

DEPT : SECRETARIAL  
REF No. SEC/ST EX.STT/31 /2020-21

June 26, 2020

National Stock Exchange of India Ltd.,  
Exchange Plaza, 5<sup>th</sup> Floor,  
Plot No.C/1, G Block,  
Bandra-Kurla Complex,Bandra (E),  
**Mumbai – 400 051.**  
SCRIP CODE: SOUTHBANK

BSE Ltd.  
Corporate Relationship Department,  
First Floor, New Trading Wing,  
Rotunda Building, P J Towers,  
Dalal Street, Fort,  
**Mumbai – 400 001.**  
SCRIP CODE: 532218

Dear Sirs,

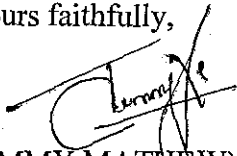
**Sub: Presentation to Investors and Analysts**

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/financial year ended 31st March, 2020.

The aforesaid information is also being hosted on the website of the Bank [www.southindianbank.com](http://www.southindianbank.com).

Kindly take the same in your records.

Yours faithfully,

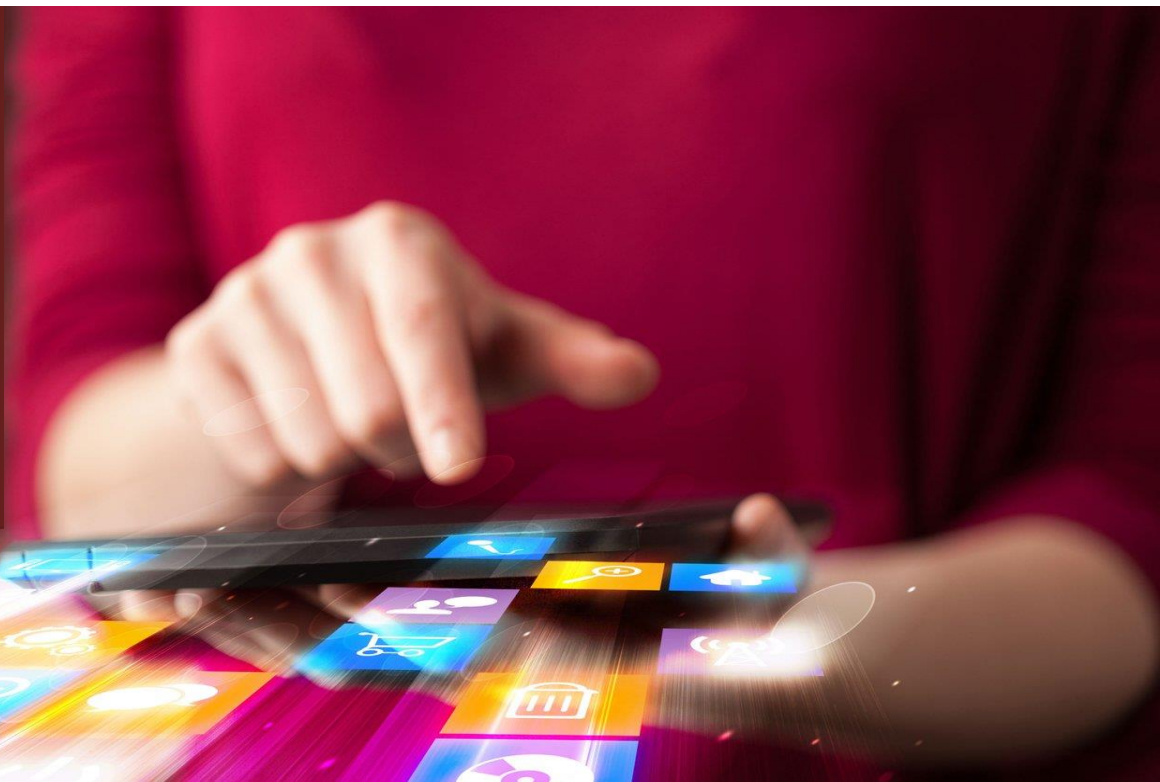


(JIMMY MATHEW)  
COMPANY SECRETARY

Encl: a.a.



*Bank  
On  
Us*



*Investor Presentation - June 2020*



Q4 & FY20 Highlights



Business Strategy



Performance Matrix



Next Generation Bank



About Us

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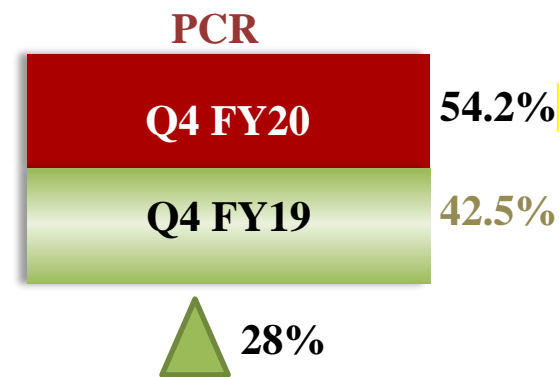
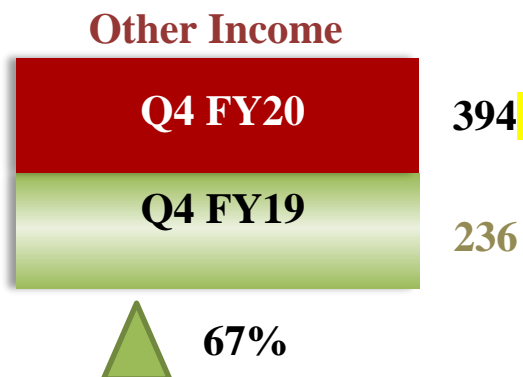
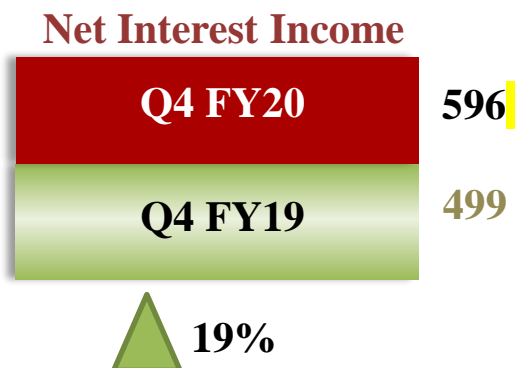
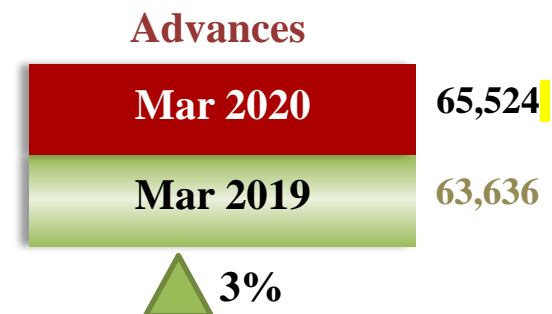
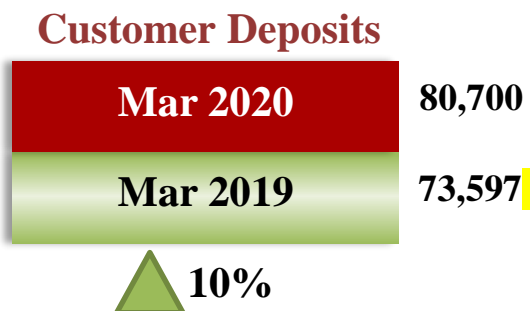
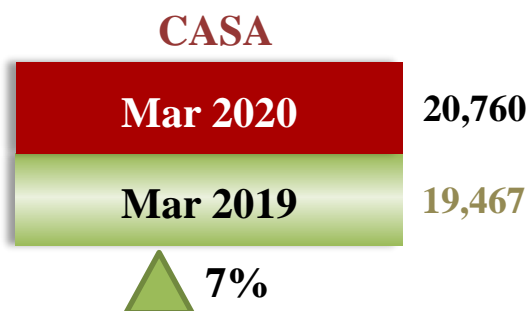
# Q4 FY20 Highlights



# Key Quarterly Highlights – Q4 FY20

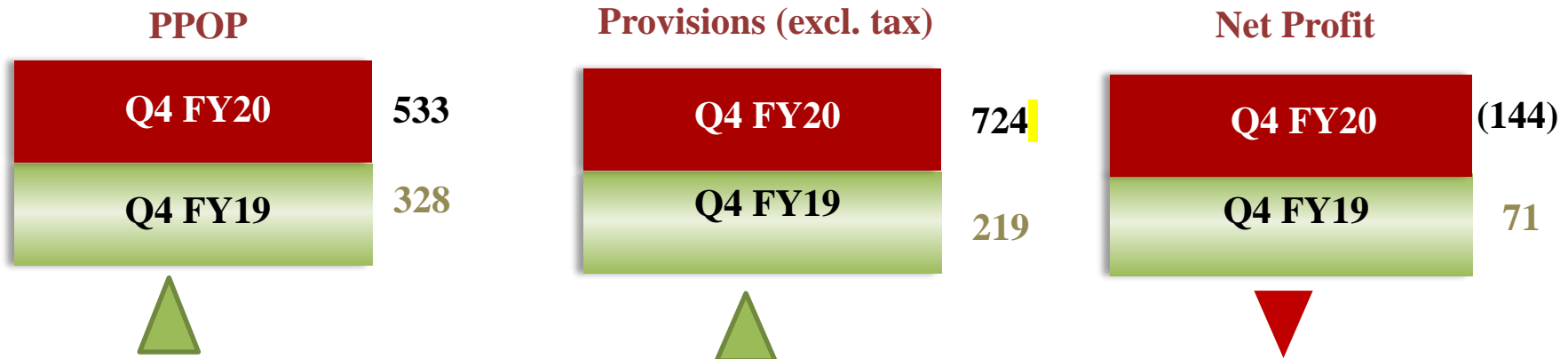


Rs. Cr.



# Key Quarterly Highlights – Q4 FY20

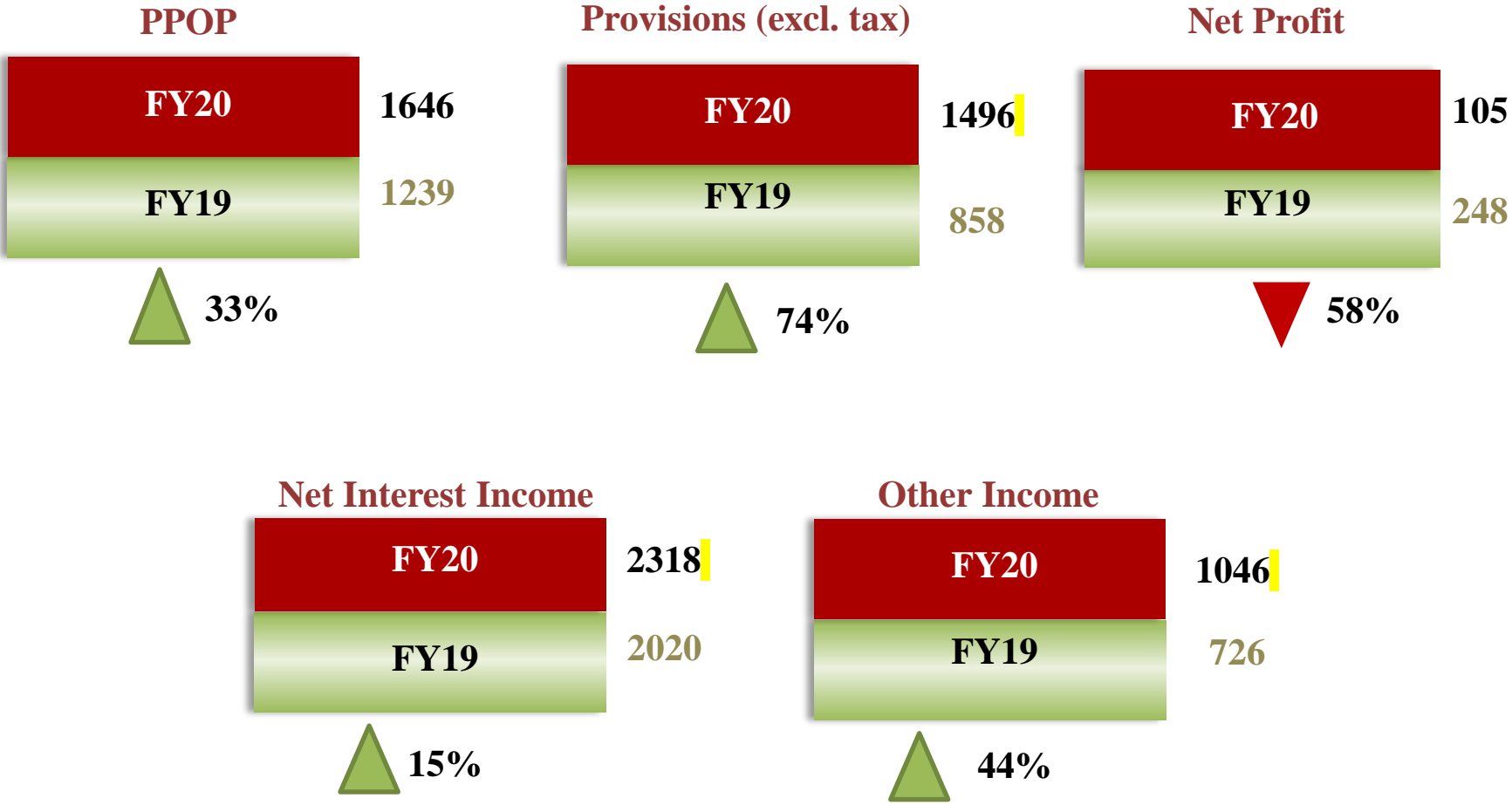
Rs. Cr.



