

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 Madam/Sir,

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 and nine months ended 31st December, 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.

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Investor Presentation

Q3-FY 2023

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Operating Performance



Deposits

Q3 FY23: Rs. 90,672 Cr
+ 3%
Q3 FY22: Rs.88,348 Cr



Retail Deposits

Q3 FY23: Rs. 88,660 Cr
+ 5%
Q3 FY22: Rs. 84,151 Cr



CASA

Q3 FY23: Rs.30,660 Cr
+9%
Q3 FY22: Rs.28,229 Cr



Advances

Q3 FY23: Rs.70,117 Cr
+18%
Q3 FY22: Rs.59,226 Cr



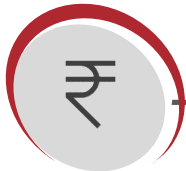
NIM

Q3 FY23: 3.52%
+88 bps
Q3 FY22: 2.64%



NII

Q3 FY23: Rs. 825 Cr
+44%
Q3 FY22: Rs. 573 Cr



Profit After Tax

Q3 FY23: Rs.306 Cr *Q3 FY23: Rs.103 Cr
↑ ↑
Q3 FY22: Rs. (50) Cr



Provisions

Q3 FY23: Rs.41 Cr
(88%)
Q3 FY22: Rs.346 Cr



PCR

(Incl. w/off)
Q3 FY23: 74.51%
+ 643 bps
Q3 FY22: 68.08%



PCR

(Excl. w/off)
Q3 FY23: 60.20%
+ 1219 bps
Q3 FY22: 48.01%

Regulatory update



- FAQ released on 5th Dec 2022, clarified that the ageing provision to be maintained by banks on all Security Receipts
- The additional provision on account of the said FAQ amounted to Rs.312 Crore

Particulars	Without SR Depreciation	With SR Depreciation
Operating Profit (Cr)	515 Cr	203 Cr
Profit before tax (Cr)	474 Cr	162 Cr
Profit after tax(Cr)	306 Cr	103 Cr
Return on Asset (%)	0.82 %	0.56 %
Return on Equity(%)	13.05 %	9.22 %
Earnings per share	4.08	2.80
Book Value per share	31.31	30.34
Cost -to Income Ratio (%)	53.3 %	74.3 %

Transformation Journey



Oct 2020 - Dec 2022

CASA Deposits

Added Rs. 7,682 crore of CASA from Rs. 22,978 crore to reach Rs. 30,660 crore
CASA ratio improved from 27.81% to 33.81% (+600 bps)

Advances (New Book)

New book of Rs. 37,748 Cr with GNPA of 0.06%* & SMA2 of 0.22%

RWA to Total Asset

Risk Weighted Asset to total asset improved from 61.50% to 42.93%

Capital adequacy

CRAR improved by 231 bps from 13.94% to 16.25% as at Dec 31, 2022

Provision coverage ratio

PCR (incl write off) improved by 1578 bps to 74.51% compared to 58.73% at Mar 2021

Recovery & upgrades

Recovered & upgraded Rs. 3,073 Cr from GNPA and technical w/off accounts.
YoY - Gross NPA decreased from 6.97% to 5.48% and Net NPA decreased from 4.71% to 2.26%

