

DEPT: SECRETARIAL  
REF No. SEC/ST EX.STT/108/2020-21

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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 on Vision 2024.

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.

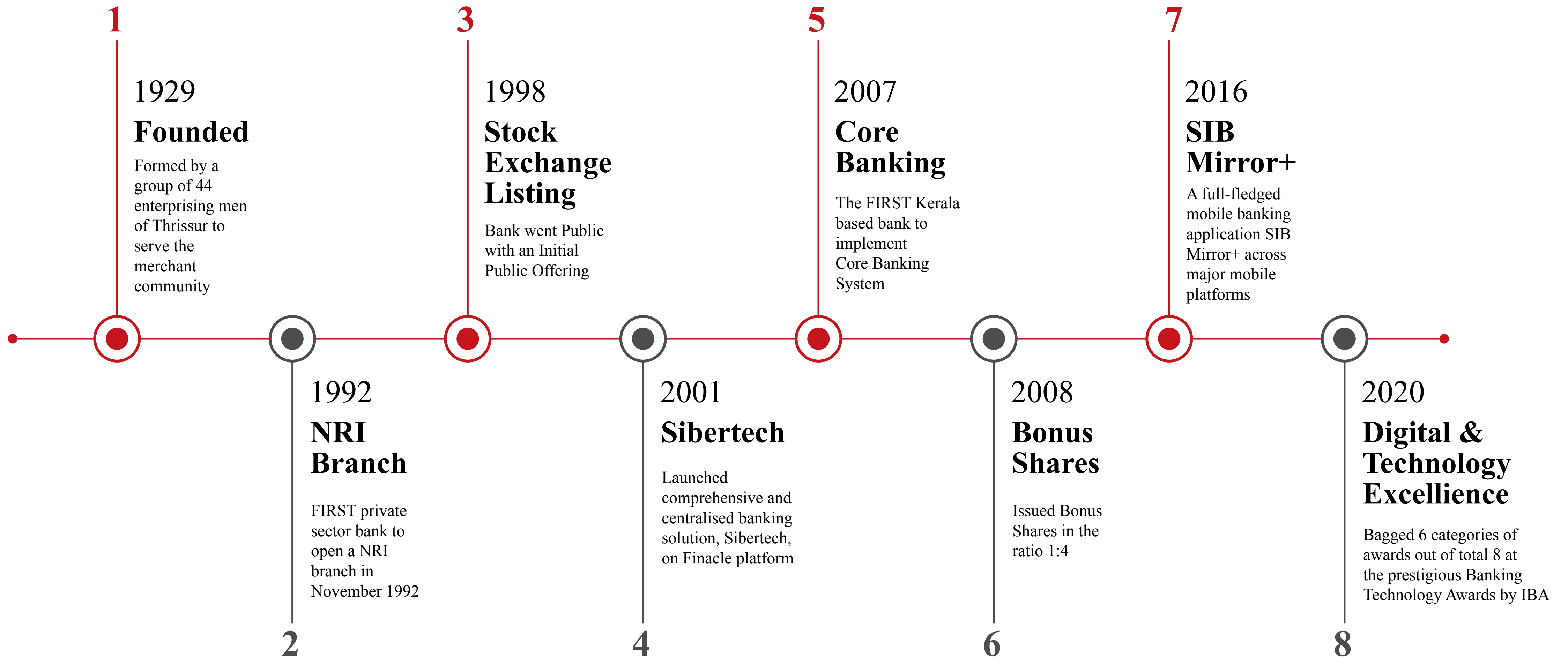
