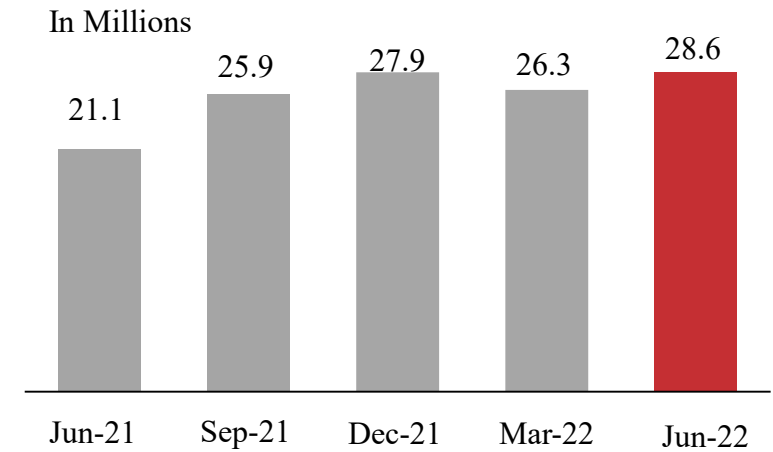
Internet Transaction Volume



Mobile Transaction Volume

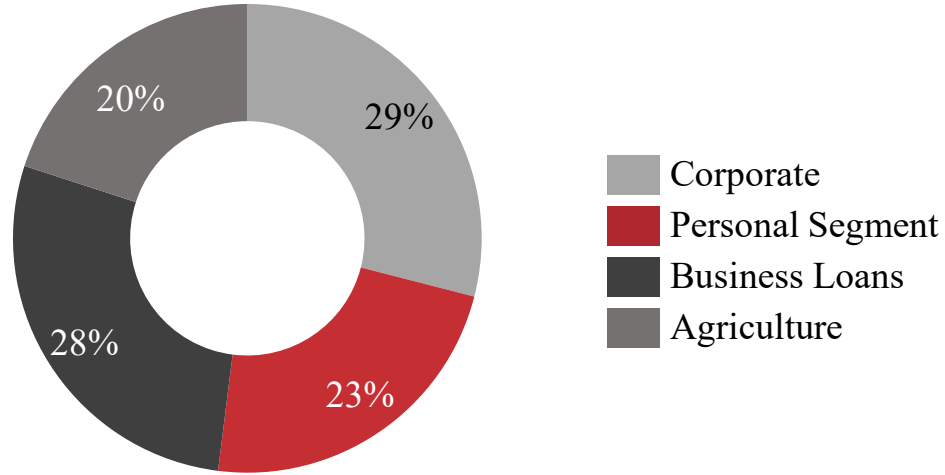


Debit Card Transaction Volumes



Composition of Loan Book

Segment wise Break Up of Total Loan Book

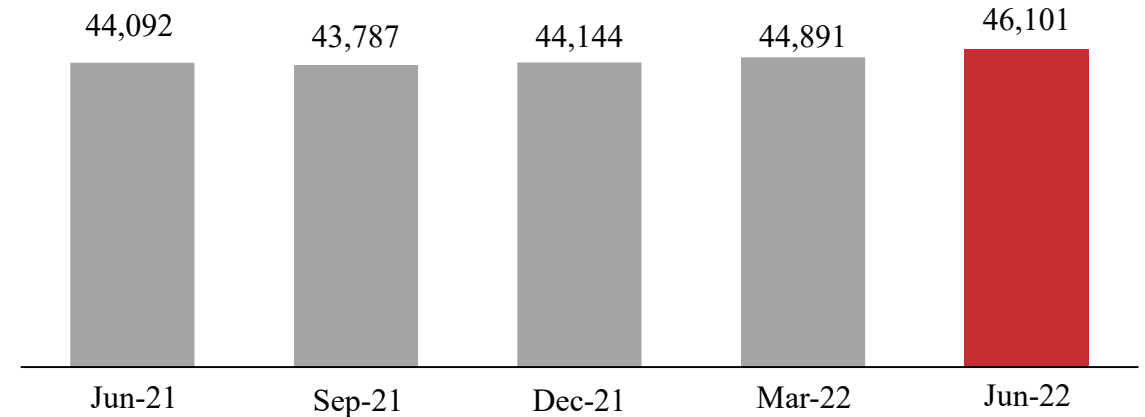


Break up of Loan book

Rs. in Crore	Jun-21		Mar-22		Jun-22	
	Number	Value	Number	Value	Number	Value
Less than 5 Cr	3,80,383	31,643	4,29,115	33,833	4,54,396	34,045
5 - 25 Cr	1,454	12,227	1,361	11,368	1,235	11,371
25 - 100 Cr	180	6,750	136	6,100	158	6,552
More than 100 Cr	21	3,022	35	6,867	36	8,937
Total	3,82,038	53,642	4,30,647	58,168	4,55,825	60,905
Gross NPA	10,921	4,677	7,690	3,648	7,057	3,799
Gross Advances	3,92,959	58,319	4,38,337	61,816	4,62,882	64,704

Loan Book (Excluding Corporate)