Digital adoption

Digital transactions have gone up from 83% to 94.80%

Consolidation of Advances



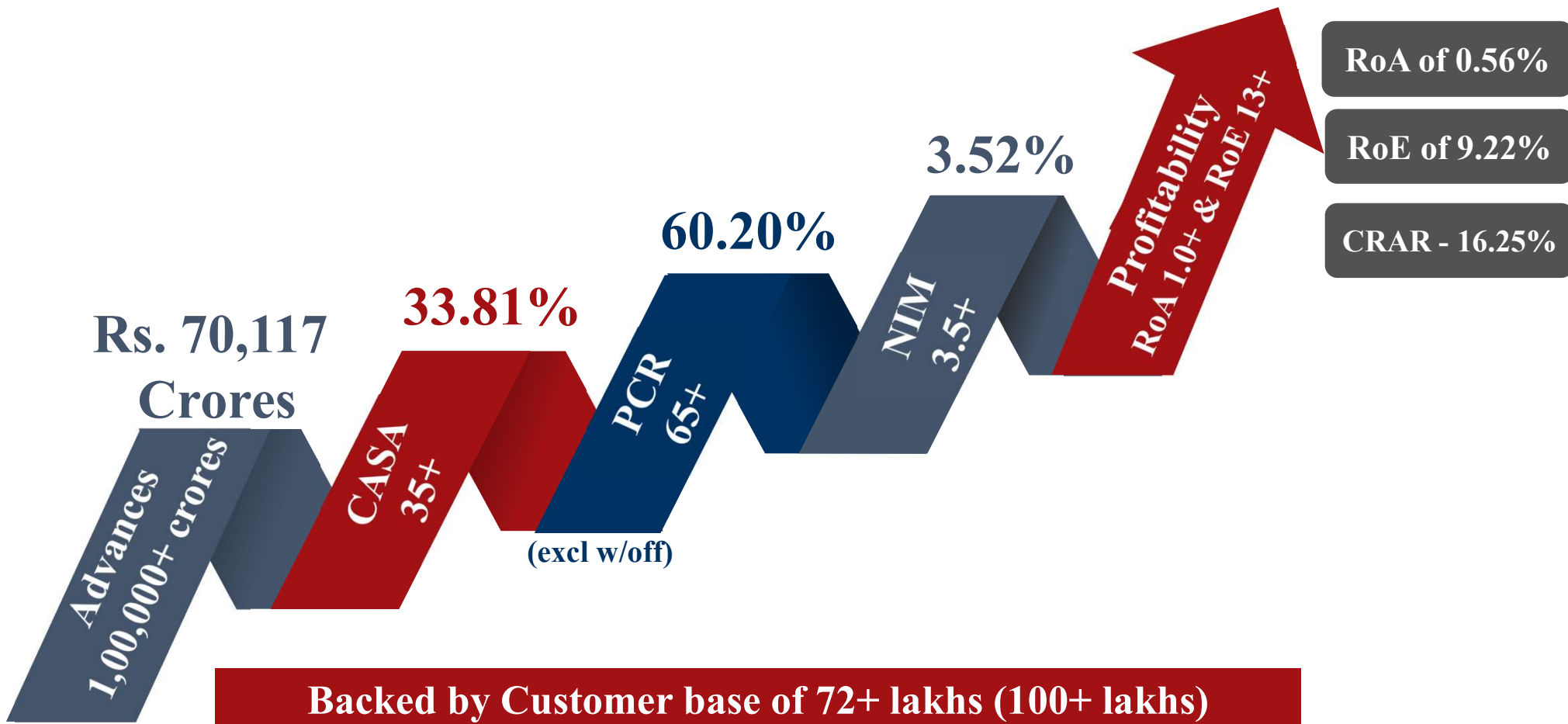
Churned around 54% of overall loan book since October 1, 2020

Rs. in crore	New Book	Old Book	Total Book
Loan book	37,748	32,369	70,117
Large Corporate A+ rated	8,403	1,869	10,272
SMA 2	84	613	697
GNPA	24*	3,805	3,829
% of GNPA - Total Book	0.06%*	11.76%	5.46%
Net NPA	10	1,516	1,526
% of Net NPA - Total Book	0.03%	4.68%	2.18%

- ✓ Achieved disbursements of Rs. **36,957** Cr during the 9M FY23 vs Rs. 16,861 Cr during the 9M FY22 led by Corporate - Rs. **20,413** Cr (Rs. 7,613 Cr), Gold - Rs. **8,269** Cr (5,207 Cr), B Segment - Rs. **4,735** Cr (1,841 Cr), Other retail Rs. **904** Cr (Rs. 710 Cr), PL – Rs. **1047** Cr (Rs. 424 Cr), Agri - Rs. **503** Cr vs (Rs. 379 Cr), LAP Rs. **218** Cr (Rs. 246 Cr), HL - Rs. **683** Cr (Rs. 340 Cr), VL – Rs. **185** Cr (101 Cr)
- ✓ Zero slippages in the new Corporate Book since Oct 20
- ✓ Avg overall ticket size has decreased from Rs. 17 lakh as at Sep 30, 2020 to less than Rs. 14 Lakh as at Dec 22
- ✓ Personal loan book increased by 76% to touch Rs. 1,646 Cr during this 9M of FY23 with yield of 14% on new book.
- ✓ Bank had, issued 1,85,000+ credit cards as on date with outstanding book of Rs. 712 Cr as on Dec 22.