vision

2024

December 29, 2020

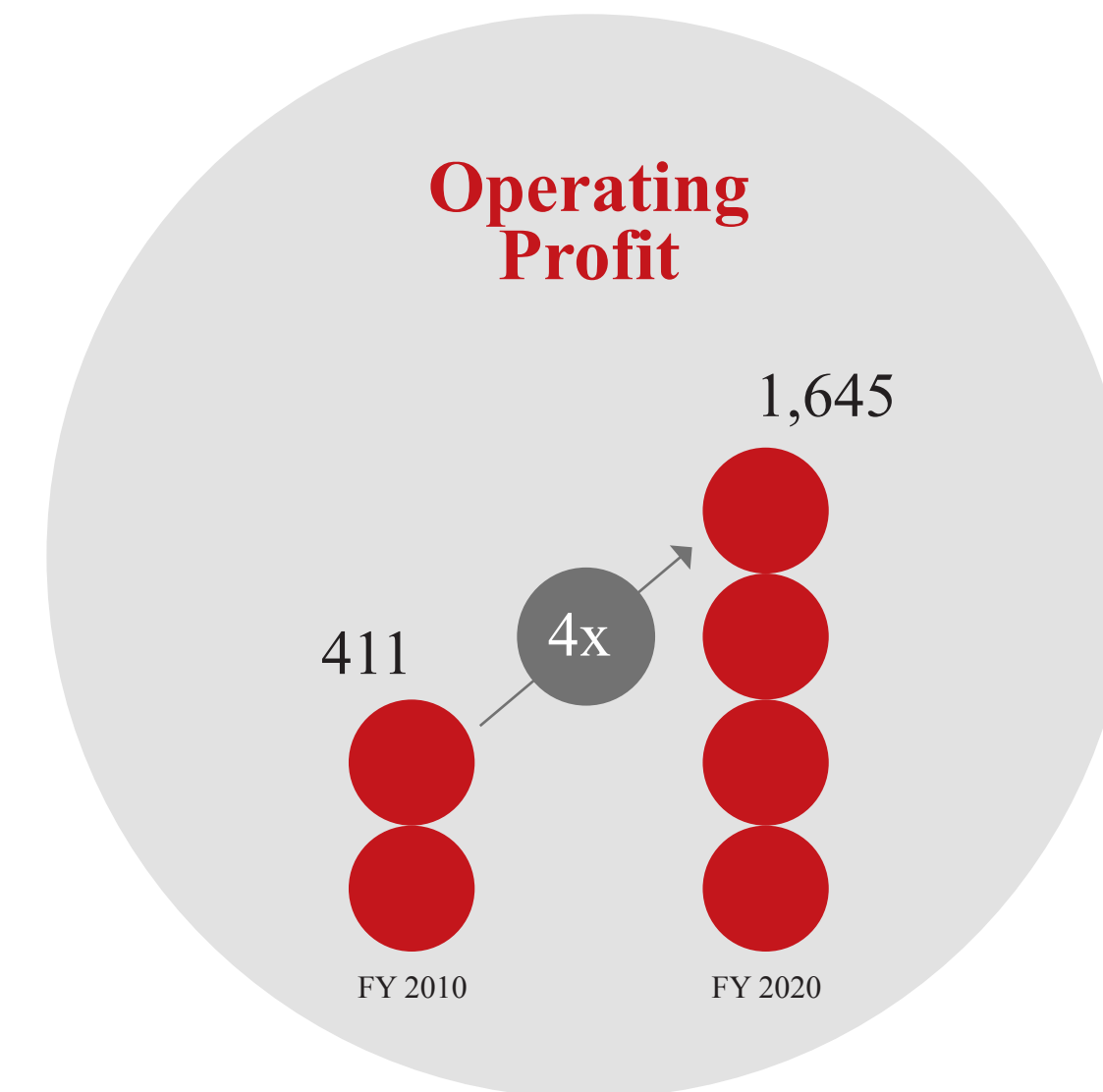
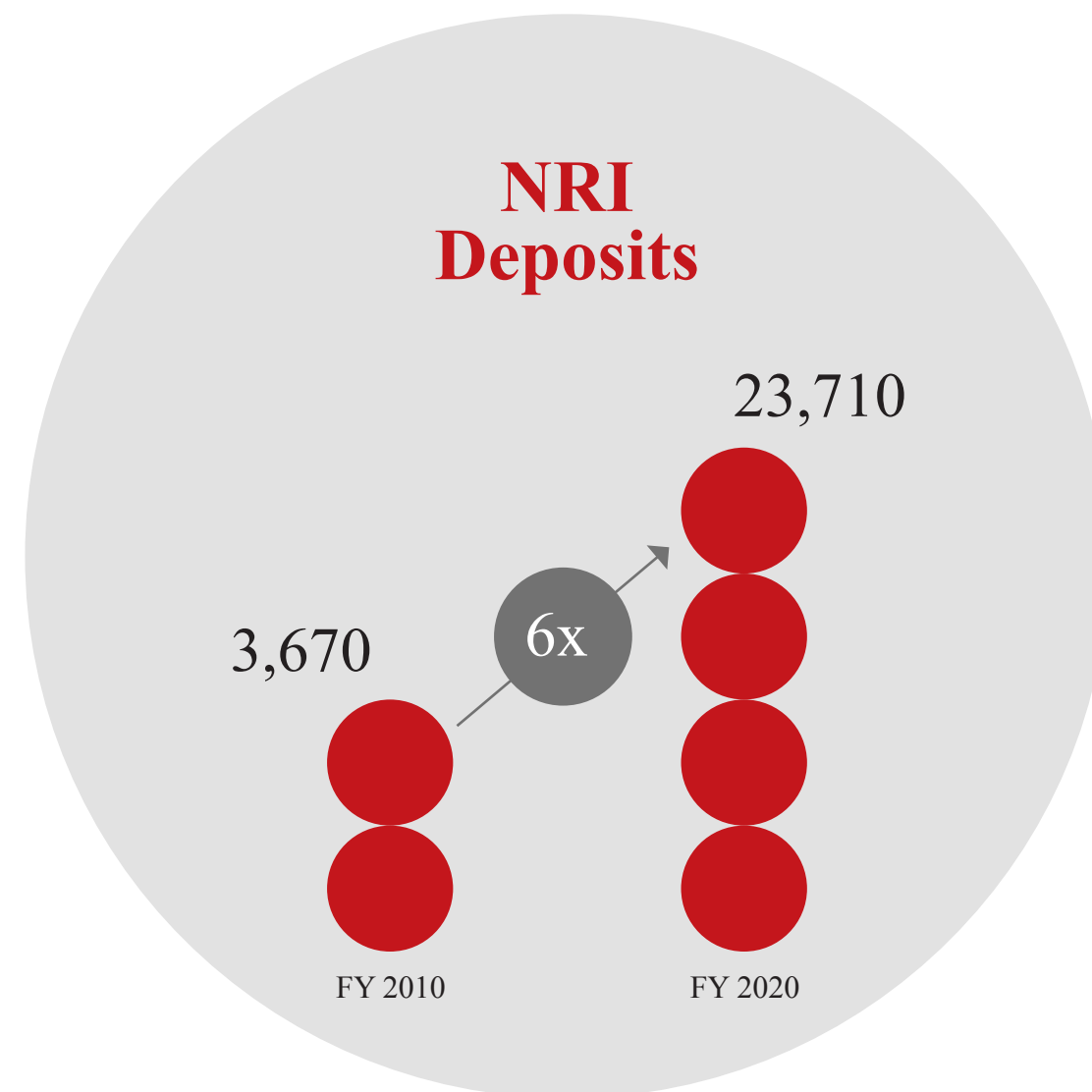
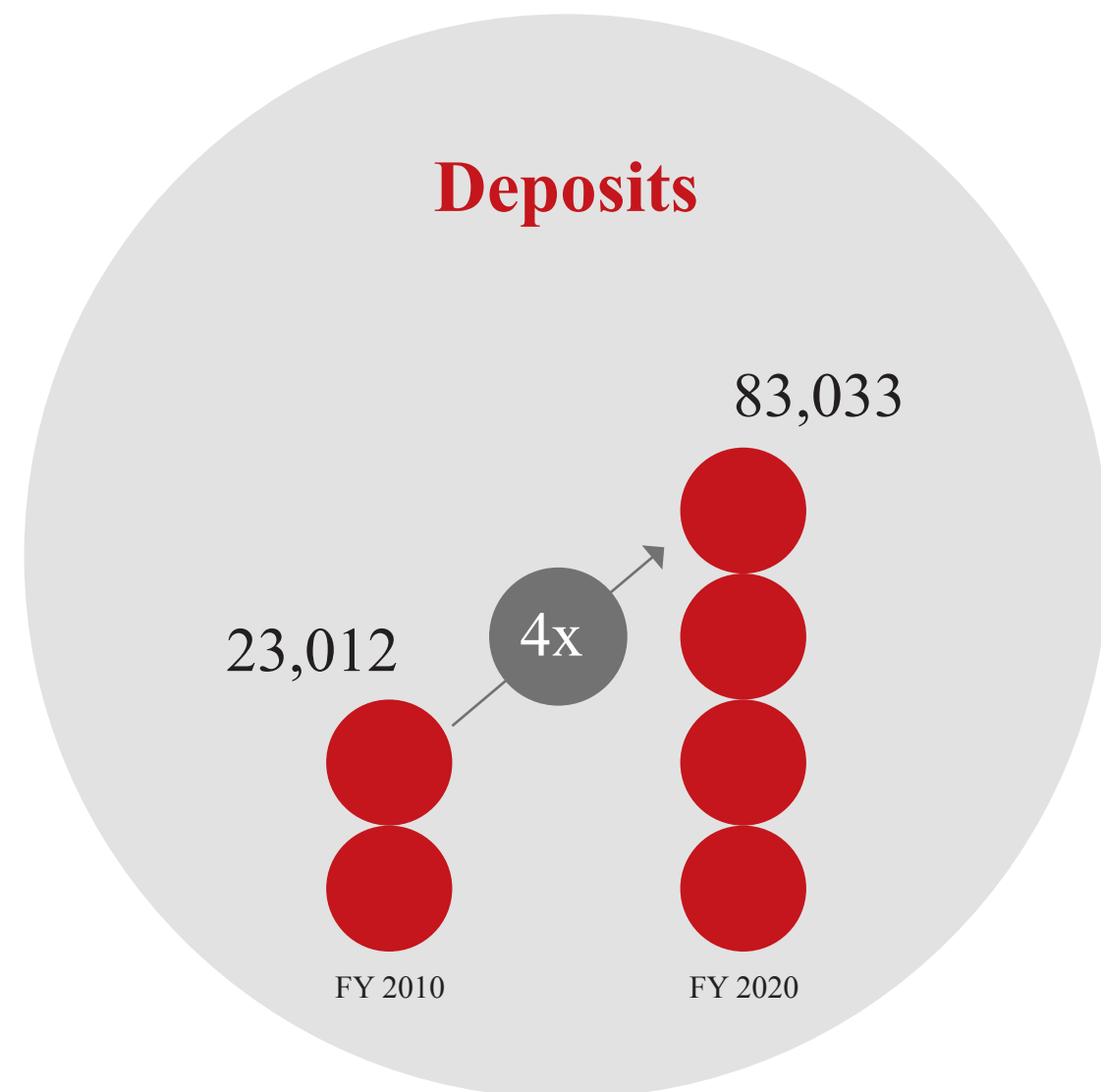