Rs. in Crore

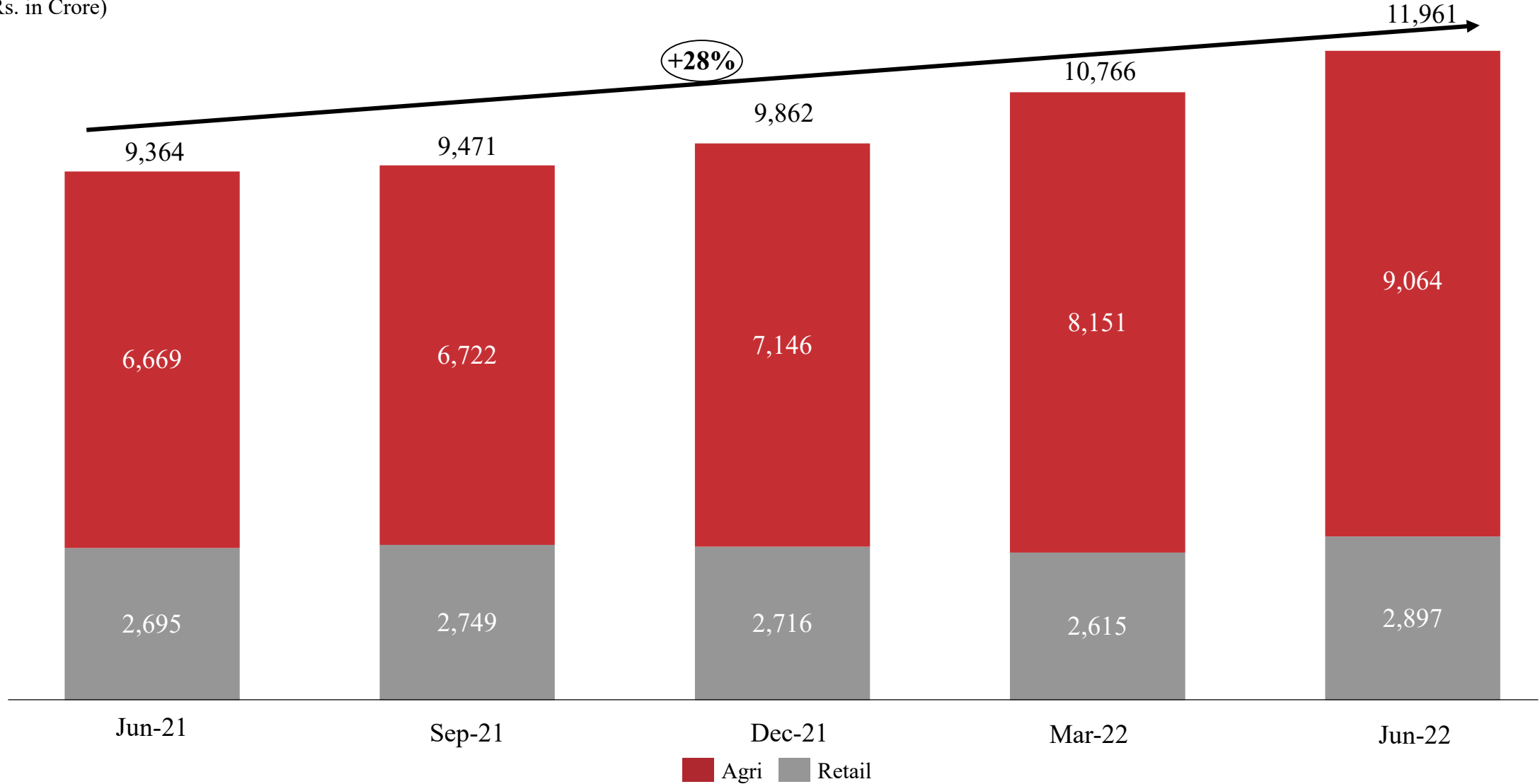


Loan Book Across Regions

Rs. in Crore	Jun-21	Mar-22	Jun-22
Kerala	26,144	25,978	26,699
South Ex-Kerala	20,297	21,347	21,400
Rest of India	11,878	14,491	16,605
Total	58,319	61,816	64,704

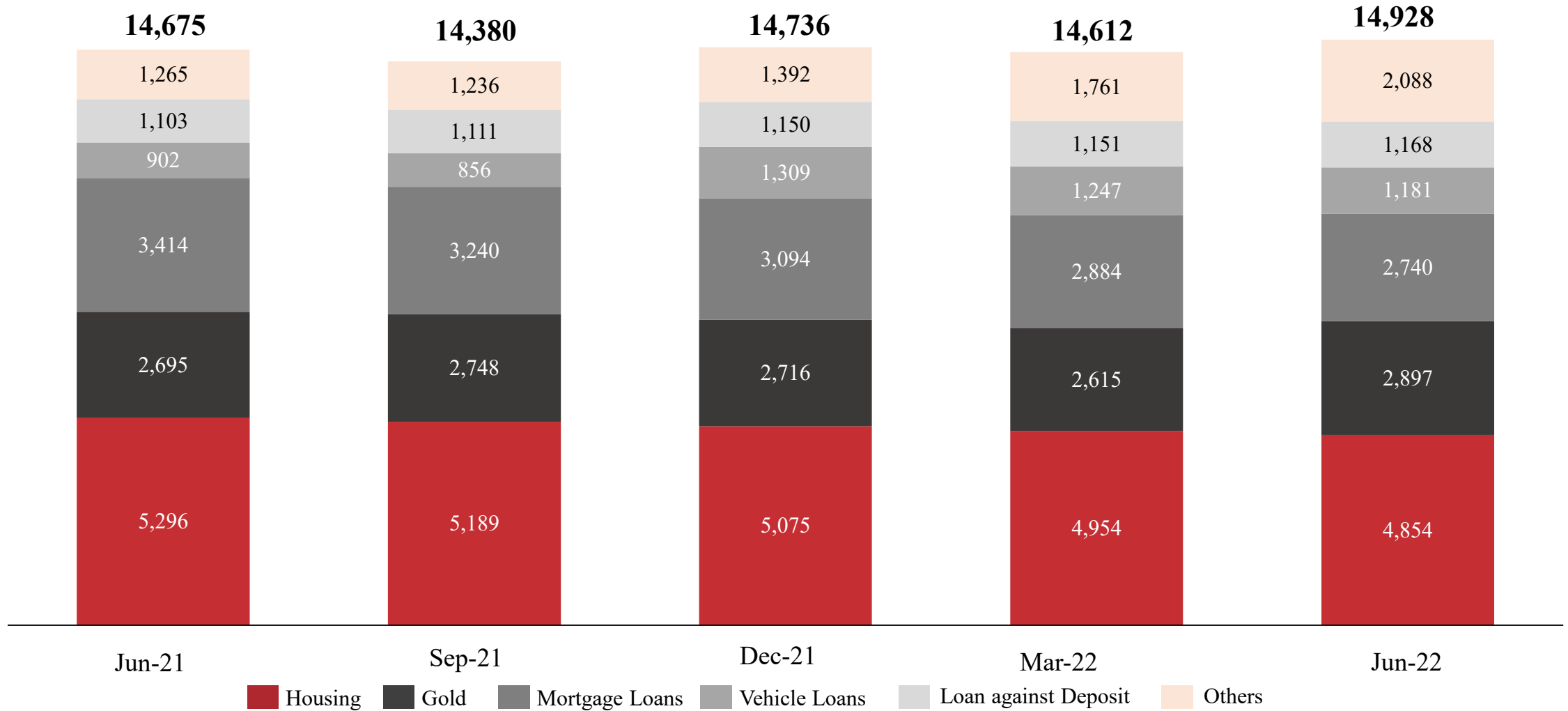
Consistent traction in Gold loans...