## Impact of One-off's on Net Profit

Impact of one-offs on Net Profit	Rs. In Crs	Net Profit Excl. One – off's	Net Profit Excl. One – off's
<b>Extraordinary Provisions</b>		<b>Q4 FY20</b>	<b>FY20</b>
- MTM on SR's	255	104	353
- Covid-19 Related	77	71	248
<b>Total</b>	<b>332</b>	<b>49%</b>	<b>42%</b>

# Key Highlights – FY20





# 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

- Strategy & Road map in place to increase CASA funds
- Alternate channels for mobilising CASA
- Centralized processes allowing branches to focus on garnering low cost funds
- Continuous improvement/review of products

- Granularise loan portfolio to spread out risk
- Cautious 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 3<sup>rd</sup> Party/Investment products to generate more other income

# ...Performance in Line with Strategy

**Strengthen Retail base**

**Rs. 21,173 Cr**

**INCREASE**  
**15% YoY**

**Improve CASA**

**Rs. 20,760 Cr**

**INCREASE**  
**7% YoY**

**Expand Agriculture &  
MSME base**

**Rs. 25,692 Cr**

**INCREASE**  
**8% YoY**

**Reduction of  
Corporate Exposure**

**Rs. 18,659 Cr**

**DECREASE**  
**15% 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**

01

Centralized  
Marketing &  
Processing  
Centre (Kochi)



## Loan Processing

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- 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

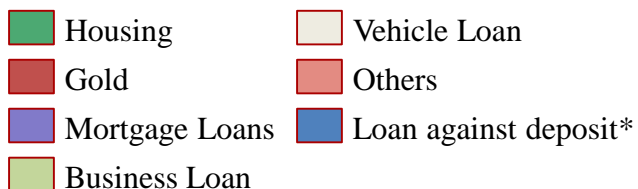
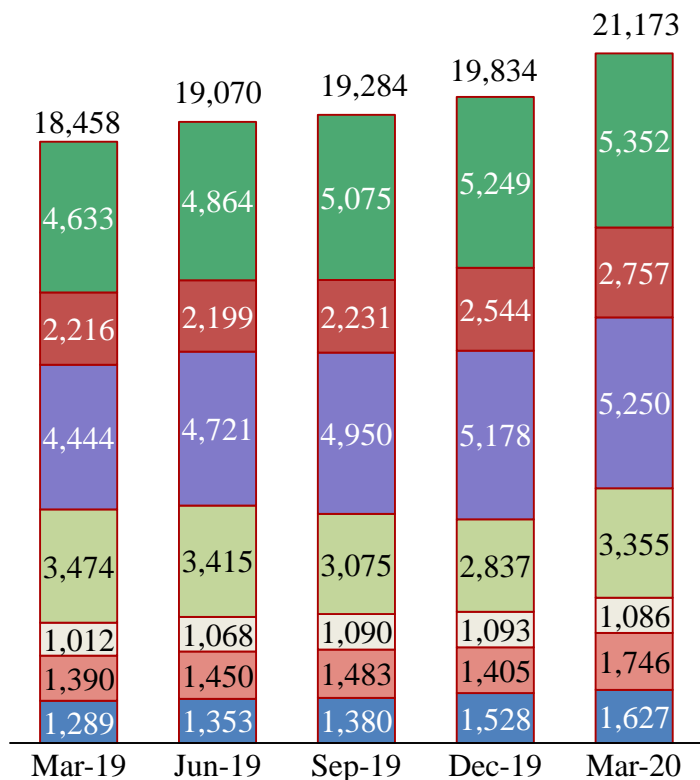
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- Penetrate further in the existing set of Customers
- Faster Sanctions

# ...by focus on Housing Loans in Retail

## Retail Breakup

Rs. Cr.



## 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

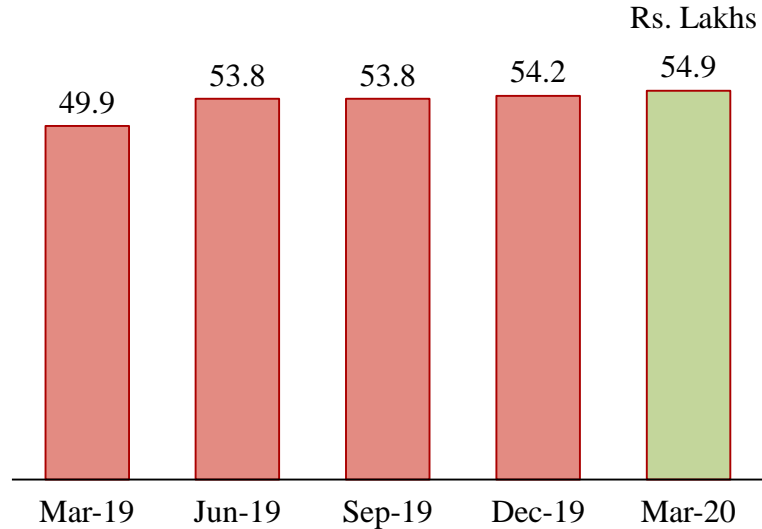
## January to March 2020

- Mortgage Loans Sanctioned: 2,105 Nos.
- Amount of Mortgage Loans Sanctioned: Rs. 590 Cr

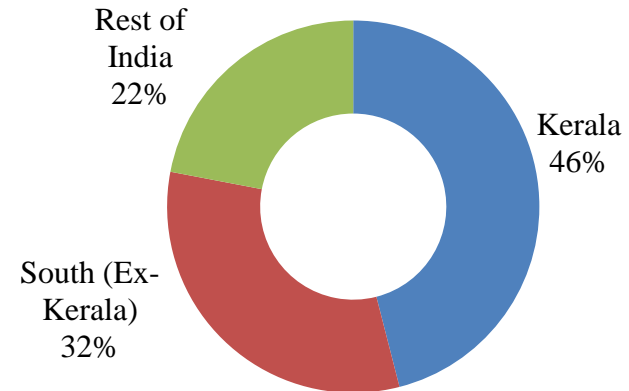
\*LAD = Loan against deposits

# ...becoming a Banker of Choice to SMEs

## Average MSME Loan / Account



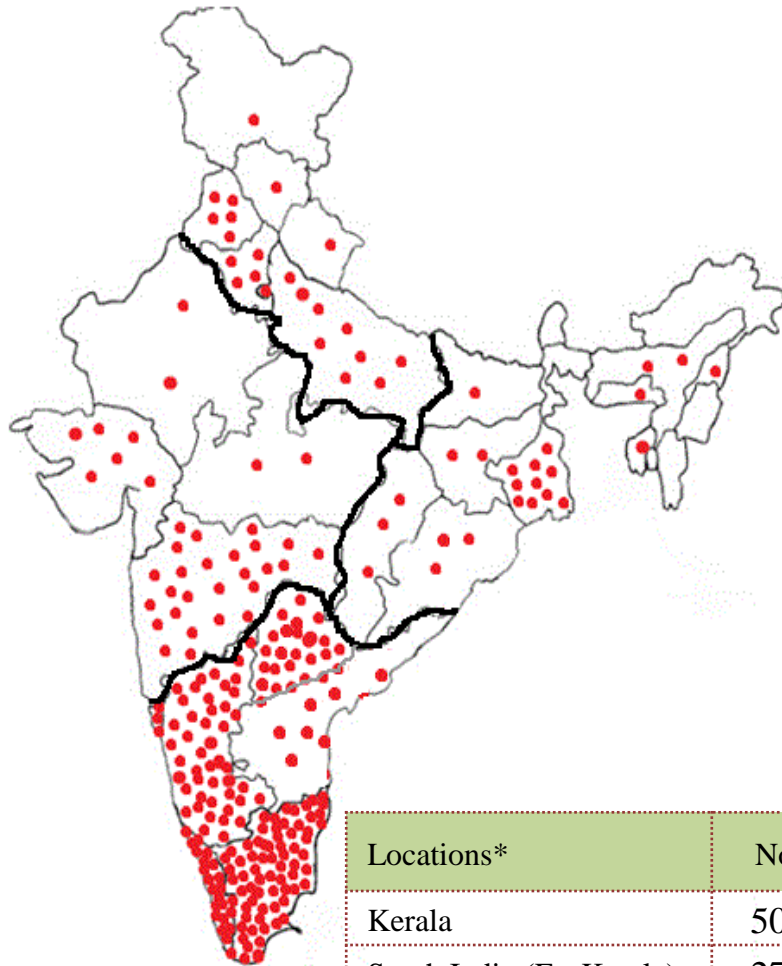
## MSME Loan Book by Geography



## SME Highlights

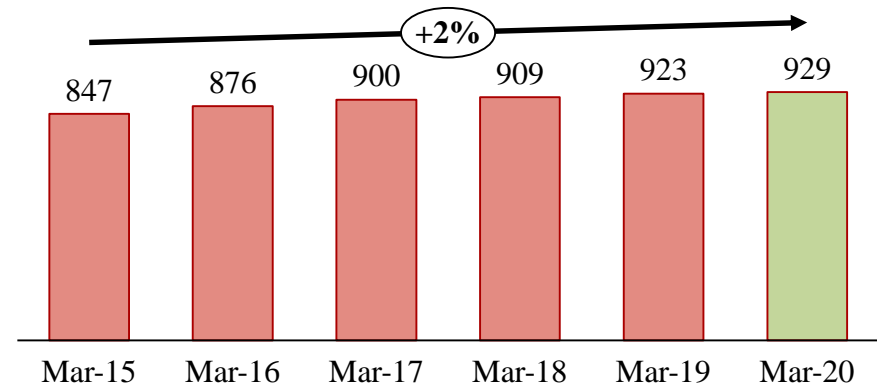
- Dedicated executive to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well - liabilities, vehicle finance
- Ongoing training (in-house as well as external)
- 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

# ...with the help of our Wide Network

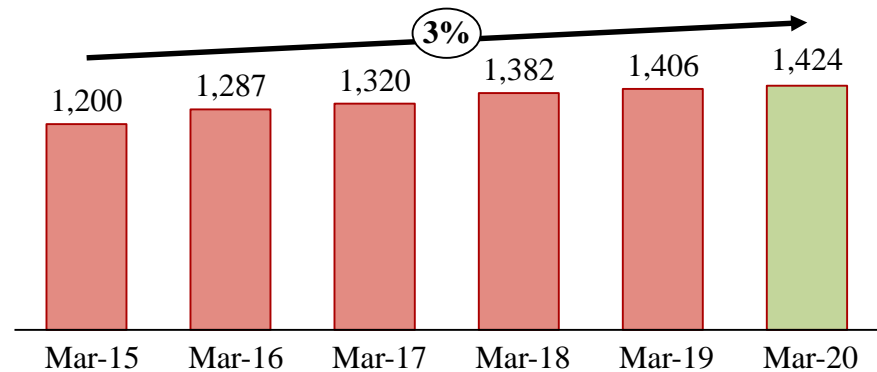


Locations*	No.
Kerala	508
South India (Ex-Kerala)	272
Rest of India	149
<b>Total Customer Touch Points</b>	<b>929</b>

## Customer Touch Points



## Total ATM Network

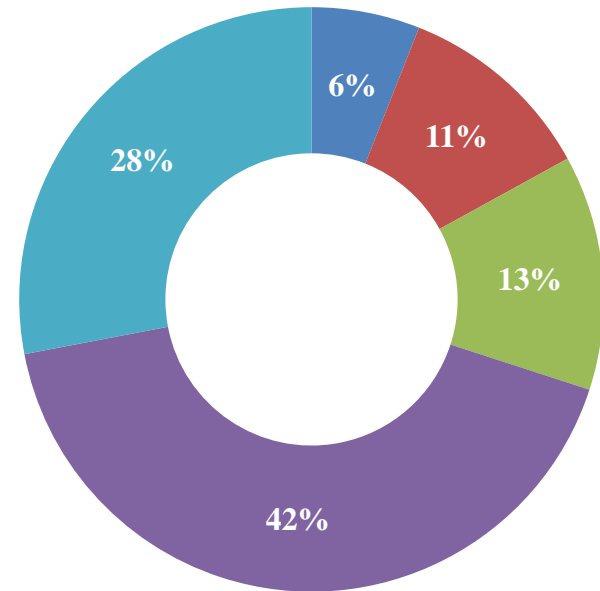
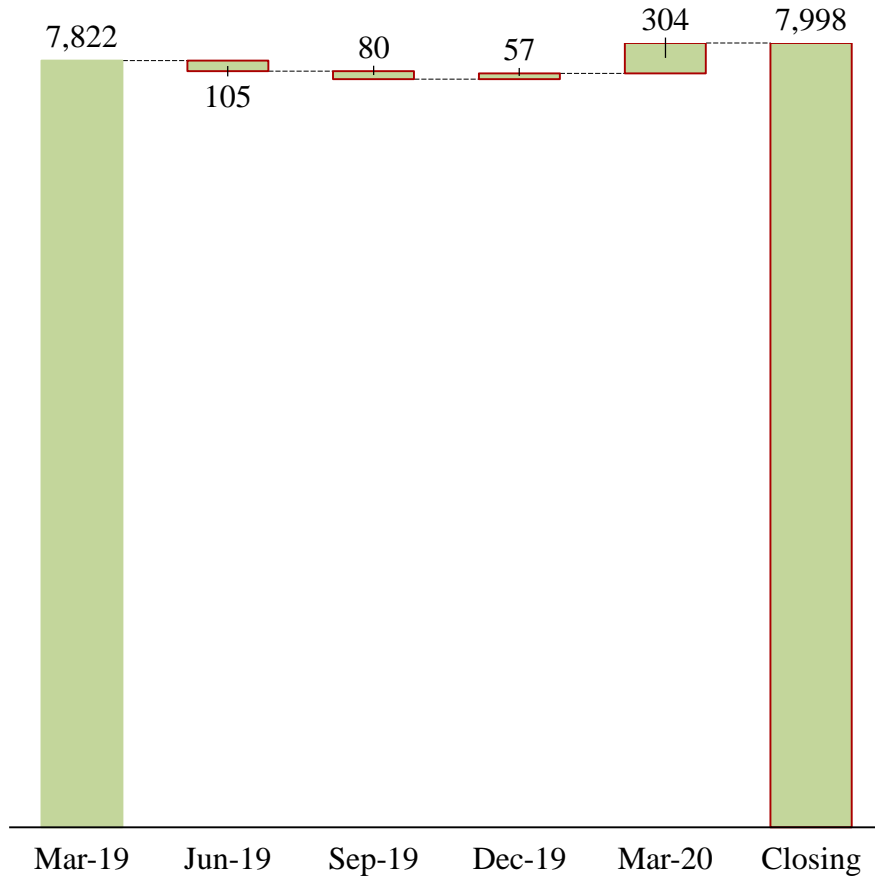


\*Map for illustration purpose only

# ... and our Experienced Employees

## Employee Addition

Total Employees: 7,998\*



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

\*Full-time officers and clerks





# Performance Matrix

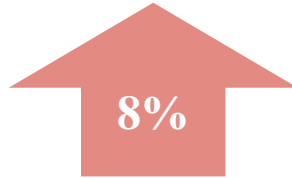


# Strong Deposit Franchise



## Deposits (excl. CDs)

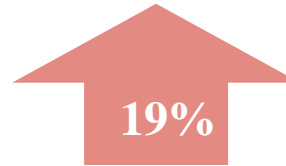
**Mar 2020**  
69,827



64,478  
**Mar 2019**

Retail Deposit

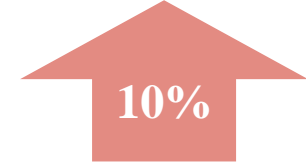
**Mar 2020**  
10,874



9,119  
**Mar 2019**

Bulk Deposit

**Mar 2020**  
80,700



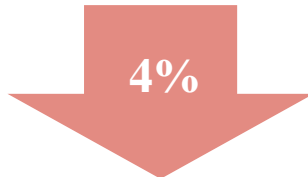
73,597  
**Mar 2019**

Total Deposits

Rs. Cr.