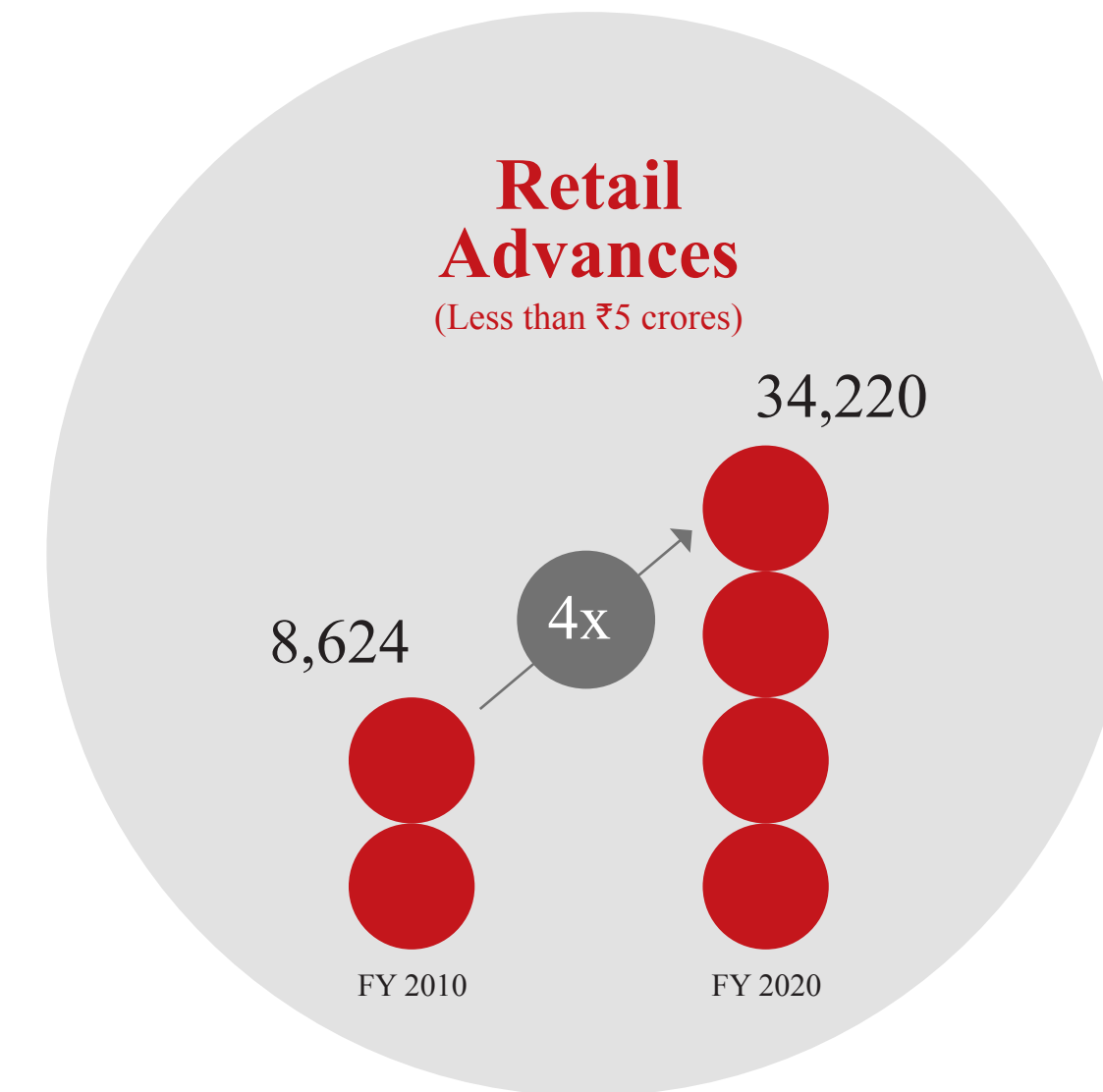
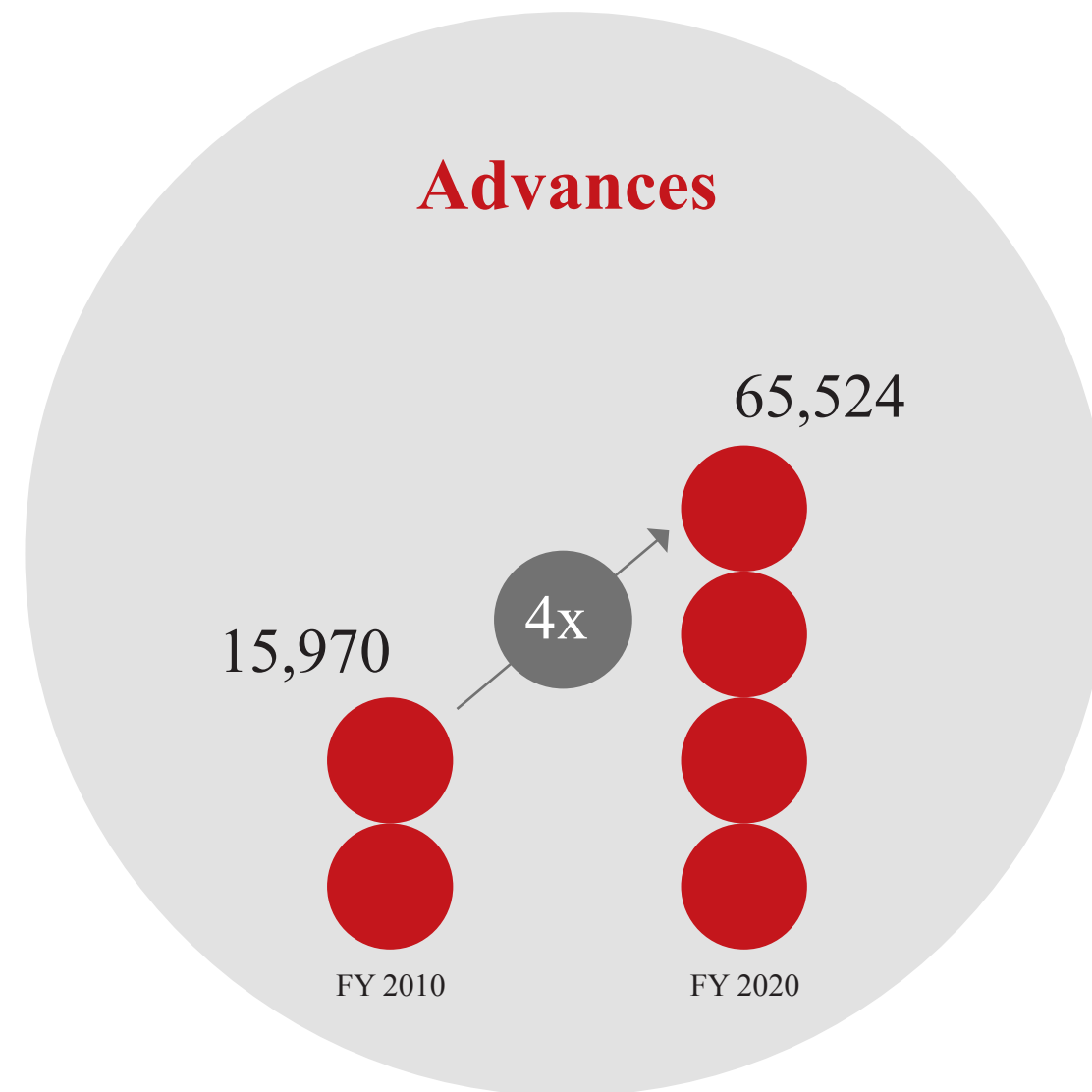
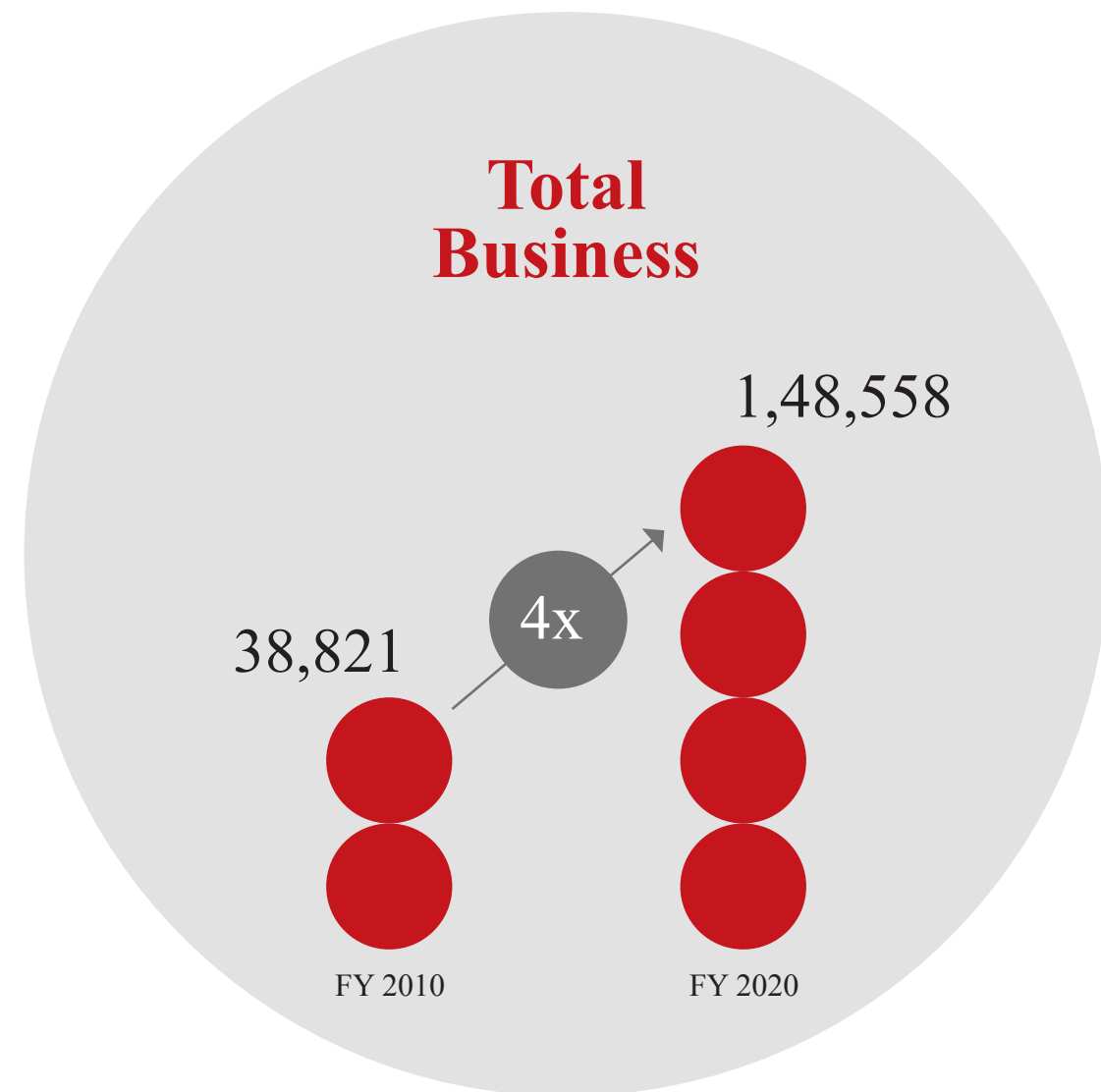