(Rs. in Crore)



Personal Segment Loans

Rs. in Crore

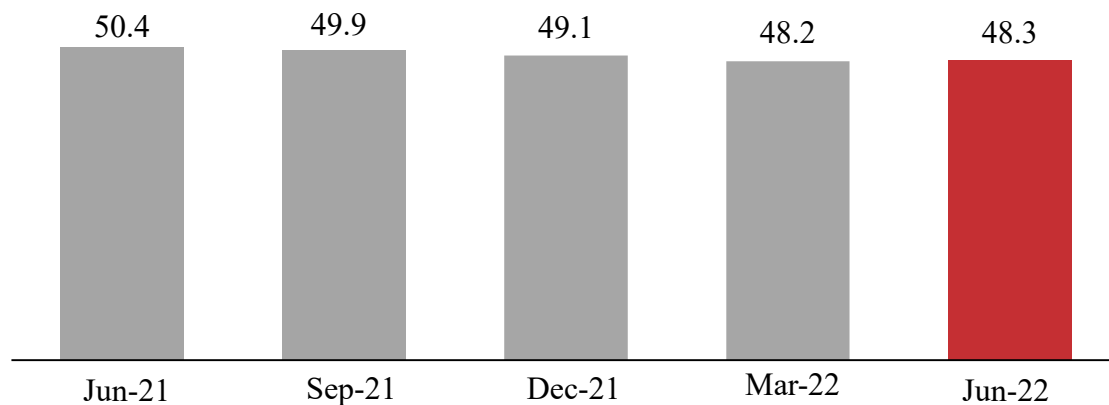


Business Loans (Less than Rs. 25 Crore exposure)

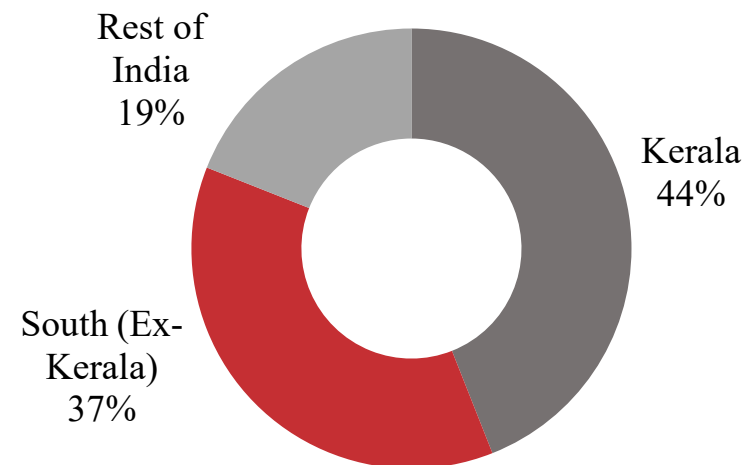
Rs. in Crore	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
MSME/SME	14,509	14,008	13,576	13,391	13,093
Others	4,401	4,746	4,789	4,958	5,278
Total	18,910	18,754	18,365	18,349	18,371

Average MSME Loan / Account

(Rs. in Lakhs)