## CASA Deposits

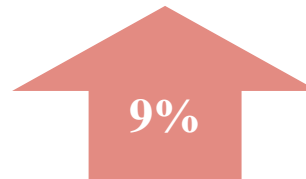
**Mar 2020**  
3,208



3,332  
**Mar 2019**

Current Deposit

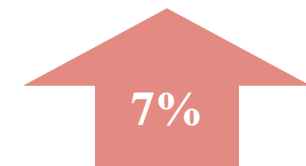
**Mar 2020**  
17,552



16,135  
**Mar 2019**

Savings Deposit

**Mar 2020**  
20,760



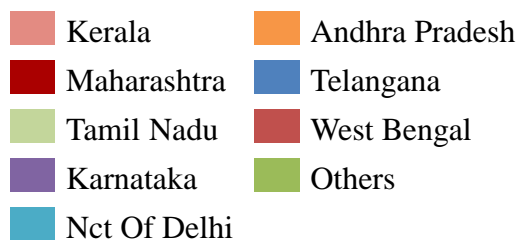
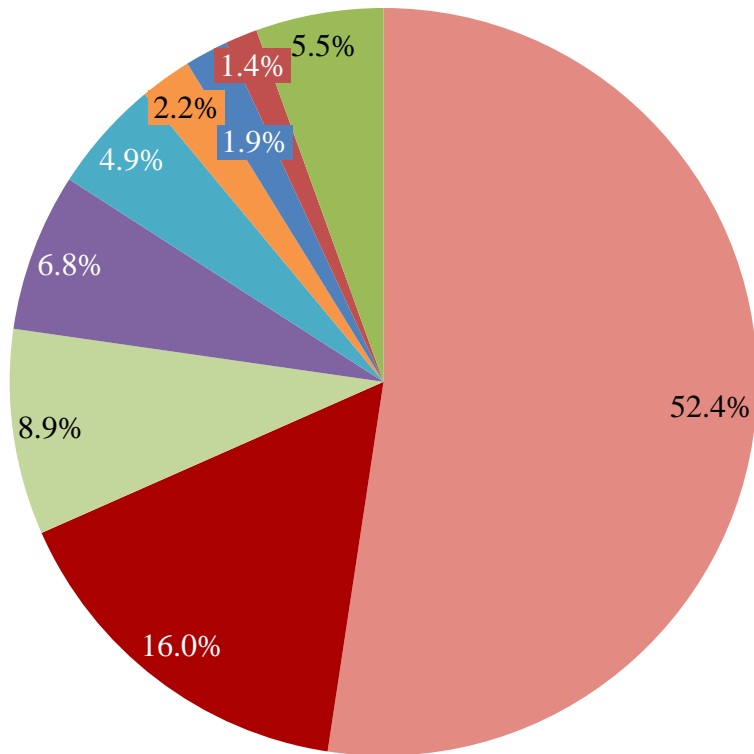
19,467  
**Mar 2019**

Total CASA

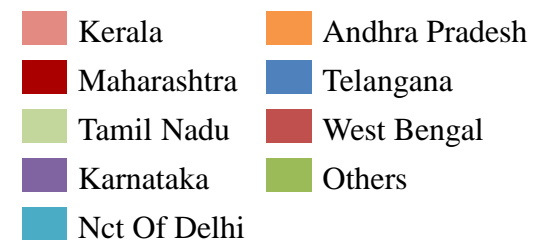
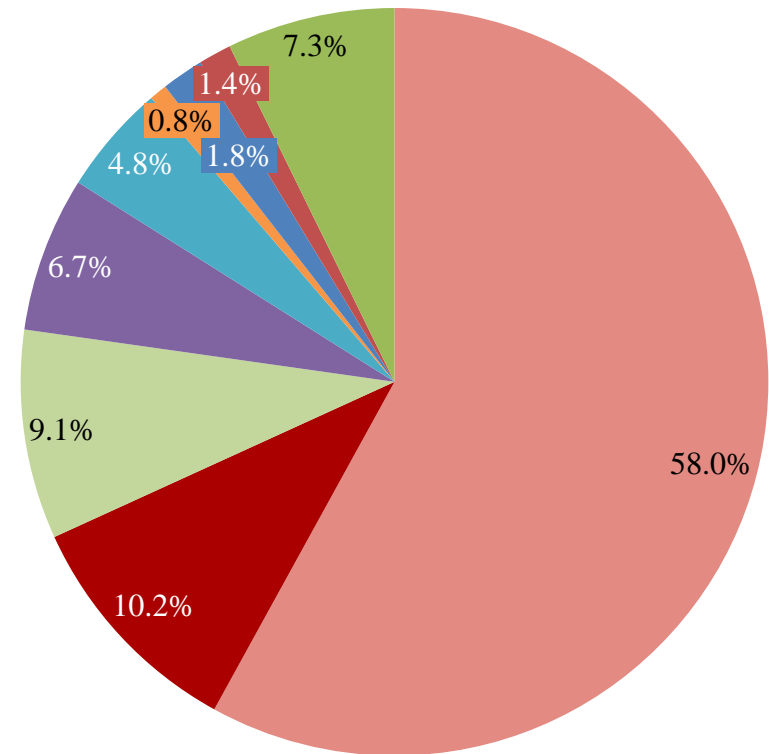
Rs. Cr.

# Deposits across Regions

**Mar 2019**



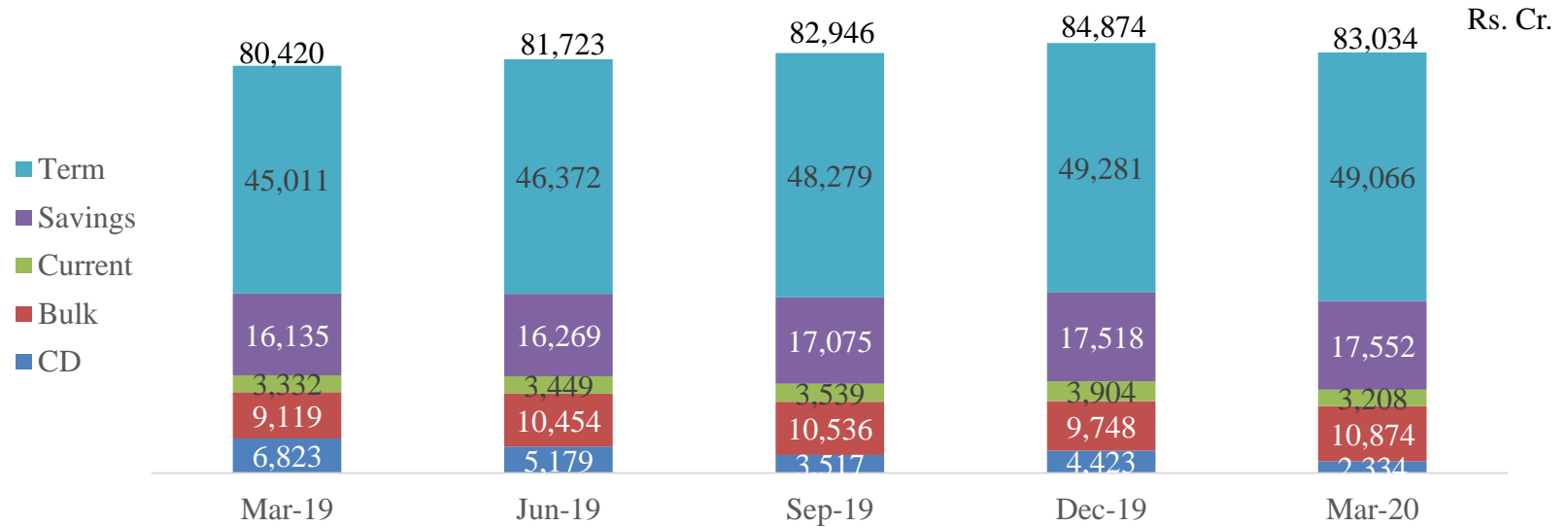
**Mar 2020**



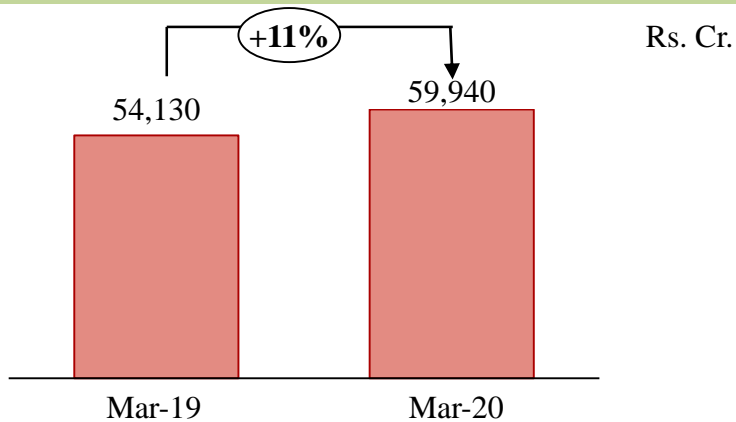
# Retail Deposits Growing...



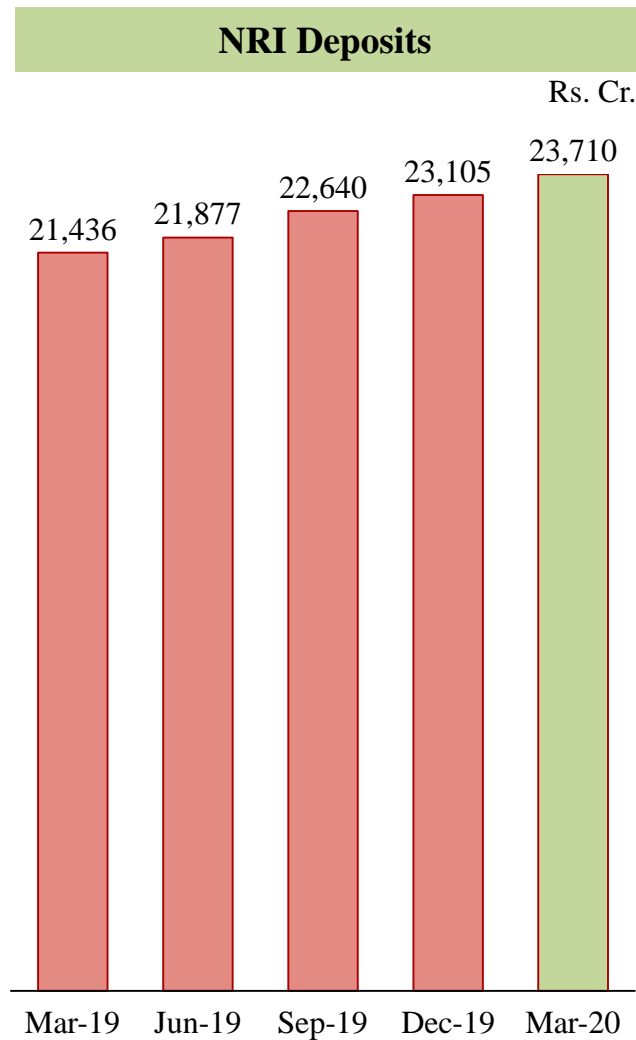
## Breakup of Deposits



## Retail Term Deposits



# Break Up of Non-Resident Deposits

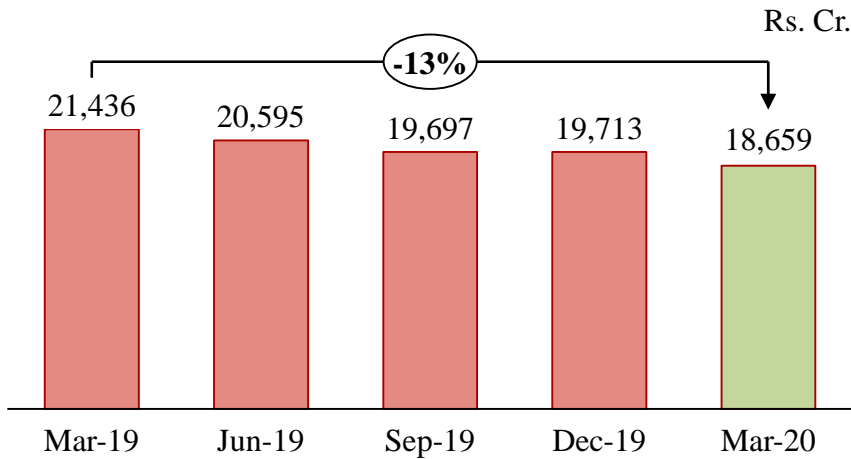


Deposit Type	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020
NR SB	4,397	4,449	4,576	4,754	5,068
NR CD	23	23	25	27	26
FCNR (B), RFC & Others	1,837	1,886	1,925	1,942	1,907
<b>Low-Cost NRI Deposit (Sub Total)</b>	<b>6,257</b>	<b>6,358</b>	<b>6,526</b>	<b>6,723</b>	<b>7,001</b>
NRE Term Deposit	14,533	14,854	15,440	15,687	15,990
NRO Term Deposit	647	665	674	695	719
<b>Total NRI Deposit</b>	<b>21,436</b>	<b>21,877</b>	<b>22,640</b>	<b>23,105</b>	<b>23,710</b>