# 91 years of trust



# Built a sustainable franchise over the years...

₹ in crores



# Wide network and young workforce...

## Legacy Customers Base\*

FY2010 - 33.6

2x

FY2020 - 65.0



## Branches #

FY2010 - 583

1.6x

FY2020 - 935

#Includes part time branches

~55% of workforce  
are professionals



Average age of  
employees is ~32 years

## Total Employees

FY2010 - 5,132

1.7x

FY2020 - 8,570



## ATM

FY2010 - 353

4x

FY2020 - 1,424

# Medium term strategy through focusing on 6Cs

## PROFITABILITY through QUALITY CREDIT GROWTH

- Beefing up capital to strengthen balance sheet and exploit growth opportunities

### CAPITAL

- Focused drive on building strong low cost CASA book
- Leverage our Kerala franchise to build strong NRI deposit base

### CASA

- Leverage strong distribution network to increase total business
- Using technology to reduce cost and increase income

### COST TO INCOME

- Augment the talent of young resources
- Revamp organization structure to build capabilities
- Skill development across levels

### COMPETENCY BUILDING

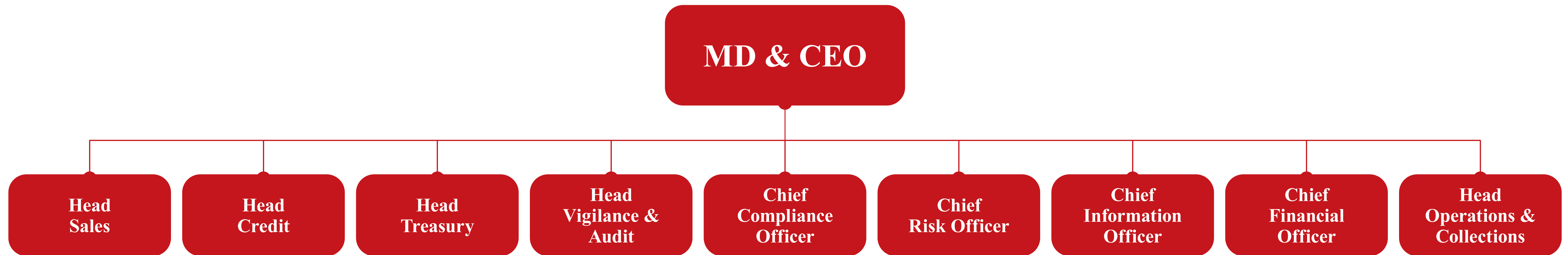
- Fair to Customer, Fair to Bank
- Phygital approach at branches
- Diversify customer offerings