MSME Loan Book by Geography

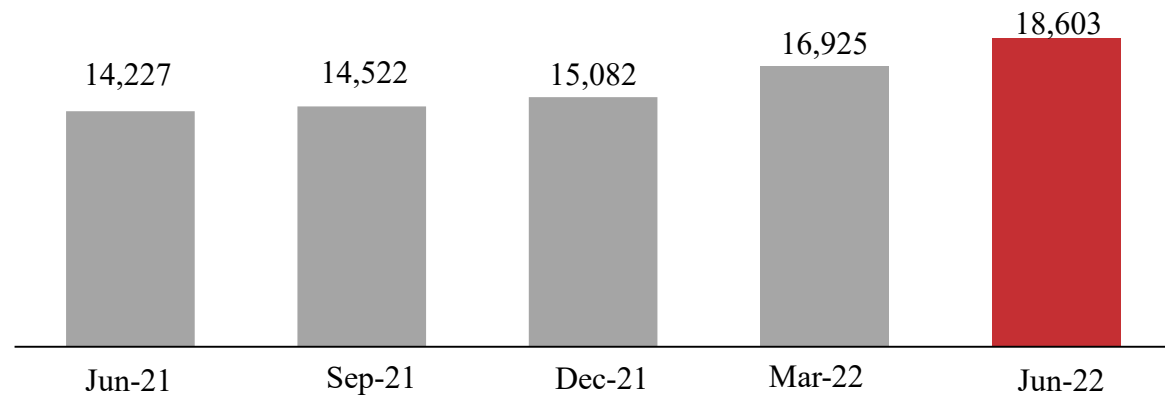


MSME strategic initiatives

- SIB MSME Integrated Lending Engine (SMILE) for MSME proposals upto Rs.2 crores launched in 9 pilot regions with focus on quality, ease & credit process transformation
- New LOS for SME (Newgen) for loans between 0-25 Crs covering entire B Segment.
- Co-lending platform & Fintech tie up for instant Business Loans
- Decentralization of MSME credit processing center with regional CPCs

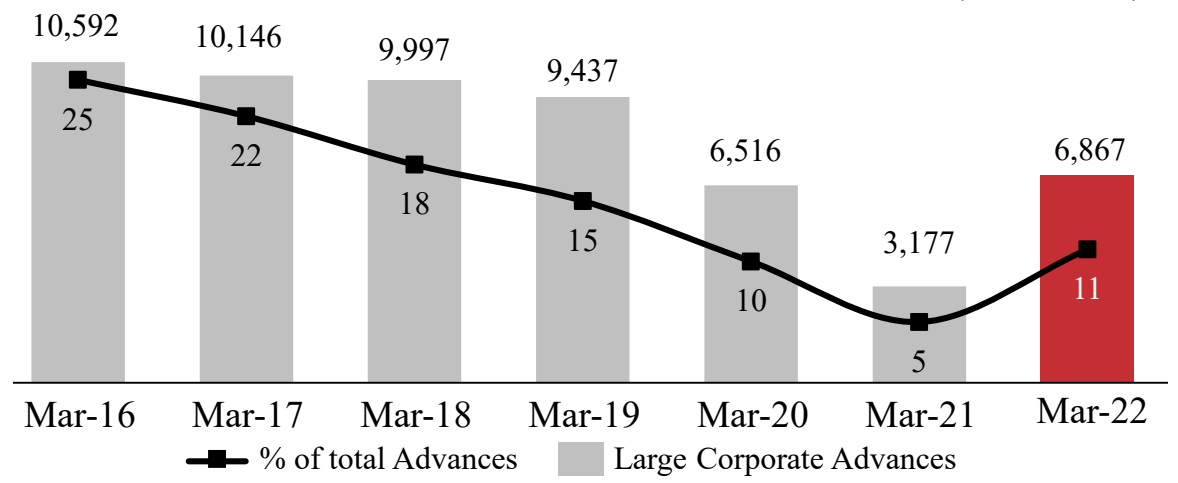
Corporate Loan Book

(Rs. in Crores)



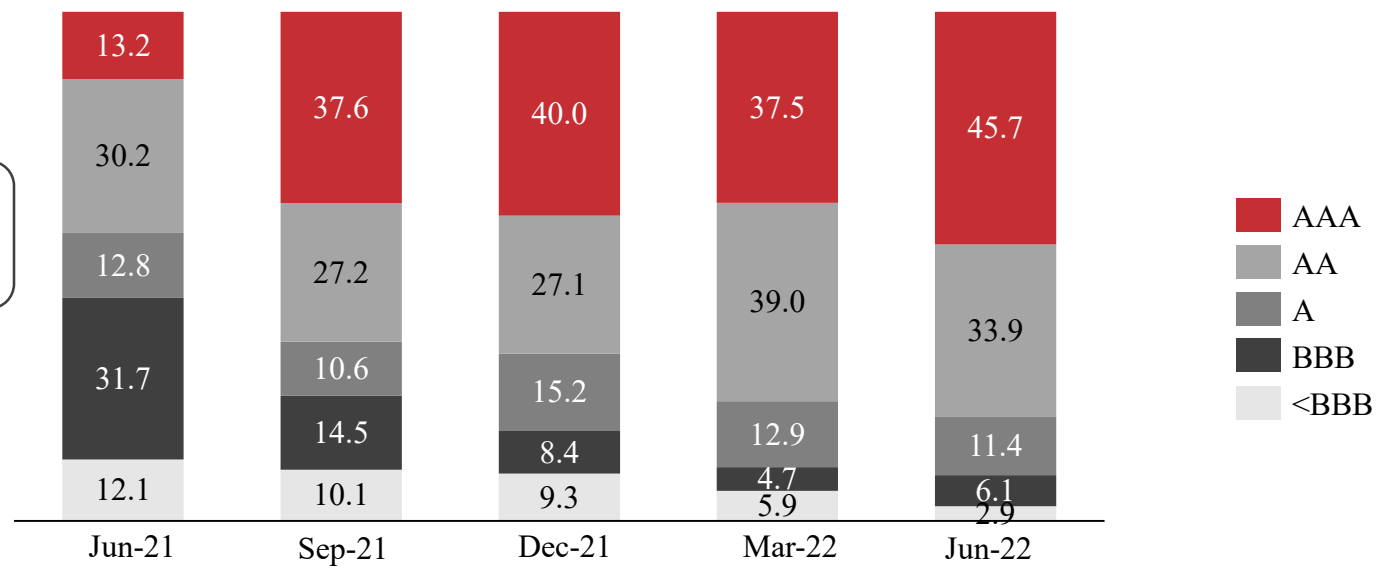
Standard Large Corporate Advances (Rs.100 Cr and above)