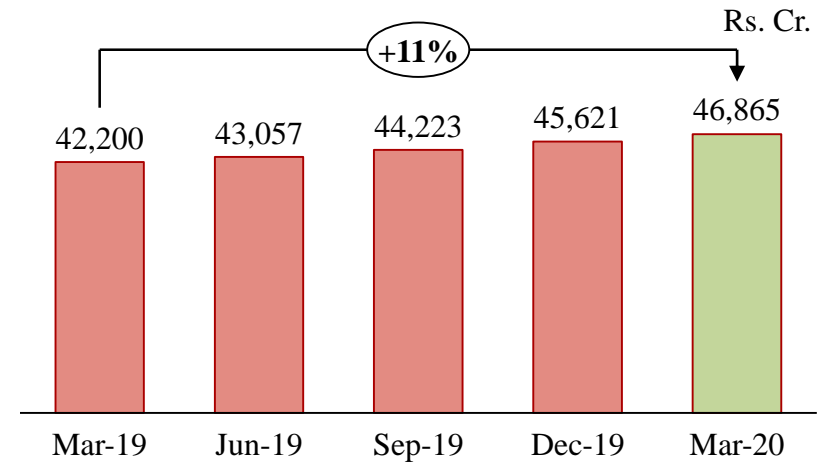
# Composition of Loan Book



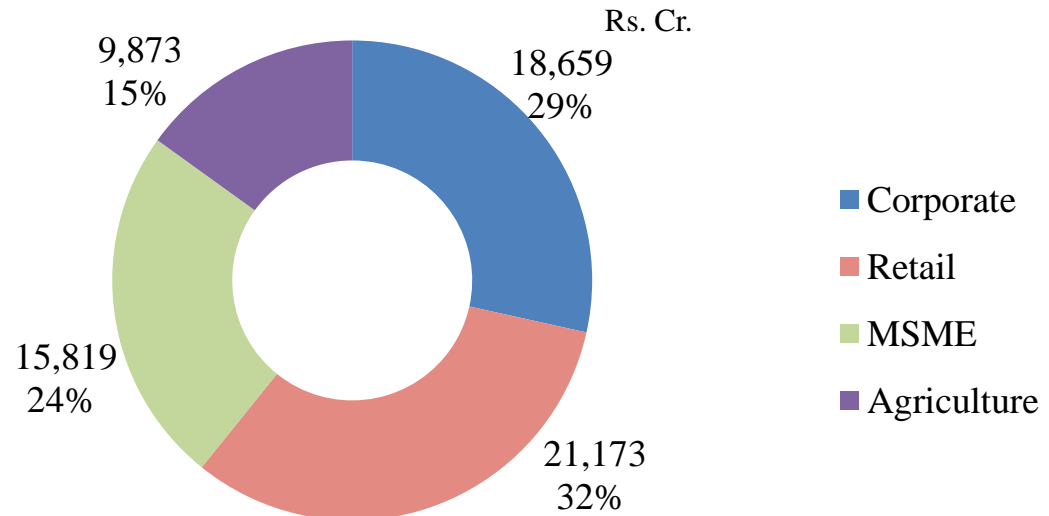
## Corporate Advances (Rs. 25 Cr and above)



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

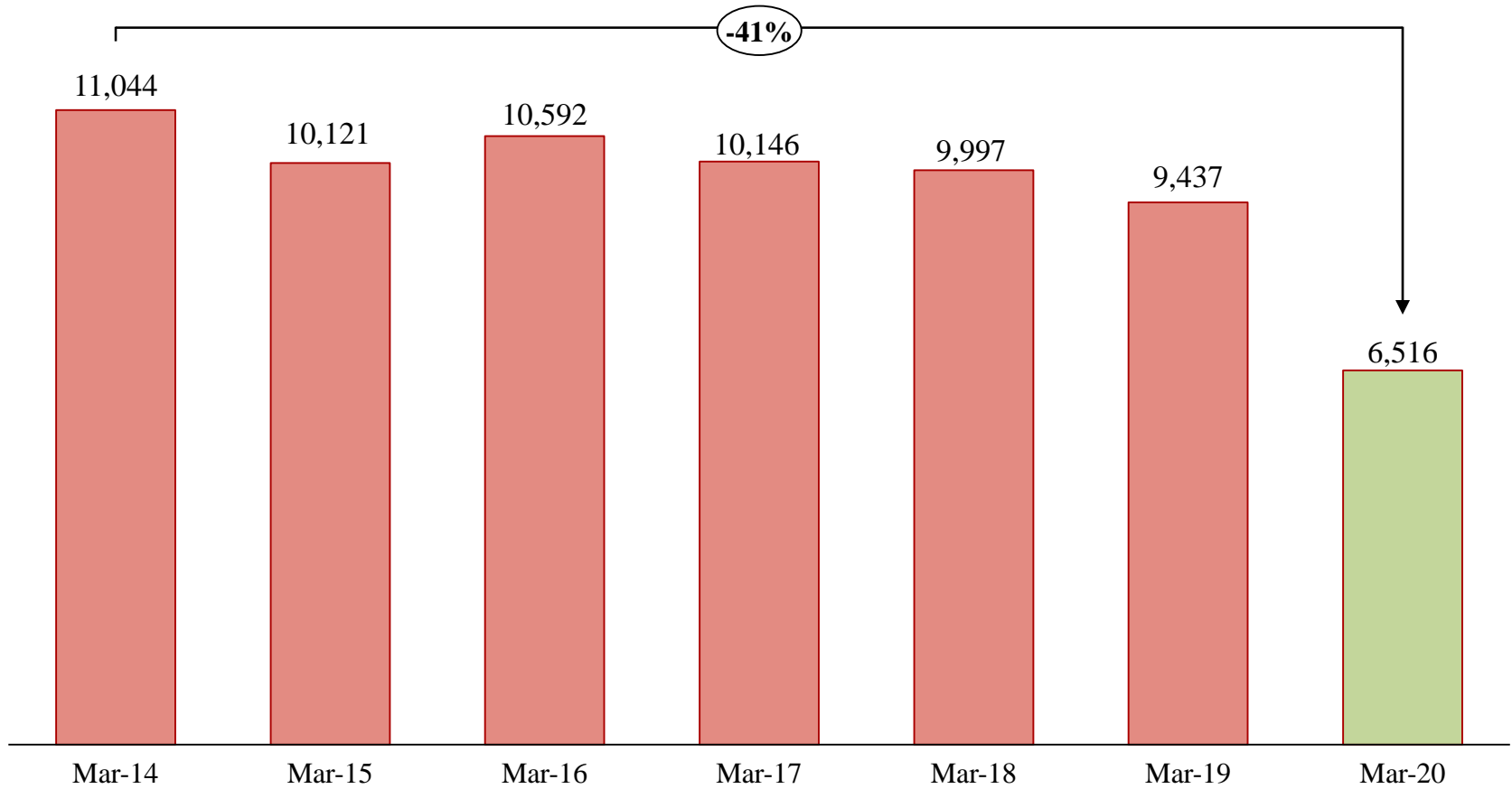


## Segment wise Break Up of Total Loan Book



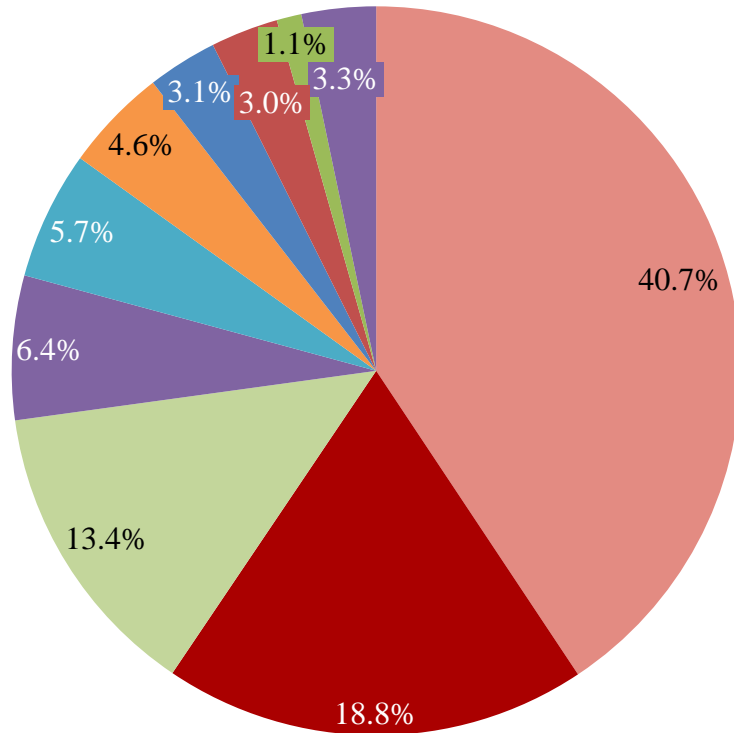
# Large Corporate Loan Book

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

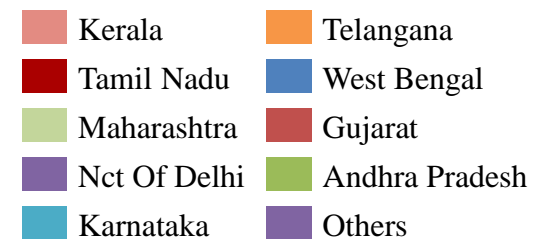
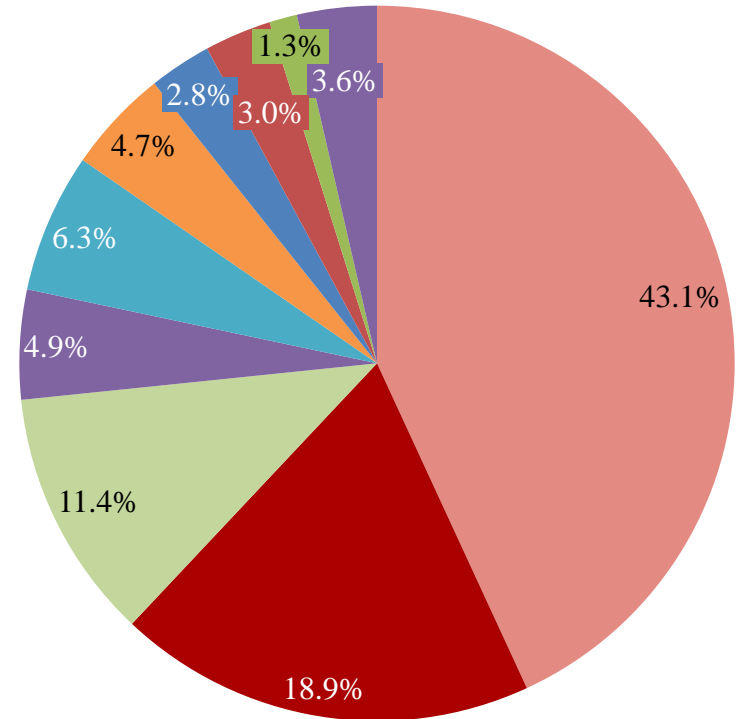


# Advances growing Across Regions

**Mar 2019**



**Mar 2020**





# Composition of Loan Book

## Break up of Loan book

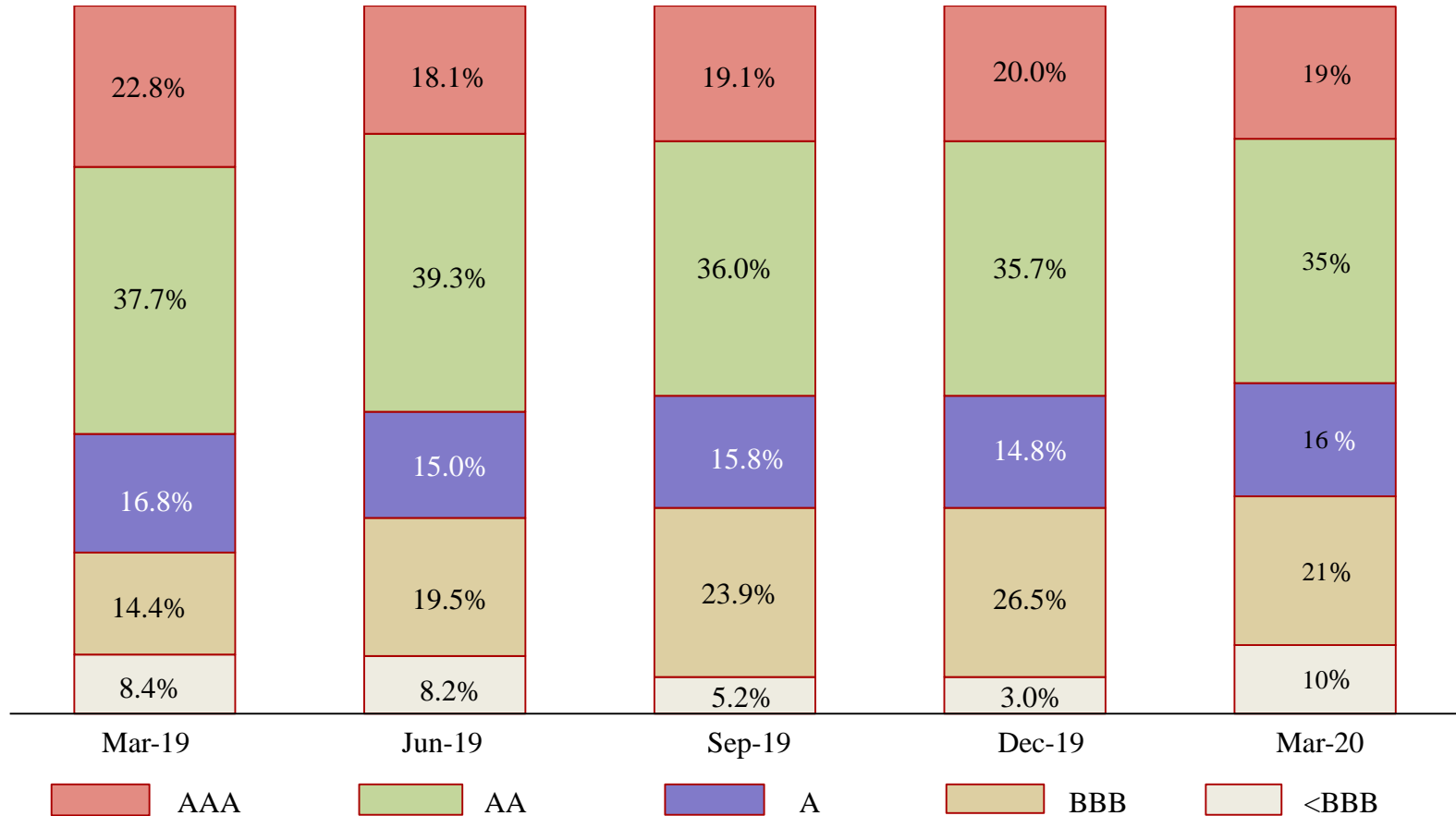
Advances (Rs. Cr)	Mar-19		Jun-19		Sep-19		Dec-19		Mar-20	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Less than 5 Cr	358,679	30,480	364,352	30,967	370,095	31,725	369,517	32,821	374,069	33,462
5 - 25 Cr	1,155	10,431	1,166	10,789	1,183	11,246	1,369	11,310	1,239	11,989
25 - 100 Cr	233	10,156	236	9,961	227	9,840	241	10,662	219	10,295
More than 100 Cr	51	9,437	49	8,781	45	7,964	42	7,297	40	6,516
<b>Total</b>	<b>3,60,118</b>	<b>60,504</b>	<b>3,65,803</b>	<b>60,498</b>	<b>3,71,550</b>	<b>60,775</b>	<b>371,169</b>	<b>62,090</b>	<b>375,567</b>	<b>62,262</b>
Gross NPA	7,606	3,132	8,258	3,154	8,281	3,145	8,276	3,244	8,026	3,262
<b>Total Advances</b>	<b>367,724</b>	<b>63,636</b>	<b>374,061</b>	<b>63,652</b>	<b>379,831</b>	<b>63,920</b>	<b>379,527</b>	<b>65,334</b>	<b>383,593</b>	<b>65,524</b>