6 *Excl. Rs. 10 Cr of Credit card backed by FLDG and Rs. 5 Cr Gold Loan

Update on Vision 2025



Key highlights for Q3-2023



- ✓ Reported **Profit after Tax (PAT) of Rs. 103 crore** as against a loss of Rs. 50 crore on Y-o-Y basis
- ✓ **Highest ever NII** of Rs. 825 crore for the Q3 FY 2023 compared to Rs. 573 crore on Y-o-Y basis
- ✓ Recorded **highest nine months disbursement** of Rs. 36,957 crore in the last 5 years.
- ✓ **Advances touched Rs. 70,117 crore** vs Rs. 59,226 crore Y-o-Y, registering a growth of more than 18% .
- ✓ **Total Business of Rs. 1,60,789 crore** as on 31-12-2022 against Rs. 1,47,574 crore as on 31-12-2021.
- ✓ **Net Interest Margin** improved by 88 bps Y-o-Y to 3.52% in Q3-2023 vs 2.64% in Q3-2022
- ✓ **CASA amount increased by 9%** Y-o-Y to Rs. 30,660 crore vs Rs. 28,229 crore
- ✓ **CASA ratio** improved by 186 bps Y-o-Y to 33.81% from 31.95%
- ✓ **Provision coverage ratio (PCR)** improved by 643 bps Y-o-Y to reach 74.51% in Q3-2023 against 68.08%
- ✓ **Capital adequacy** position continued to be robust with **CRAR of 16.25%** and Tier I ratio of 13.71%

Key highlights for Q3-2023



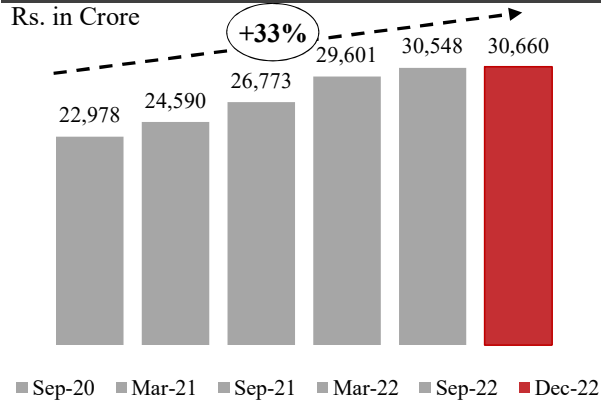
- ✓ **Significant improvement in ROA** (Annualized) at 0.56% against (-0.31%) Y-o-Y
- ✓ **Significant improvement in ROE** (Annualized) at 9.22% against (-5.40 %) Y-o-Y
- ✓ **Reduction in Gross NPA ratio** by 108 bps Y-o-Y to 5.48% from 6.56%
- ✓ **Reduction in Net NPA ratio** by 126 bps Y-o-Y to 2.26% from 3.52%
- ✓ **Gold loan continue to grow consistently** registering a growth of 32% Y-o-Y to Rs. 13,053 crore against Rs. 9,862 crore
- ✓ **Share of A & above rated large corporates** improved from 82% in Dec 2021 to 95% in Dec 2022
- ✓ **Remittance business** grew by 14% Y-o-Y
- ✓ **Core fee income** grew by 10% Y-o-Y to Rs. 140 crore vs Rs. 127 crore
- ✓ **Mobile banking transactions** volume increased by 74% Y-o-Y to 99 million transactions