(Rs. in Crores)



Rating Profile of Large Corporate Loan Book (in %)

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

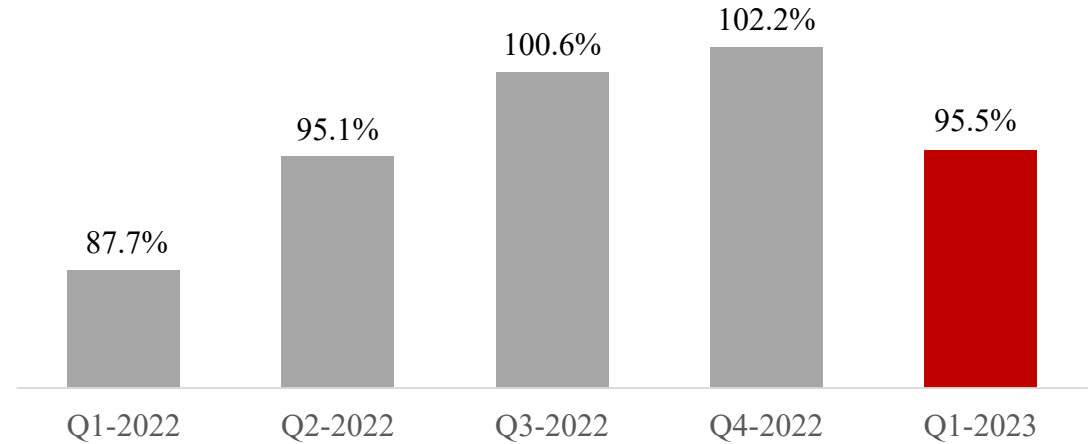


22 1. Does not include exposure to unrated state government owned entity

Segment wise NPA slippages

Rs. in Crore	Q1-2023
Agriculture	83
Business Loans	168
Personal Segment	47
Corporate	137
Total	435

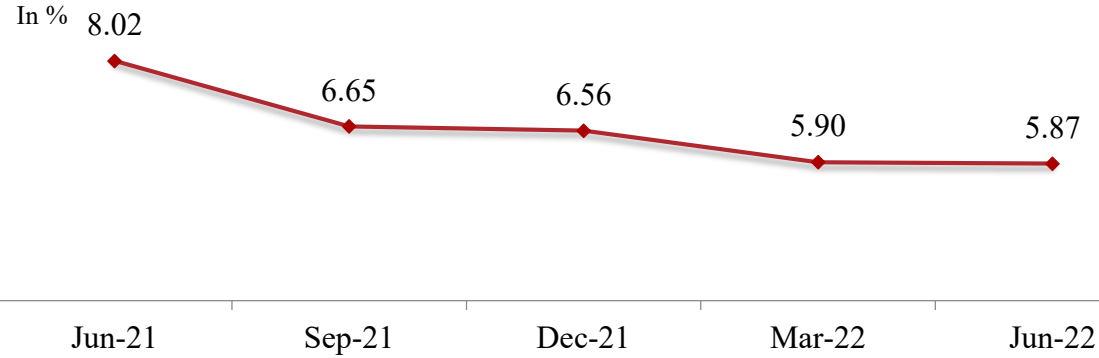
Collection efficiency



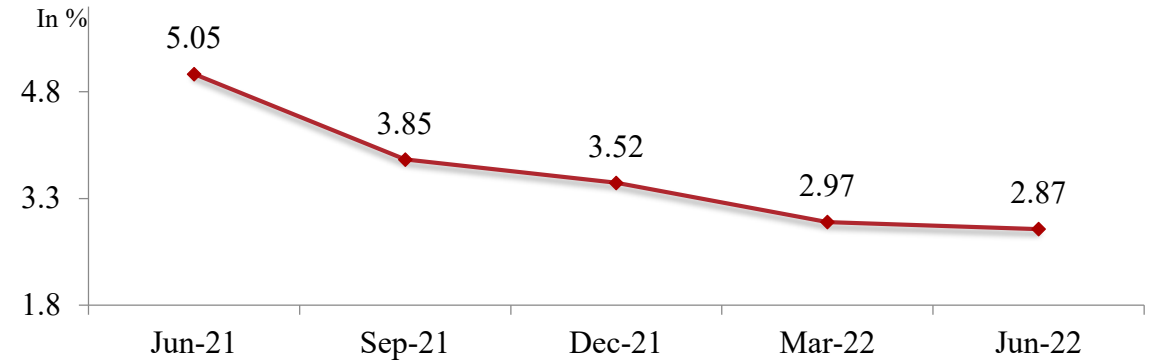
Segment wise GNPA

Rs. in Crore	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023
Agriculture	415	515	537	536	591
Business Loans	2,084	2,045	2,116	1,993	2,065
Personal Segment	673	668	599	510	496
Corporate	1,505	652	631	609	647
Total	4,677	3,880	3,883	3,648	3,799