# Rating Profile of Large Corporate Loan Book

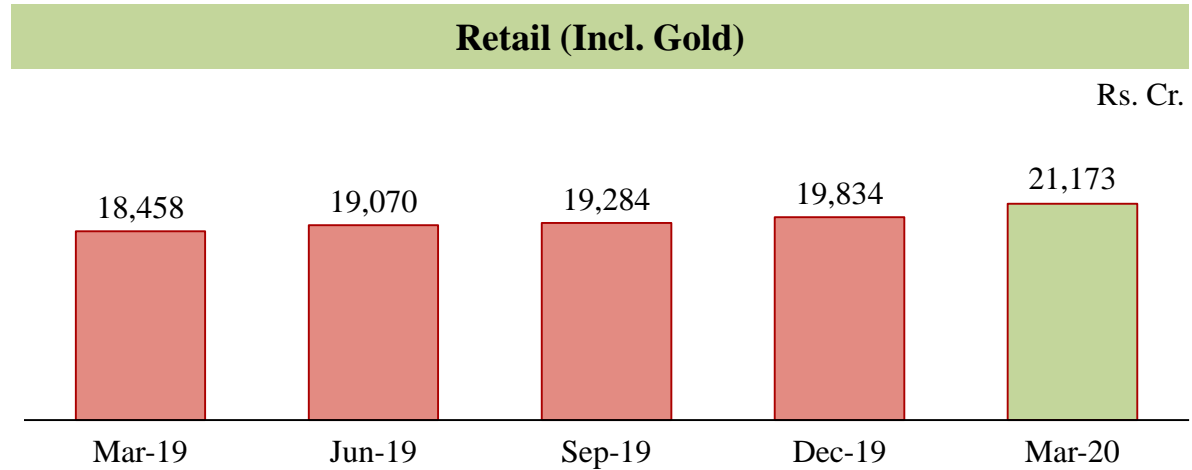


## Standard Advances above Rs. 100 Cr.

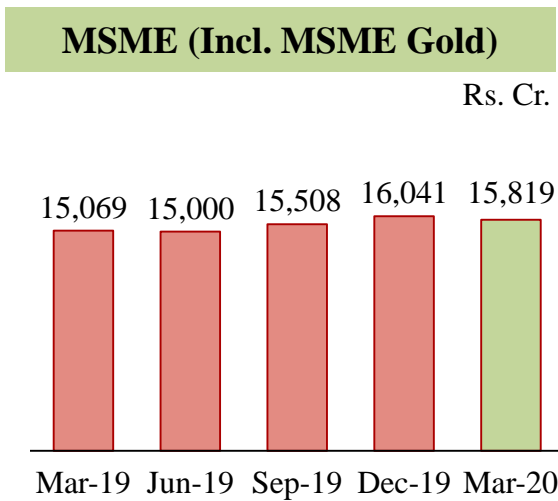
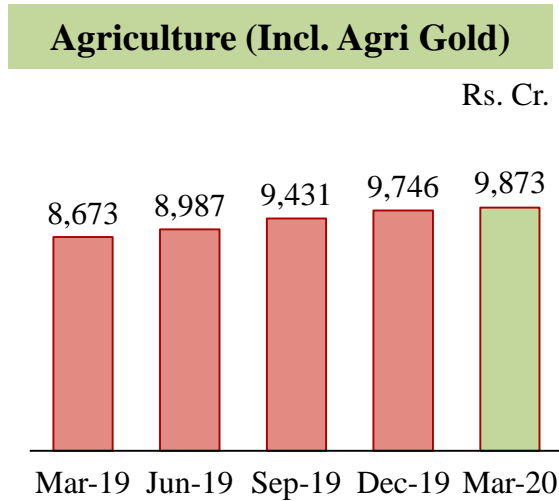
### External Rating



# Key Focus: Retail, MSME & Agriculture



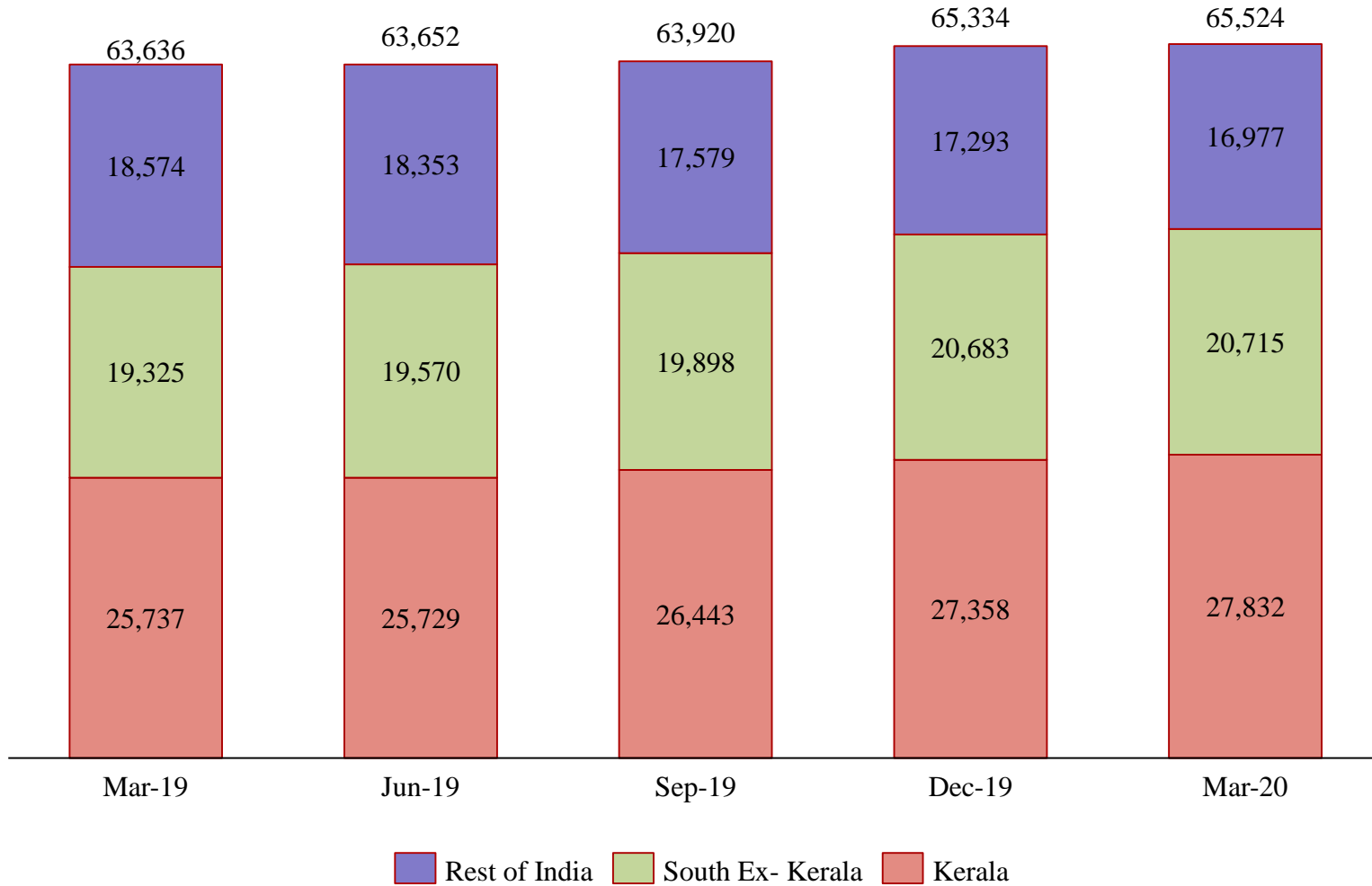
Retail Loans and Agriculture rose by 15% and 14% resp., while MSME grew by 5%



Over 20% of the Agriculture Loans are backed by Additional Security by way of GOLD

# Advances growing Across Regions

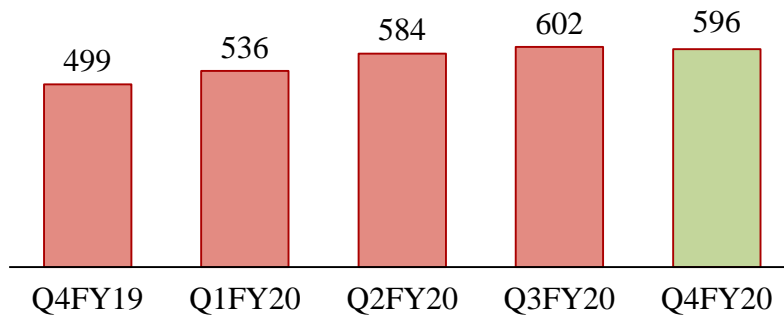
Rs. Cr.



# Net Interest Income - Quarter

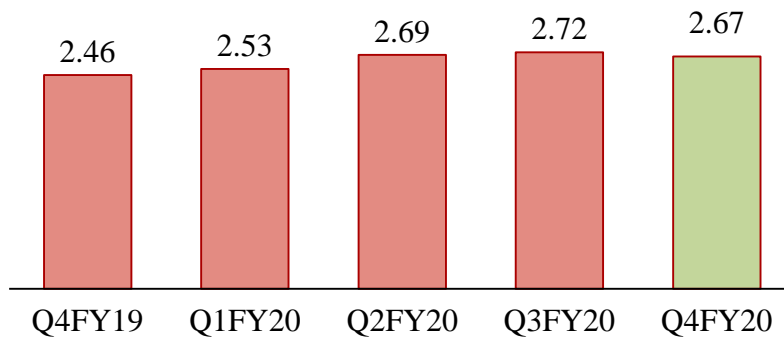
## Net Interest Income

Rs. Cr.