### CUSTOMER FOCUS

- Compliance to be core for our entire banking activities
- Adherence to highest integrity standards
- Compliance with conscience

### COMPLIANCE

# Sharpening organization structure



## Sharpening Organisational Structure – Key Principles

### Retail & MSME

Clearly defined Product and Distribution Structure

Segregation of Underwriting and Business functions

Strengthen capabilities in digital, risk management and analytics

Focused approach for building assets and liabilities businesses

### Corporate

### Operations

Separate Operations Team for Assets and Liabilities

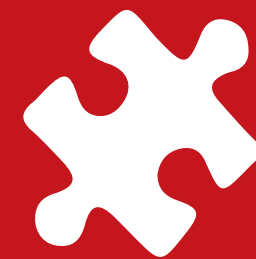
Enhanced customer experience through digital analytics

Dedicated focus on mitigating frauds and improve collection & recovery

# Strong and resilient loan book

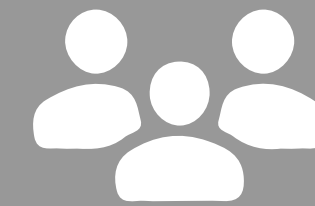
## REVAMP BUSINESS STRUCTURE

- Vertical structure for Assets business
- Assets and liabilities team to work closely for creating value from existing customers of the bank
- Scale up sourcing capability through DMA/DSA



## STRENGTHEN TEAM

- Product experts to head each business and support verticals
- Data analytics team to play a critical role in business and collections
- DNA Anchors identified to instill sense of ownership and sensitivity



## BUILD ROBUST INFRASTRUCTURE

- Leveraging technology to ramp up business
- Setting up lending platform (LOS/LMS)
- Strengthening underwriting models and collection system



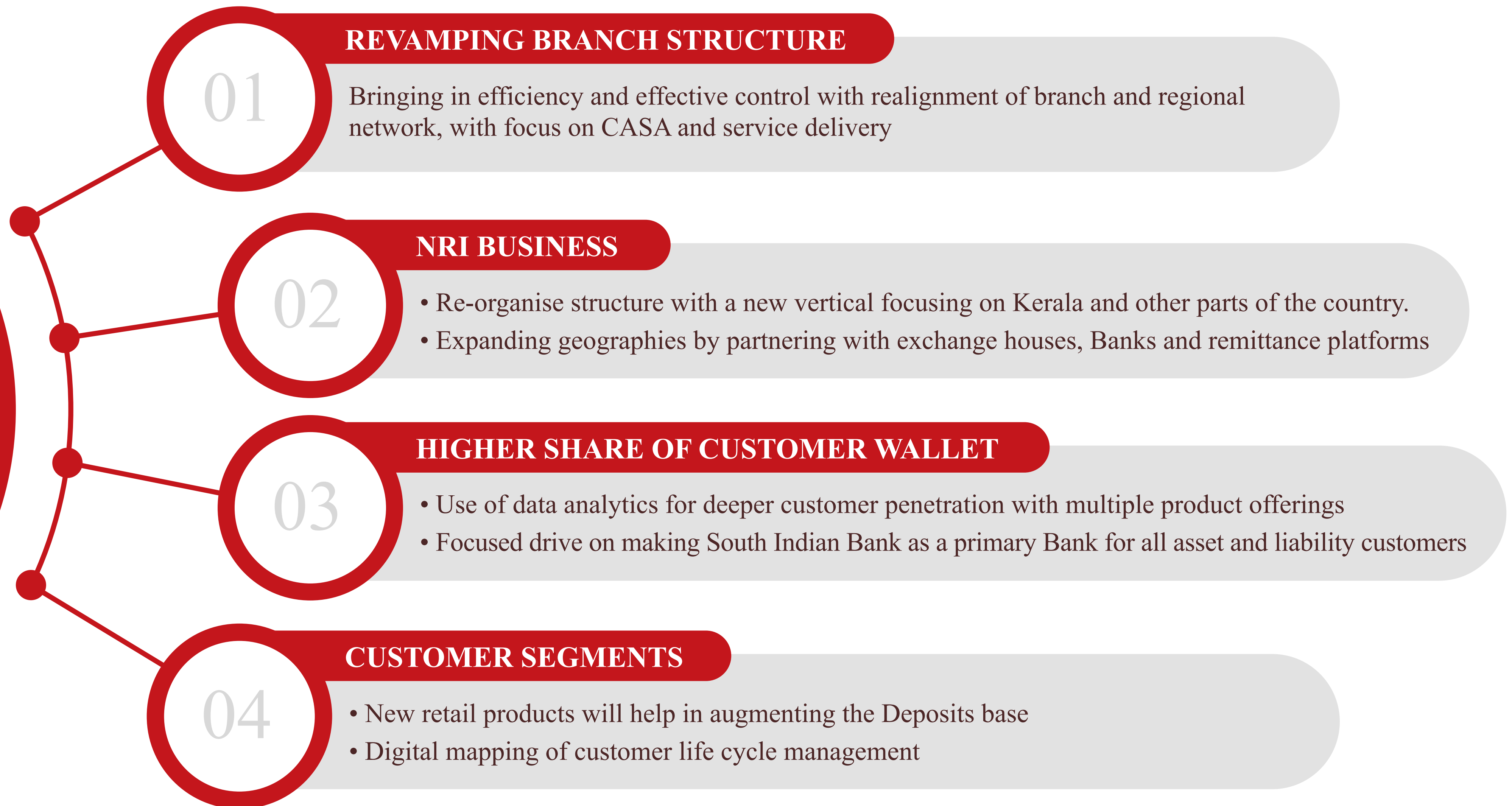
## LAUNCH NEW PRODUCTS

- Revamp existing retail product suites of HL, LAP, PL, Credit Card etc with better delivery, pricing and quality
- Multiple retail products like LAS, SBL, IPO Funding, Dealer Funding, Tractor funding etc to be launched in phases