Gross NPA



Net NPA



Gross NPA Movement

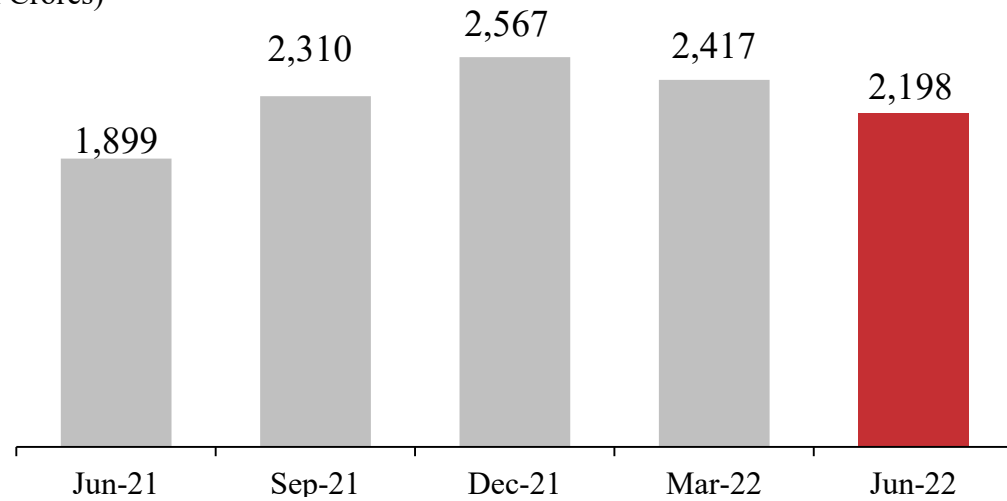
Rs. Cr.	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Opening	4,143	4,677	3,880	3,883	3,648
Additions	883	535	396	345	454
Deductions	350	1,332	393	580	303
Closing	4,677	3,880	3,883	3,648	3,799

Net NPA Movement

Rs. Cr.	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Opening	2,735	2,855	2,179	2,019	1,778
Additions	732	371	286	246	285
Deductions	612	1,047	446	487	262
Closing	2,855	2,179	2,019	1,778	1,801

Restructured Standard Advance

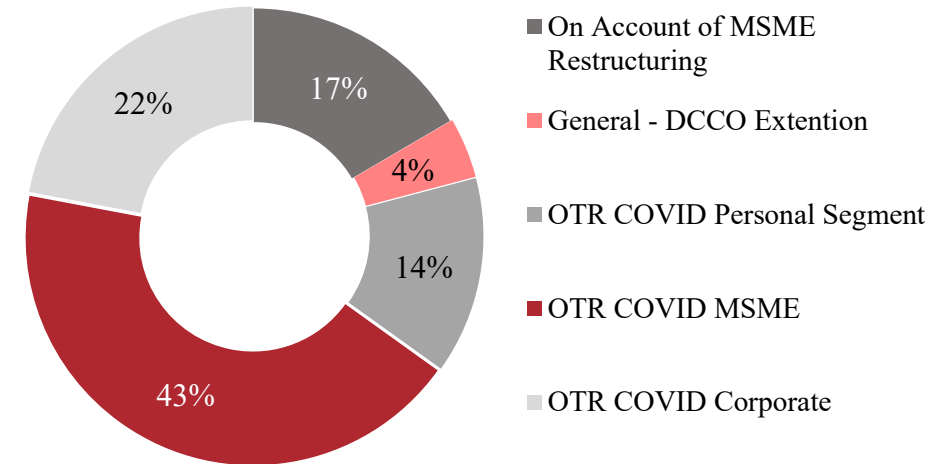
(Rs. in Crores)



Covid One Time Restructuring (OTR)

Rs. in Crore	Covid 1.0	Covid 2.0	Total
MSME	309	644	953
Personal loans	10	298	308
Other exposures	390	90	480
Total	709	1032	1,741

Sector Break up



Security Receipts

(Rs. in Crores)

Security Receipts Outstanding as on Mar 30, 2022		
Book Value	Provision	NAV
1,549.0*	920.3	628.7