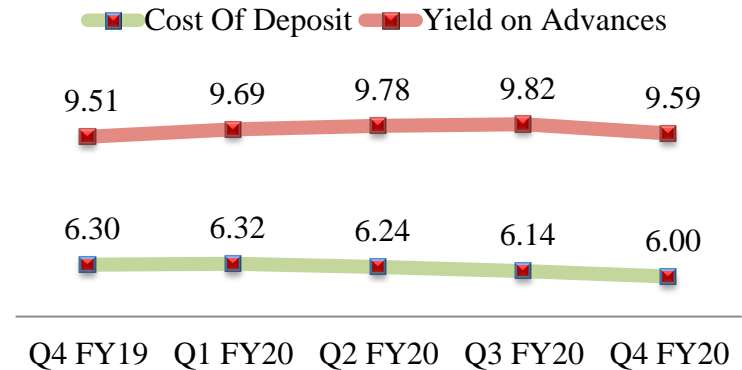
## Net Interest Margin

In %



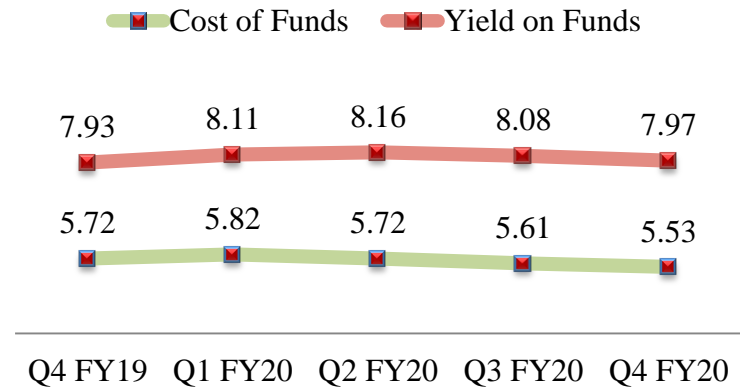
## Cost of Deposits & Yield on Advances

In %



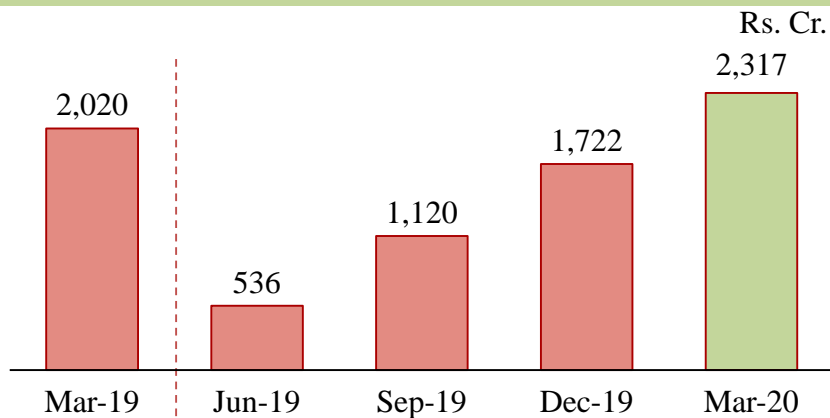
## Cost of Funds & Yield on Funds

In %

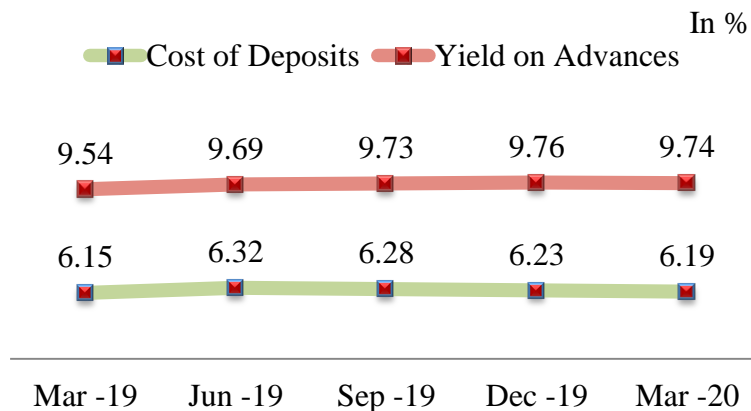


# Net Interest Income - Cumulative

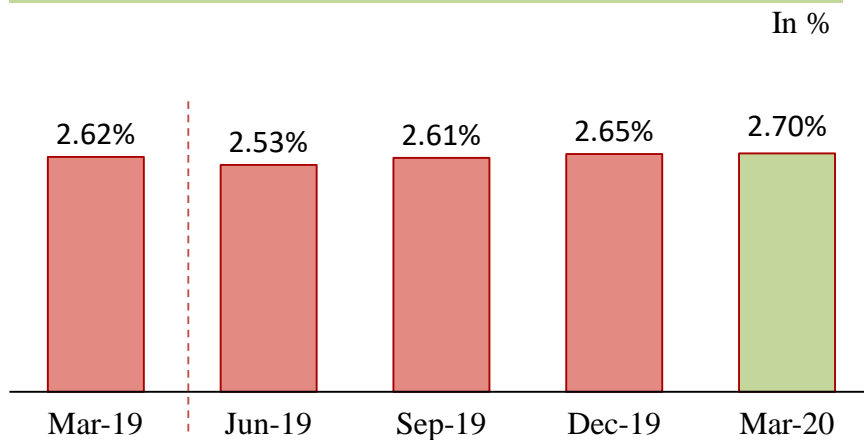
## Net Interest Income



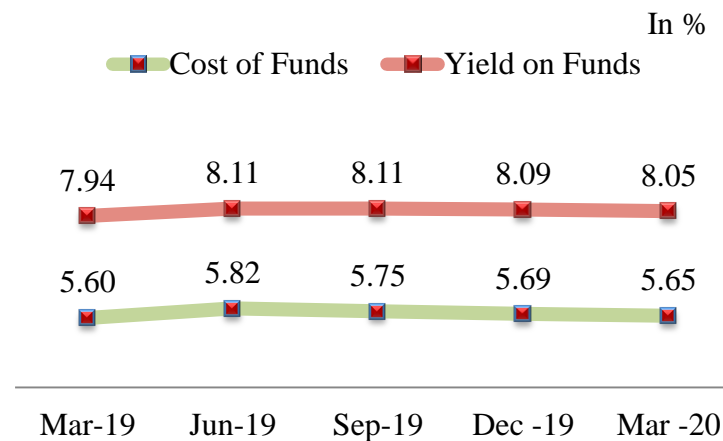
## Cost of Deposits & Yield on Advances



## Net Interest Margin



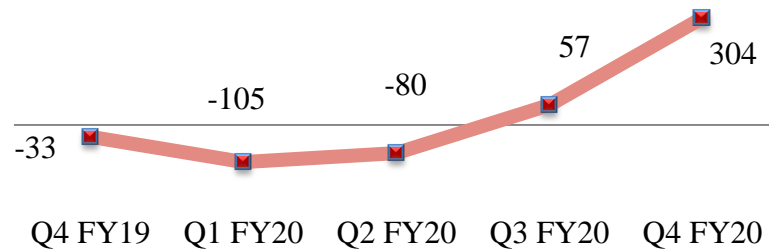
## Cost of Funds & Yield on Funds



# Improving Operating Efficiency

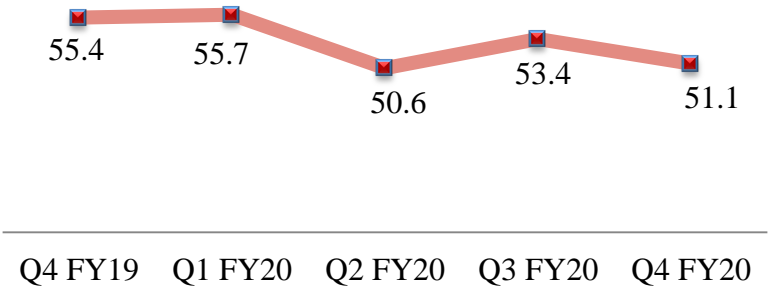


## Employee Additions



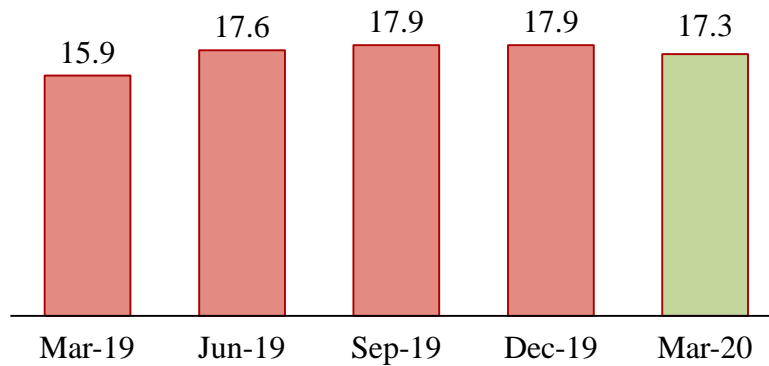
## Cost-to-Income Ratio

In %



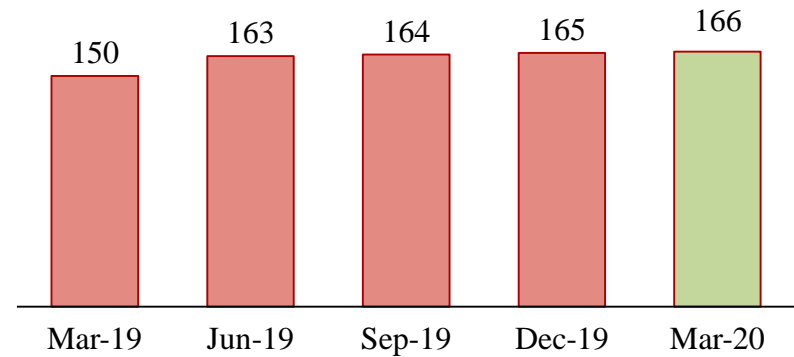
## Business per Employee

Rs. Cr.



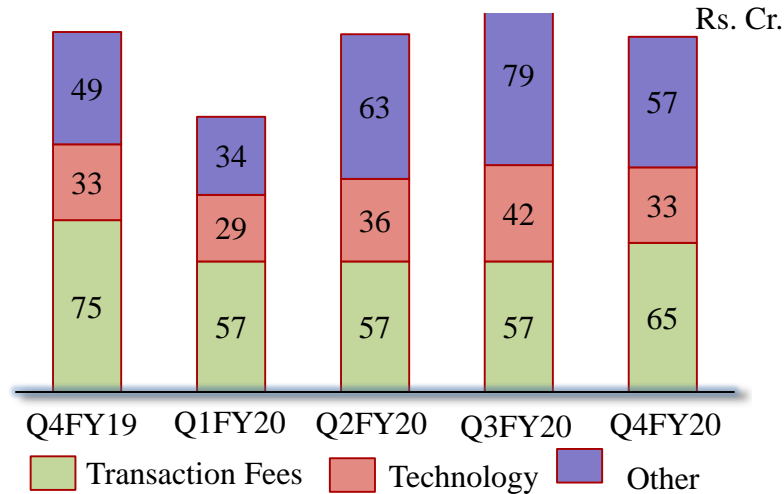
## Business per Branch

Rs. Cr.

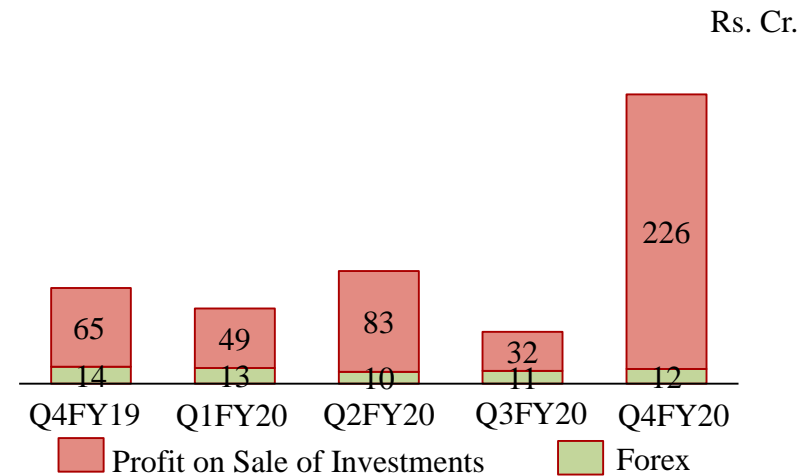


# Non Interest Income

## Core Fee Income



## Treasury & Forex Income



## Investment Book as on Mar-20

Details	Rs. Cr.	Modified Duration
HTM	16,890	5.64
AFS	4,497	2.63
HFT	-	-
<b>Total</b>	<b>21,387</b>	<b>5.21</b>

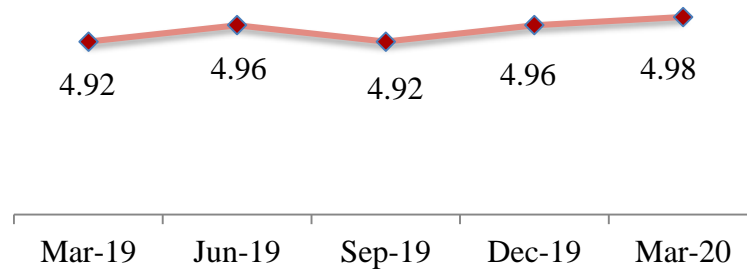


# Break Up of Provisions

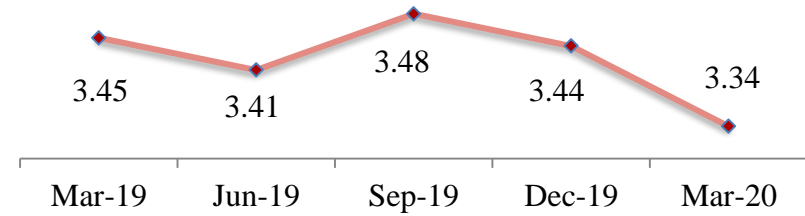
Particulars (Rs. Cr.)	Q4 FY20	Q3 FY20	Q4 FY19
For NPA & NPI	360	203	191
For Depreciation on Investments	263	23	40
For Standard Assets	89	16	14
For Restructured Advances/Sacrifices & FITL	15	8	3
For Unhedged Forex Exposure	-	-	1
Others	(3)	12	(30)
Taxes	(47)	32	38
<b>Total Provisions</b>	<b>677</b>	<b>293</b>	<b>257</b>

# Non-Performing Assets

## Gross NPA



## Net NPA



## Gross NPA Movement

Rs. Cr.	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20
Opening	2,930	3,132	3,154	3,145	3,244
Additions	368	241	435	361	332
Deductions	166	219	444	263	314
<b>Closing</b>	<b>3,132</b>	<b>3,154</b>	<b>3,145</b>	<b>3,244</b>	<b>3,262</b>

## Net NPA Movement

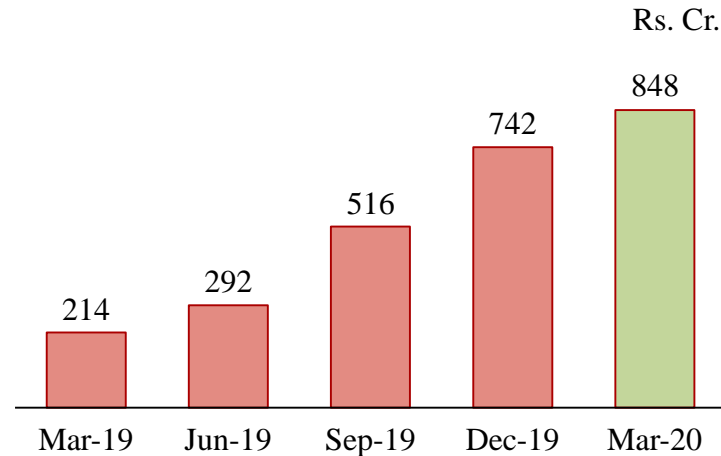
Rs. Cr.	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20
Opening	2,100	2,164	2,135	2,193	2,212
Additions	305	195	352	301	268
Deductions	241	224	294	282	329
<b>Closing</b>	<b>2,164</b>	<b>2,135</b>	<b>2,193</b>	<b>2,212</b>	<b>2,151</b>

# Stressed Assets - QoQ

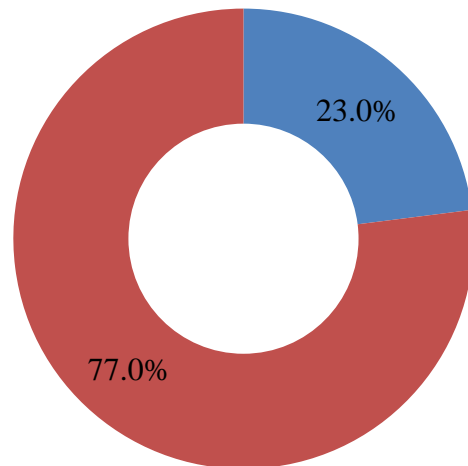
Rs. Cr.	Gross Basis		Net Basis	
	Q3 FY20	Q4 FY20	Q3 FY20	Q4 FY20
NPA	3,244	3,262	2,212	2,151
Restructured Standard Advance	742	848	703	803
Other Stressed Advances	-	-	-	-
<b>Total Stressed Assets</b>	3,986	4,109	2,915	2953
Advances	65,335	65,524	64,329	64,439
<b>Stressed Assets (as % of Advances)</b>	<b>6.1%</b>	<b>6.3%</b>	<b>4.5%</b>	<b>4.58%</b>

# Restructured Advances Breakup

## Restructured Standard Advance



## Sector Breakup



- On Account of Kerala Floods
- On Account of MSME Restructuring

## Security Receipts Outstanding as on Mar 31, 2020

Rs. Cr.

Book Value	Provision	NAV
1313.36*	548.77	764.59

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

# Restructured Standard Asset Book

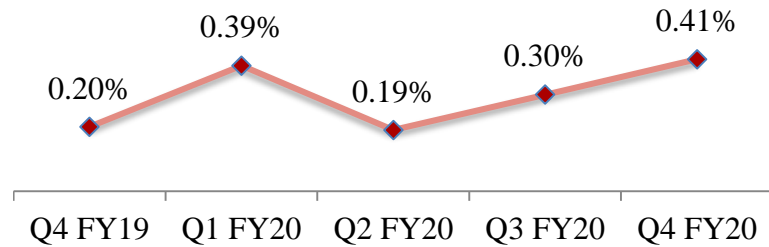


Rs. Cr.