# Build robust retail liability franchise



# Digital – A catalyst that touches all verticals

## MODEL BASED UNDERWRITING

- Build robust score based lending models
- Revamping underwriting platform to improve TAT
- Integration with multiple external data sources including non-traditional

## LEVERAGING DATA & TECHNOLOGY

- Strengthening data analytics infrastructure and loan management systems
- Enhancing systems for seamless operations
- Optimising cost through cloud adoption

## DIGITAL MARKETING

- Meaningful engagement with millennials, Gen Z customers
- Leveraging social media platforms for sales and customer experience
- Sentimental analysis for brand building

## DIGITAL PARTNERSHIP

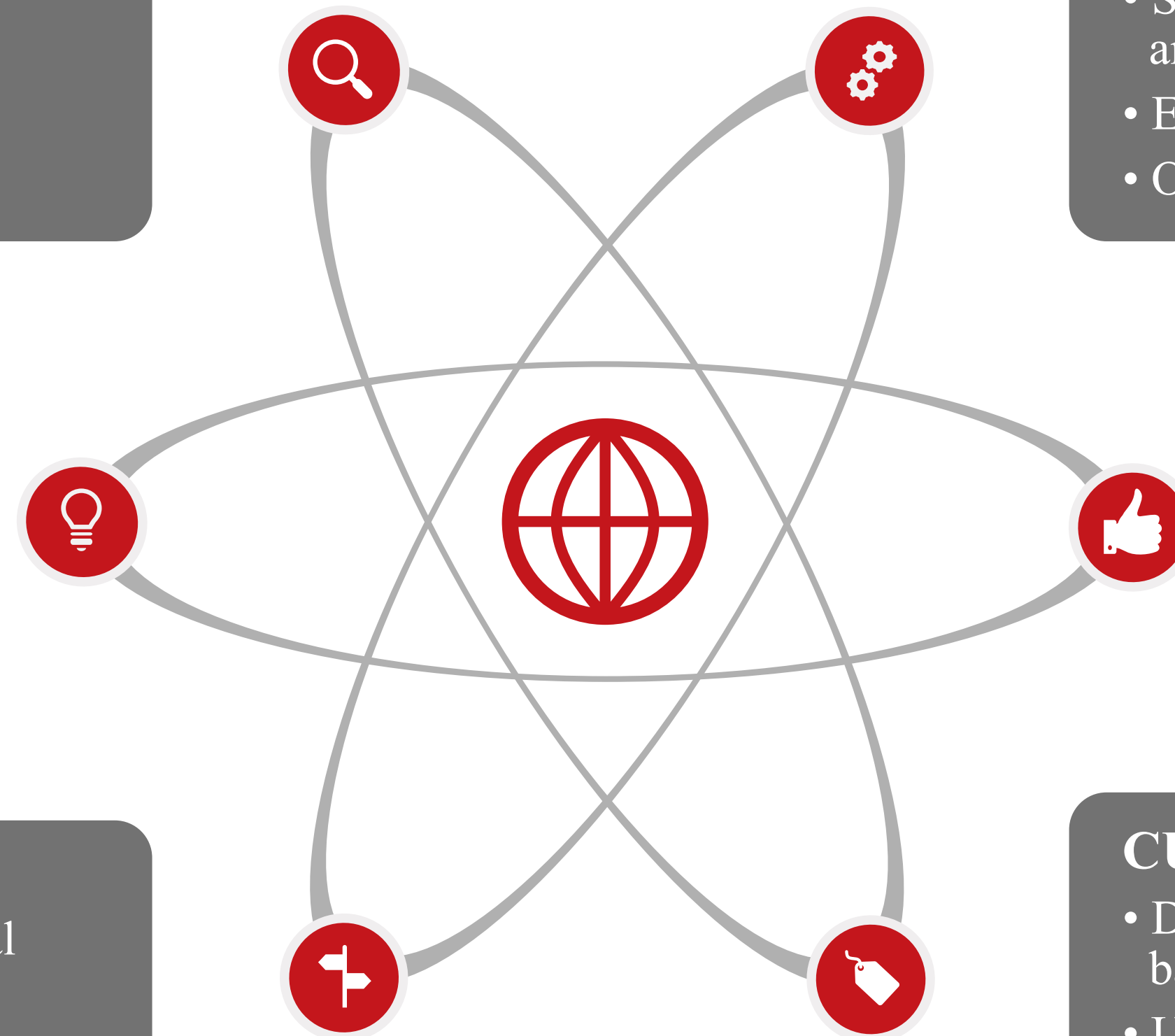
- Partnering with Neo-age lenders and aggregators
- Ramping up of merchant acquisitions using digital innovations.
- Leveraging API platform capabilities for partnerships for Open Bank fintech