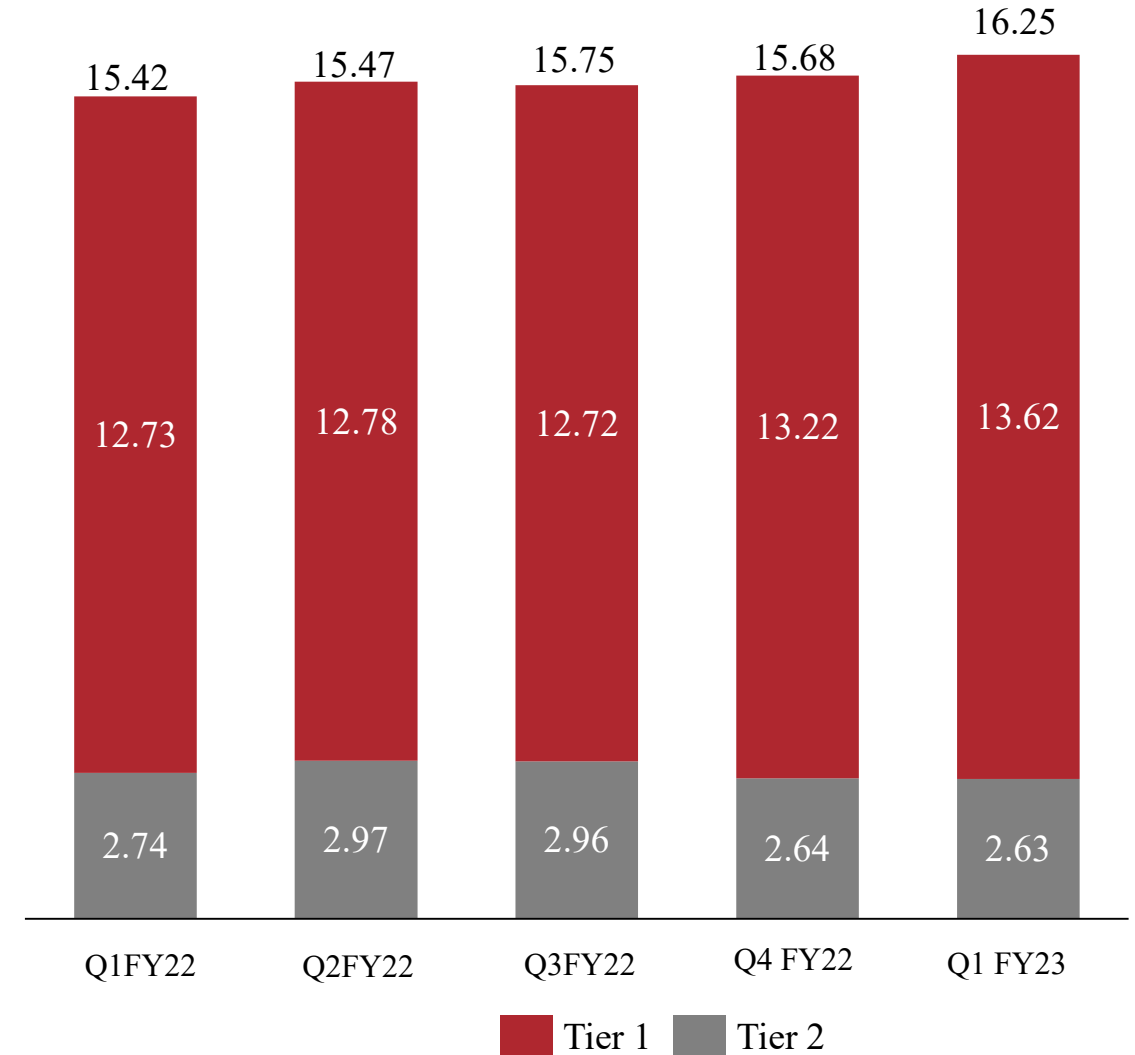
*of which Rs.821 Crore pertains to a single pool and this pool now holds a provision coverage of 71.3%

Risk Weighted Assets

Rs. in Crore	Jun 30, 2022		Mar 31, 2022	
	Value	Ratio	Value	Ratio
Total Capital	7,261.6	16.25%	7,207.7	15.86%
- Tier I	6,087.4	13.62%	6,050.9	13.22%
- Of which CET1	5,587.4	12.51%	5,550.9	12.13%
- Tier II	1,174.3	2.63%	1,206.8	2.64%
Risk Weighted Assets	44,675.9		45,743.6	