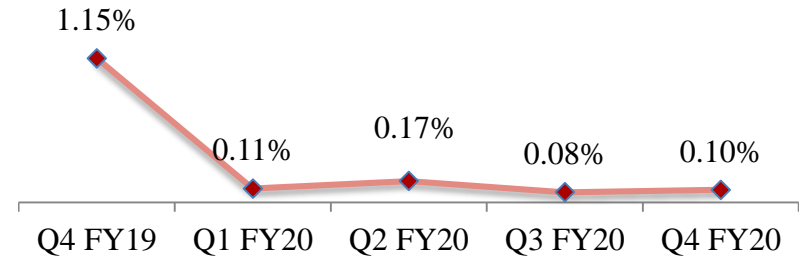
Restructured Standard Advances						
	Opening	Fresh Addition	Inc/(Dec) in Existing Balance	Upgradation from NPA to Std.	Slippages to NPA	Closing Balance
Infra Roads	-	-	-	-	-	-
Construction EPC	-	-	-	-	-	-
Under MSME Restructuring	552	135	9	-	46	650
Under Kerala Floods	190	-	12	-	4	198
<b>Total</b>	<b>742</b>	<b>135</b>	<b>21</b>	<b>-</b>	<b>50</b>	<b>848</b>

# Fresh Slippages / Advance Ratios

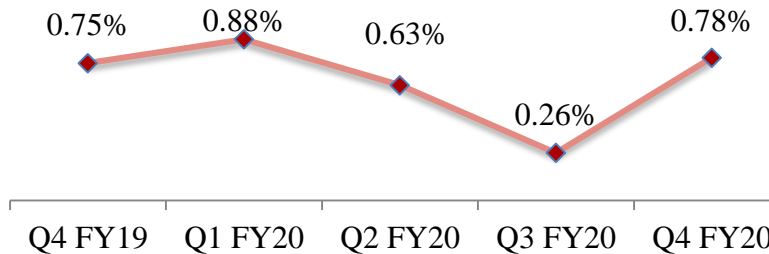
## Retail Slippage



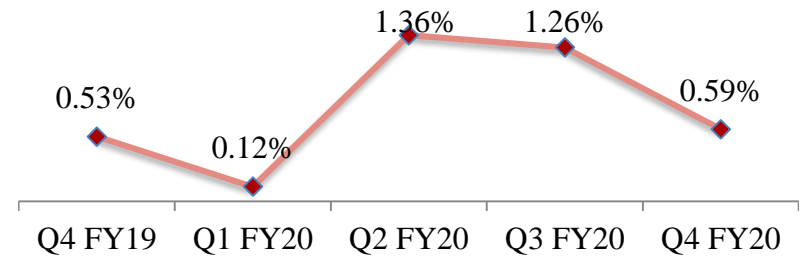
## Agriculture Slippage



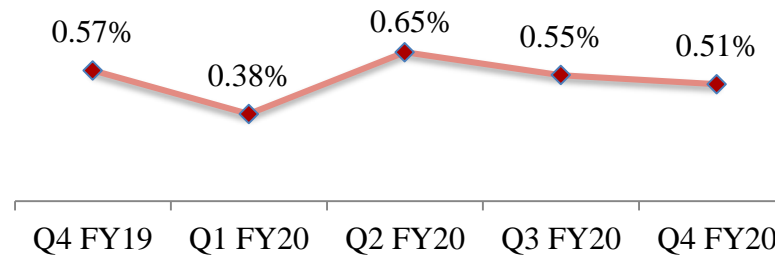
## MSME Slippage



## Corporate Slippage



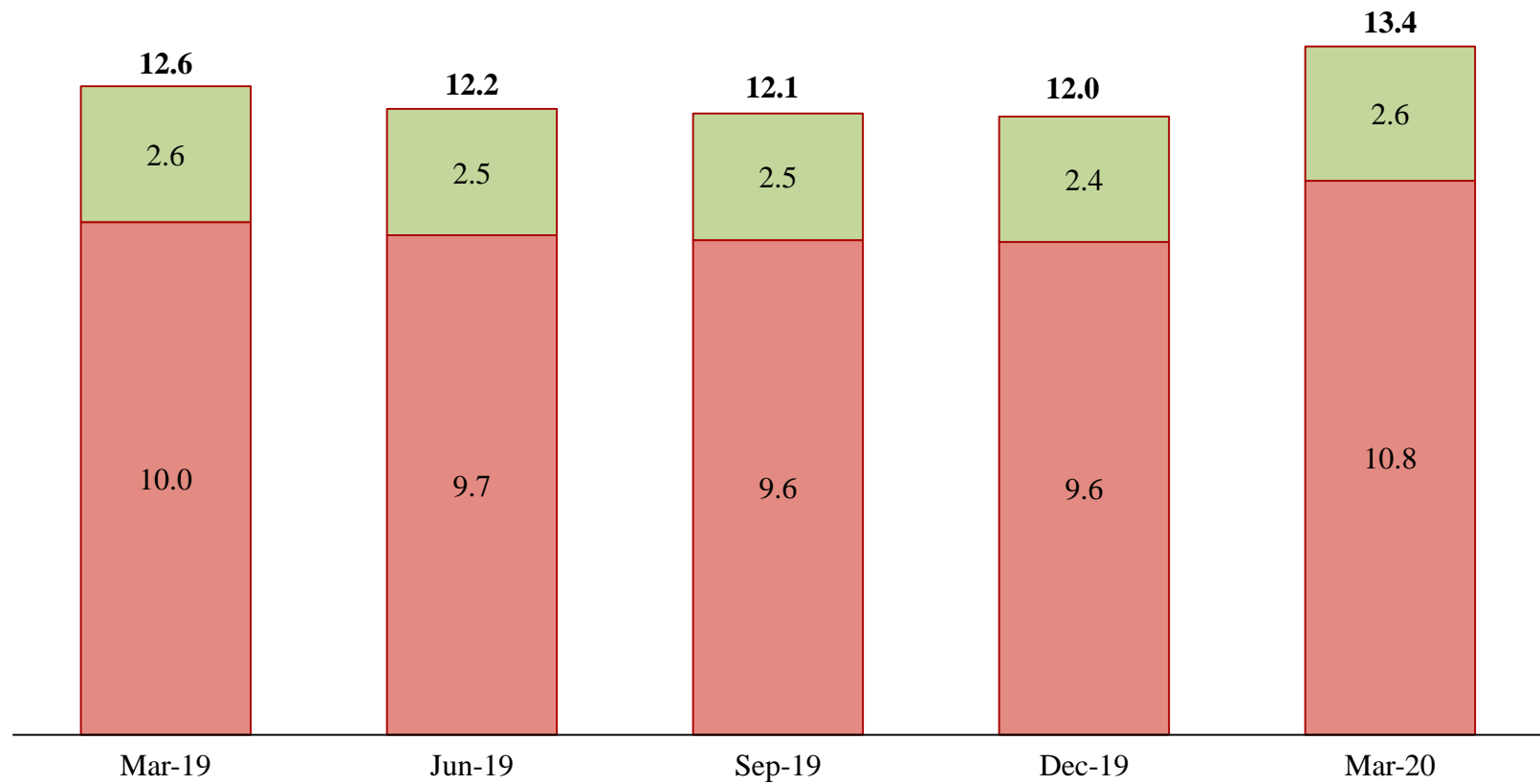
## Overall Slippage



# Capital Composition

## BASEL III

In %



 Tier 2  Tier 1

# Profit & Loss Overview (Qtrly)

Rs. Cr.	Q4 FY20	Q4 FY19	Y-o-Y (%)	Q3 FY20	Q-o-Q (%)
<b>Net Interest Income</b>	<b>596</b>	<b>499</b>	<b>19%</b>	<b>602</b>	<b>(1%)</b>
<b>Other Income</b>	<b>394</b>	<b>236</b>	<b>67%</b>	<b>220</b>	<b>79%</b>
- Core Fee Income	156	157	(1%)	178	(12%)
- Treasury & Forex	238	78	204%	42	(468%)
<b>Total Income</b>	<b>990</b>	<b>735</b>	<b>35%</b>	<b>822</b>	<b>20%</b>
Operating Expenses	457	407	12%	439	4%
<b>Operating Profit</b>	<b>533</b>	<b>328</b>	<b>63%</b>	<b>383</b>	<b>39%</b>
Provisions & Contingencies	724	219	230%	261	177%
<b>Profit Before Tax</b>	<b>(190)</b>	<b>108</b>	<b>(275%)</b>	<b>122</b>	<b>(255%)</b>
Provision for Tax	(47)	38	(223%)	32	(247%)
<b>Profit After Tax</b>	<b>(144)</b>	<b>71</b>	<b>(303%)</b>	<b>91</b>	<b>(258%)</b>



# Profit & Loss Overview (Yearly)

Rs. Cr.	2019-20	2018-19	%
<b>Net Interest Income</b>	<b>2,318</b>	<b>2,020</b>	<b>15%</b>
<b>Other Income</b>	<b>1,046</b>	<b>726</b>	<b>44%</b>
- Core Fee Income	611	563	9%
- Treasury & Forex	435	163	166%
<b>Total Income</b>	<b>3,363</b>	<b>2,746</b>	<b>22%</b>
Operating Expenses	1,718	1,507	14%
<b>Operating Profit</b>	<b>1,646</b>	<b>1,239</b>	<b>33%</b>
Provisions & Contingencies	1,496	858	74%
<b>Profit Before Tax</b>	<b>150</b>	<b>381</b>	<b>(61%)</b>
Provision for Tax	45	133	(66%)
<b>Profit After Tax</b>	<b>105</b>	<b>248</b>	<b>(58%)</b>

# Balance Sheet Overview

Rs. Cr.	Mar 2020	Mar 2019	Y-o-Y (%)	Dec 2019	Q-o-Q (%)
<b>Capital &amp; Liabilities</b>	<b>97,032</b>	<b>92,279</b>	<b>5%</b>	<b>96,530</b>	<b>1%</b>
Capital	181	181	0%	181	0%
Reserves and Surplus	5294	5154	3%	5,468	-3%
Deposits	83034	80420	3%	84,874	-2%
Borrowings	6893	4903	41%	4,311	60%
Other Liabilities & Provisions	1630	1621	0%	1,696	-4%
<b>Assets</b>	<b>97,032</b>	<b>92,279</b>	<b>5%</b>	<b>96,530</b>	<b>1%</b>
Cash & Balances with RBI	2806	3662	-23%	3,679	-24%
Balances with Banks	1384	1161	19%	881	57%
Investments	20625	19081	8%	20,546	0%
Advances	64439	62694	3%	64,329	0%
Fixed Assets	800	709	13%	794	1%
Other Assets	6978	4973	40%	6,301	11%
<b>Business (Advances + Deposits)</b>	<b>147,473</b>	<b>1,44,056</b>	<b>2%</b>	<b>149,203</b>	<b>-1%</b>
Savings Accounts	17,552	16,135	9%	17,518	0%
Current Accounts	3,208	3,332	-4%	3,904	-18%
CASA Ratio	25.00%	24.21%	3%	25.2%	-1%

# Key Metrics - Quarterly

Particulars	FY18				FY19				FY20			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
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%
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
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%
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%
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%
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%
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%
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
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)
Customer Touch Points												
- Kerala	493	494	494	496	496	496	494	503	503	503	503	508
- South India (Ex-Kerala)	259	260	261	264	266	266	266	270	270	270	271	272
- Rest of India	149	149	149	149	149	150	150	150	150	149	149	149
<b>Total</b>	<b>901</b>	<b>903</b>	<b>904</b>	<b>909</b>	<b>911</b>	<b>912</b>	<b>910</b>	<b>923</b>	<b>923</b>	<b>922</b>	<b>923</b>	<b>929</b>

# Key Metrics - Yearly

Particulars	2017-18	2018-19	2019-20
Net Interest Margin (NIM)	2.84%	2.58%	2.66%
CRAR Basel III	12.70%	12.61%	13.41%
RoAA (Annualized)	0.43%	0.29%	0.11%
Provision Coverage	41.15%	42.46%	54.22%
CASA	23.80%	24.21%	25.00%
Gross NPA	3.59%	4.92%	4.98%
Net NPA	2.60%	3.45%	3.34%
Book Value per Share (Rs.)	28.98	29.48	30.25
Earnings per Share (Rs.)	1.86	1.37	0.58

# COVID 19: Operational Impact



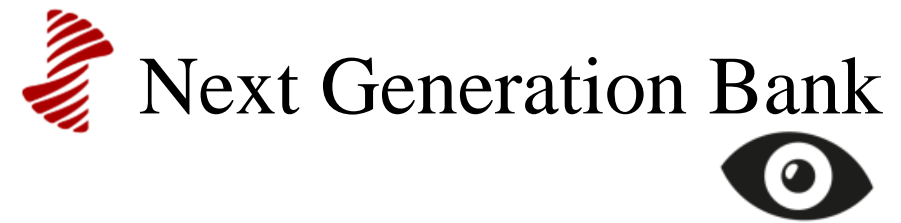
- Quick Response Team is taking proactive steps to ensure business continuity. This is being reviewed periodically.
- Appropriate measures are taken as part of Business Continuity Plan, in order to ensure that no interruptions occur in any of the business activities.
- Employees were given work from 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.

Sector	Total Portfolio (A)	Moratorium extended (B)	As a percentage to total portfolio	Current balance of SMA 0/1/2 as on Feb 29, 2020 under moratorium (C)	Of C, where standstill benefit taken as on 31.03.20	% of C to B	% of C to A
Agriculture	9,873	1,112	11%	26	13	2%	0%
MSME	15,819	6,251	40%	138	83	2%	1%
Retail	21,173	9,705	46%	299	111	3%	1%
Corporate	18,659	6,794	36%	469	0	7%	3%
<b>Total</b>	<b>65,524</b>	<b>23,862</b>	<b>36%</b>	<b>932</b>	<b>207</b>	<b>4%</b>	<b>1%</b>



# Present across Customer Touch Points

## Traditional & Alternate Channels

**SIB Mirror +**



**Mobile Banking**



**ATMs**

1,424 ATMs across India



**Branches**

875 Branches & 54 Extension Counters

**SIBerNeT**

**Internet Banking**

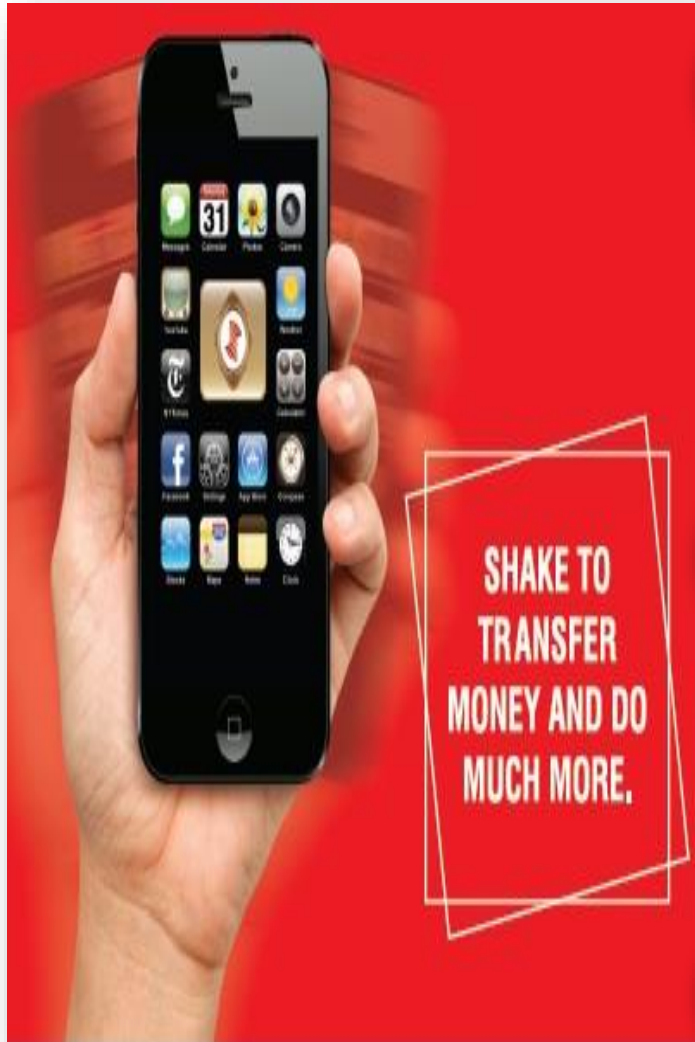
**SIB PoS**



**Point of Sale**



# 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

## 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.



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.