## CUSTOMER EXPERIENCE

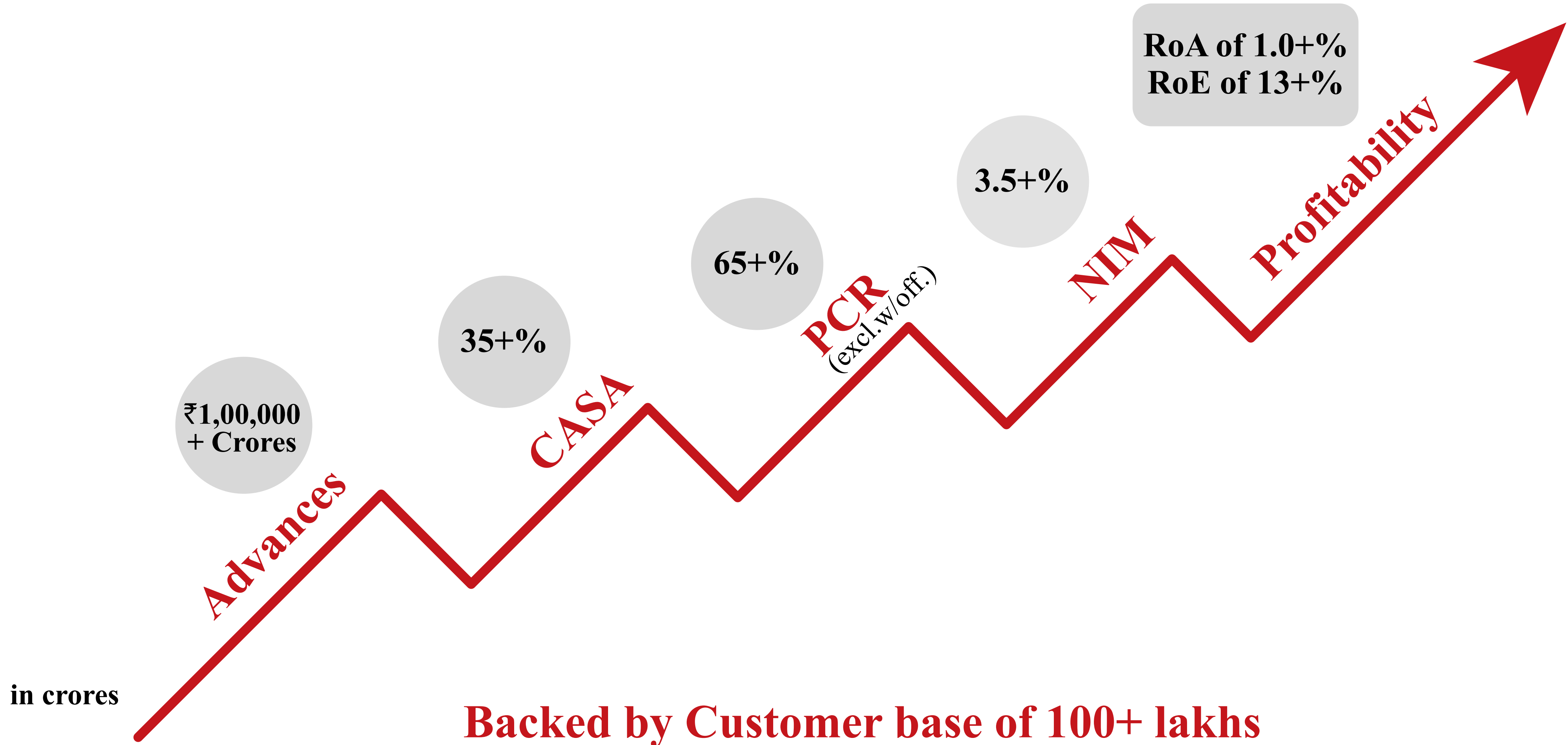
- Enrich self service features on all digital channels
- Digital onboarding of customers on assets and liabilities
- Streamline customer experience with Intelligent automation/RPA

## CULTURE

- Digital to be one of DNA for each staff backed by trainings, campaigns & workshops
- Using kiosks, recyclers, and other mobile devices at branches and salesforce
- Digital empowering front end staff with necessary tools and training to solve customer queries



# Vision 2024



# Professional and Independent Board of Directors



**MR. SALIM GANGADHARAN**

**Chairman**

Previously, Principal Chief General Manager and Regional Director, RBI-Trivandrum



**MR. V J KURIAN**

**Independent Director**

Currently, MD of CIAL, Director of Air Kerala International Services Ltd., Kerala Waterways & Infrastructures Ltd etc. Previously, Additional Chief Secretary, Govt. of Kerala

**MR. MURALI RAMAKRISHNAN**

**Managing Director and CEO**

Previously, Head SME, Head Credit & Risk and Regional Head International Banking Group of ICICI Bank



**MR. M. GEORGE KORAH**

**Independent Director**

Currently, Partner of M/s Korah & Korah, Chartered Accountants, specializing in Financial and IT Consultancy



**MR. FRANCIS ALAPATT**

**Independent Director**

Entrepreneur of The Alapatt Group (60 year old business house in Kerala)



**MR. PRADEEP M GODBOLE**

**Non-Executive Director**

Previously, Senior Management positions at Big Four consulting firm, IT organizations and Banks.

**MS. RANJANA S. SALGAOCAR**

**Independent Director**

Currently, President, Salgaocar Medical Research Centre & VM Salgaocar Hospital; Director, VIMSON Group of Companies



**MR. PAUL ANTONY**

**Non-Executive Director**

Previously, Chief Secretary, Govt. of Kerala and Chairman of Cochin Port Trust and KSEB Ltd etc



**MR. PARAYIL GEORGE JOHN THARAKAN**

**Independent Director**

30+ years of experience in the field of agriculture and allied products



**MR. R A SANKARA NARAYANAN**

**Additional Director (Independent Director)**

Previously, Managing Director and CEO of Canara Bank and Vijaya Bank

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**THANK YOU**

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