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

BASEL III



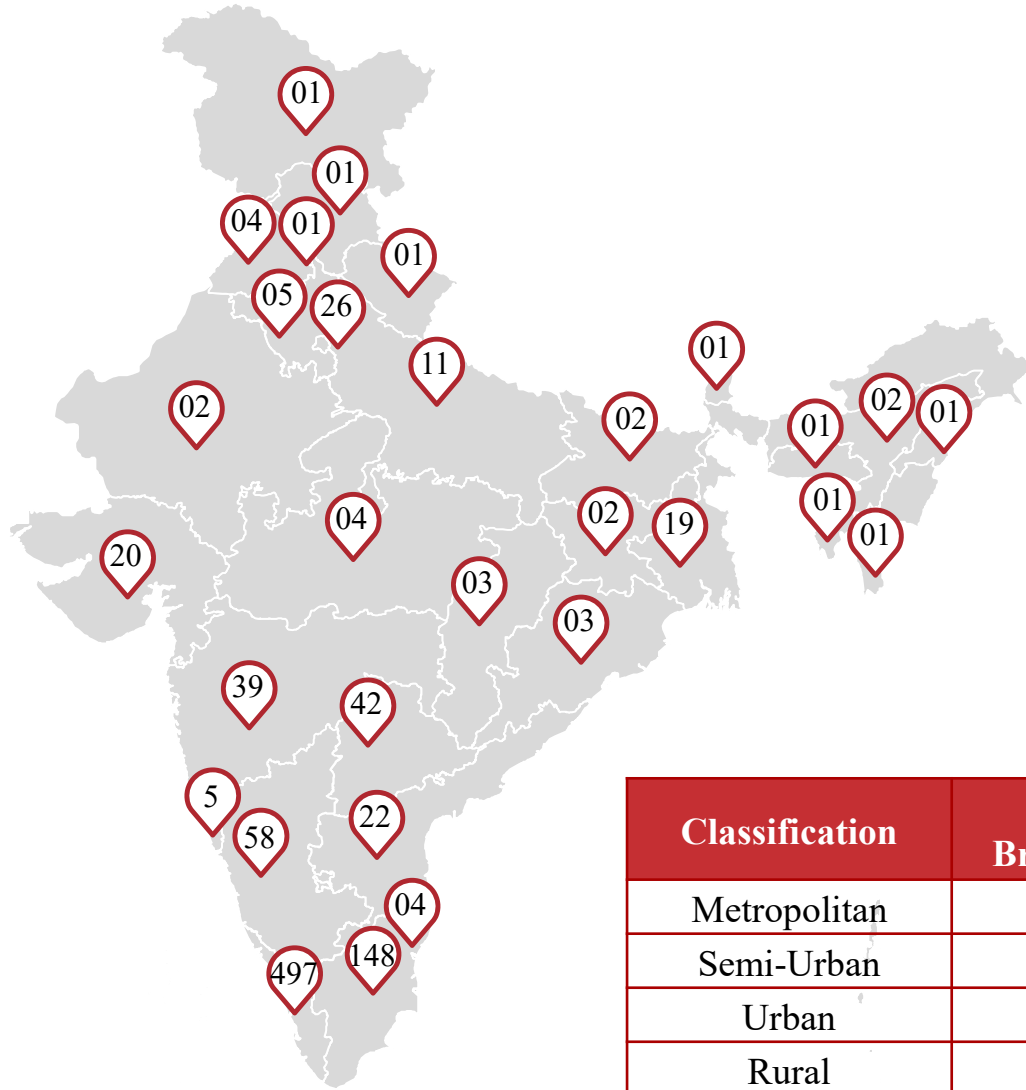
Investment Book

Details	Jun 21		Mar 22		Jun 22	
	Rs. in Crore	Modified Duration	Rs. in Crore	Modified Duration	Rs. in Crore	Modified Duration
HTM	15,466	3.77	19,365	3.04	19,122	2.83
AFS	5,852	0.52	3,036	0.97	4,353	0.68
HFT	14	0.01	132	1.67	14	9.14
Total	21,333	3.12	22,534	2.91	23,489	2.57

SLR & NON-SLR

Rs. in Crore	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
SLR	18,944	20,567	18,485	19,360	20,564
NON-SLR	2,388	2,489	2,581	3,174	2,925
Total	21,333	23,056	21,066	22,534	23,489

Wide network and young work force



Classification	No of Branches ¹
Metropolitan	195
Semi-Urban	457
Urban	172
Rural	103
Total	926

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

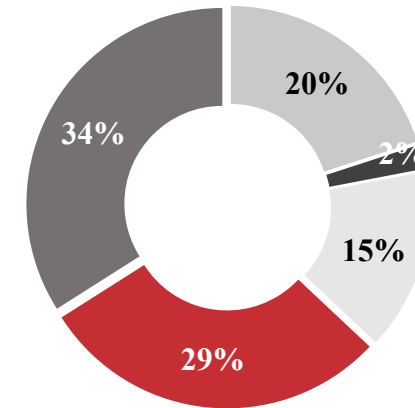


Total Employees

Q1 FY23: 9,553

Q4 FY22: 9,232

Experienced Work Force



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

Legacy Customer Base of 70 lakhs



Branches¹

Q1 FY23: 927

Q4 FY22: 929

ATM

Q1 FY23: 1,272

Q4 FY22: 1,270

Awards & Recognitions



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



Mr. Pradeep V.N. (CGM - RO Mumbai) collecting the Award on behalf of Mr. Anto George T. (SGM HR and Admin) at an event conducted at Taj Land's End, Mumbai

South Indian Bank wins the **FINNOVITI 2022** Awards from Banking Frontiers in the category of **Robotic Automation Merchant Credit Processing**



South Indian Bank’s Learning and Development (L&D) unit bagged two prestigious awards, at the National Awards for Leadership and Excellence in Mumbai.

1. Excellence in Learning and Development.
2. Chief Learning Officer of the Year – **Mr. Rajesh Rajah**, Head - Learning and Development



South Indian Bank bags 2022 Finnoviti Award

in the category of
**Robotic Automation of
Merchant Credit Processing**





Launch of customs duty collection by South Indian Bank through ICEGATE portal: SIB MD & CEO Mr. Murali Ramakrishnan in the presence of top executives met Ms Shankari Murali ICAS (Principal Chief Controller of Accounts -CBIC) Ms. Chandan Mishra ICAS (Chief Controller of Accounts) and other higher officials of CBIC at Delhi

South Indian Bank is authorized by RBI as an agency bank of RBI at DGBA central office RBI-Mumbai and is accredited and is authorized to collect Direct and Indirect taxes on behalf of Central Board of Direct Taxes (CBDT) and Central Board of Indirect Taxes & Customs (CBIC).

SIB has completed the integration with **ICEGATE** (Indian Customs Electronic Gateway) portal for customs duty collection. *Bank is the first bank who have completed the integration with ICEGATE portal* among the banks which got agency banking licence post to the embargo lifting by Department of Financial Service GoI for doing government business by private sector banks. Now corporate & retail customers of the Bank can pay customs duty through the Internet Banking platform '**SIBerNet**'.

Mr. Murali Ramakrishnan, MD & CEO

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

Mr. Thomas Joseph K, EVP and Group Business Head

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

Mr. Anto George T, SGM- HR & Admin

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

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

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

Mr. Sony A, GM & CIO

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

Ms. Minu Moonjely, GM Credit

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

Ms. Biji S S, GM & Head Corporate Business

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

Mr. Nandakumar G, GM & Head SME Business

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

Ms. Chithra H, GM & Chief Financial Officer

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

Mr. Harikumar L, GM & Head Branch Banking

- Post Graduate in Management with more than 25 years of experience in the banking industry
- Previously worked in Axis Bank for more than two decades handling leadership roles in Retail Banking at Circle, Zonal & National level covering Branch Banking, NR Business, RM Channel & Wealth Channel

Mr. Abey Abraham, GM -Housing Loan Business Group

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

Mr. Senthil Kumar, GM & Head Recovery & Collections

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

Mr. Sivaraman K, GM & Head Business Operations Group

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

For further information, please contact:

The South Indian Bank Ltd.

CIN - L65191KL1929PLC001017

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THANK YOU