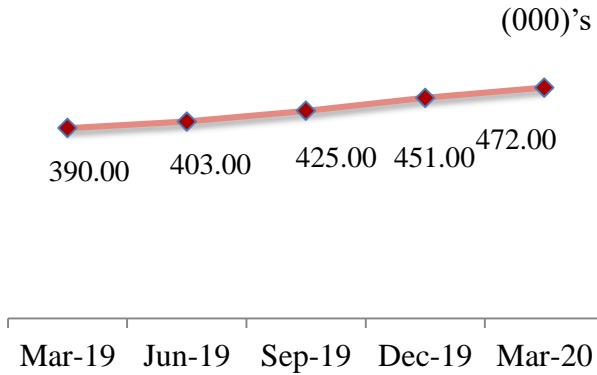


## Robotic Process Automation (RPA)

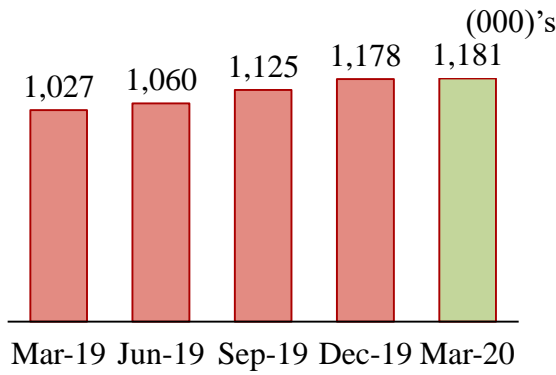
As a measure of operation-cost reduction and TAT improvement different business processes have been automated to emulate and integrate the actions of a human interacting within digital systems for execution.

# Personal Banking: Technology Banking

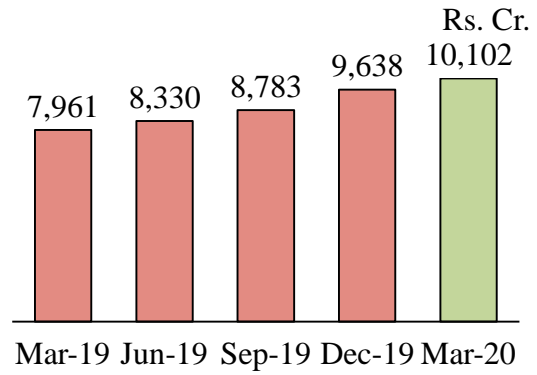
**Active Internet Users**



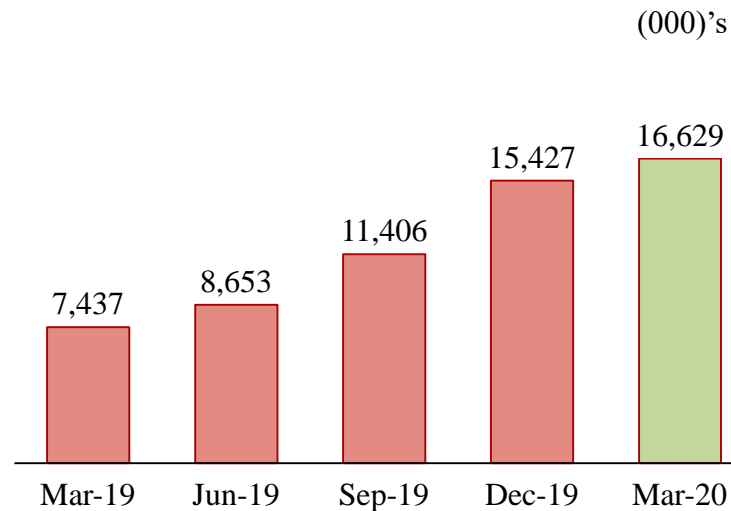
**Internet Transaction Volume**



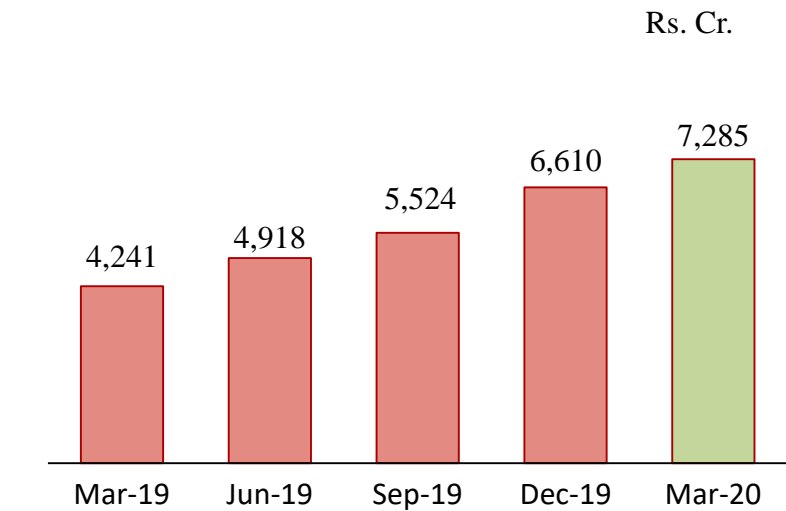
**Internet Transaction Value**



**Mobile Transaction Volume**

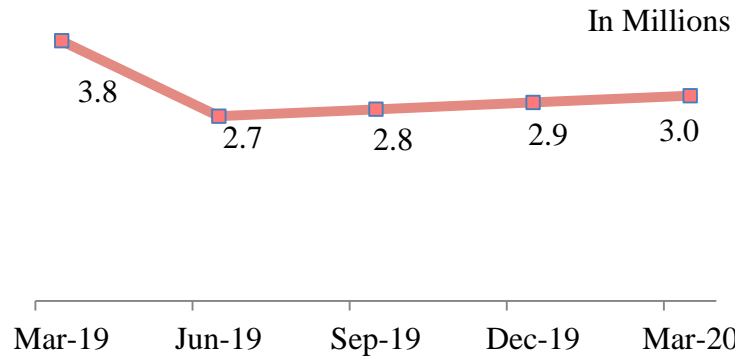


**Mobile Transaction Value**

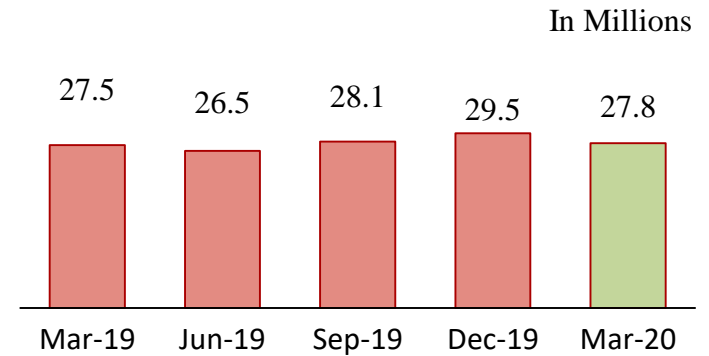


# Personal Banking: Debit Cards

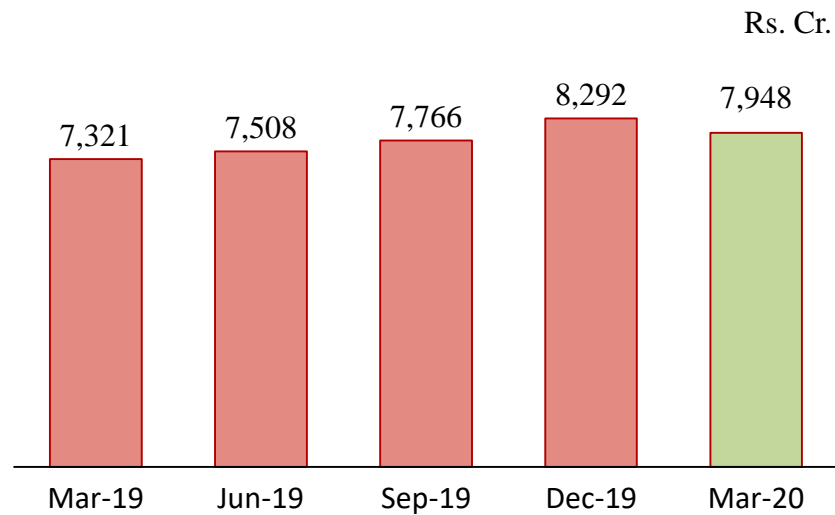
### No. of Active Debit Cards



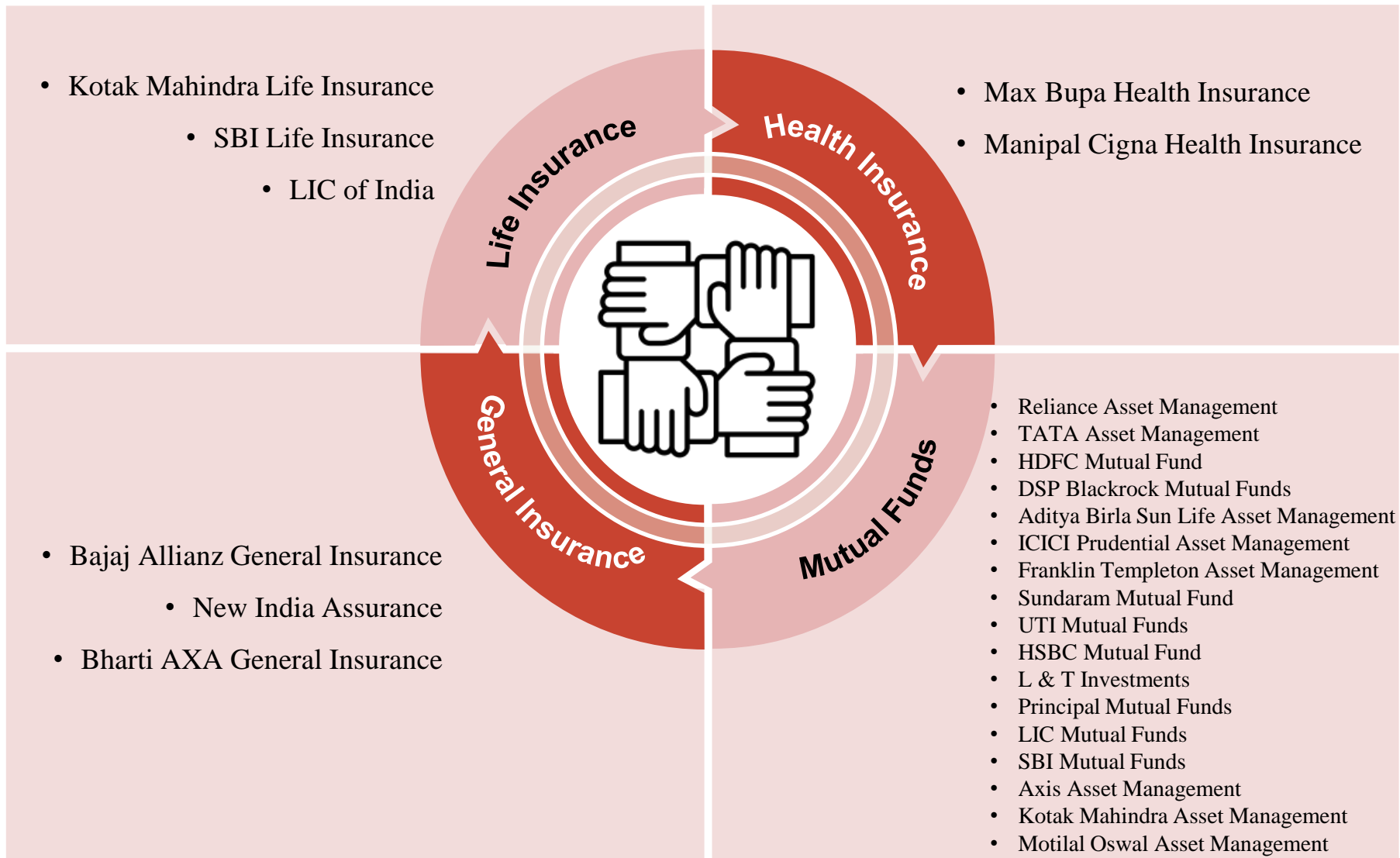
### Debit Card Transaction Volumes



### Debit Card Transaction Value



# Increasing Third-Party Tie Ups



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*About Us*



# Leadership Team

## **Mr. V. G. Mathew, MD & CEO**

- Post Graduate in Physics and CAIIB with over 40 years of experience
- Joined SIB in January, 2014 as Executive Vice President and **appointed as MD & CEO in October 2014**
- Significant experience in Retail & Corporate Credit, Technology and Risk Management
- Joined SBI as a probationary officer in the Ahmadabad Circle in 1978 and was Chief General Manager before joining SIB
- The major assignments handled by Mr. Mathew in SBI are
  - Dy. General Manager (IT Networking Project)
  - Dy. General Manager and Branch Head, (Overseas Branch, Bangalore)
  - General Manager, (Corporate Accounts Group-Mumbai Branch)
  - Chief General Manager (Risk Management)
  - Chief General Manager (Corporate Accounts Group)
- He has served on various committees at Corporate Center of SBI such as Wholesale Banking Credit Committee, Investment Committee, Corporate Centre Credit Committee and was a Director on the Board of SBI Macquarie Infrastructure Trustee (P) Limited

# 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. Benoy Varghese (Country Head - Wholesale Banking)**

- Bachelors Degree in Arts & Masters Degree in Business Administration and CAIIB

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

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

## **Mr. Shelly Joseph, (Country Head – Business Development)**

- Masters Degree in Commerce & 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. Reddy N J, Senior General Manager**

- 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

# Safe Harbour

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