Key highlights of the Transformation Journey - Oct 2020 - Dec 2022

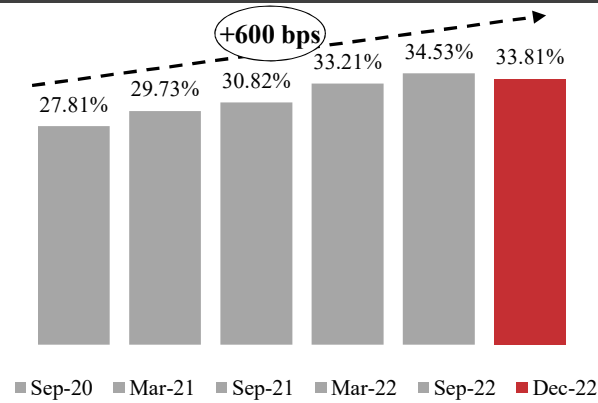


Business Parameters

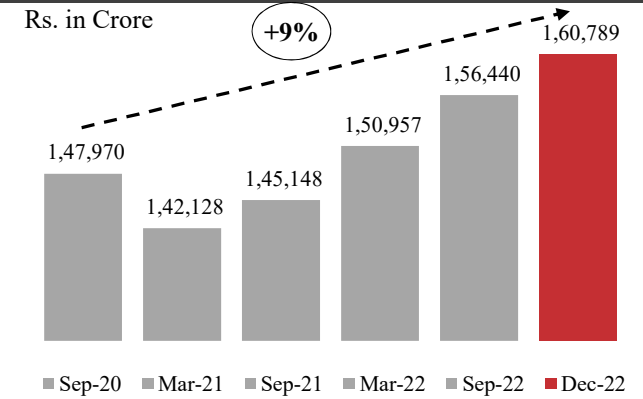
CASA



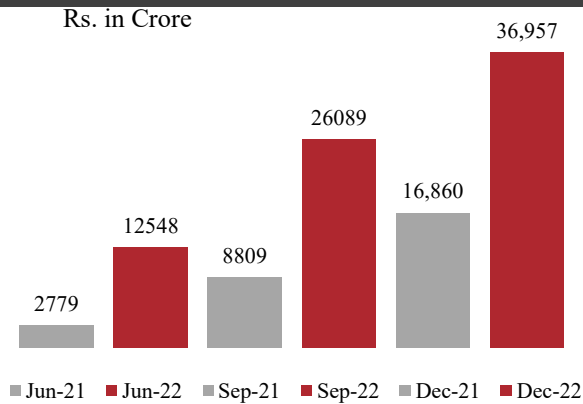
CASA to Deposit %



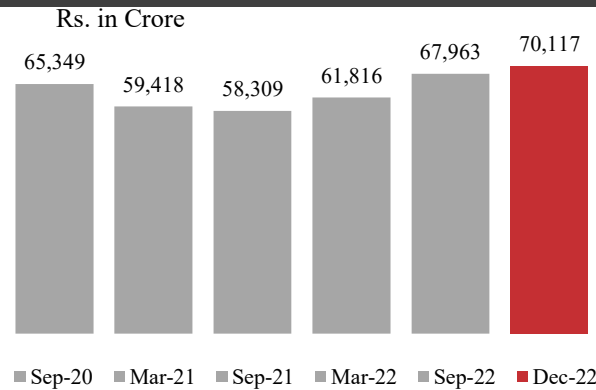
Total Business



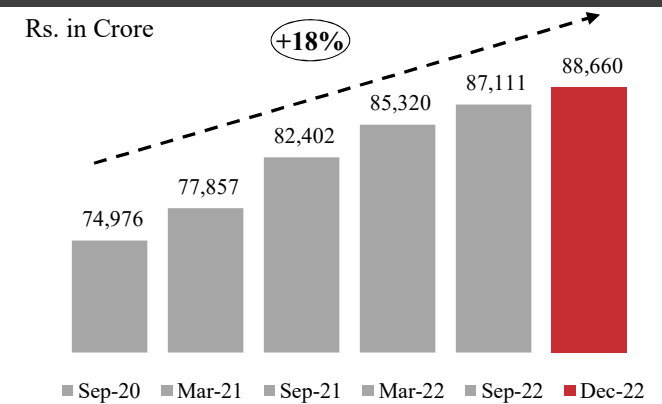
Disbursements



Gross Advances



Retail Deposits



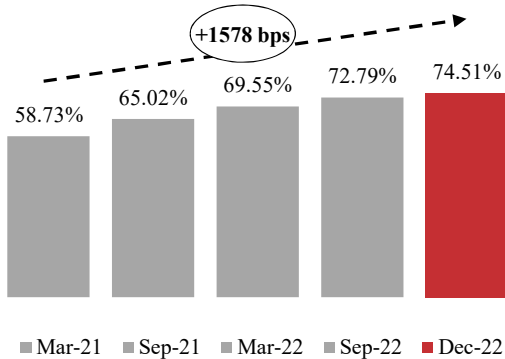
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Key highlights of the Transformation Journey - Oct 2020 - Dec 2022

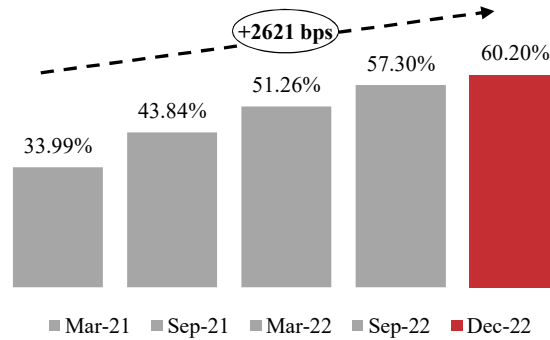


Asset Quality Parameters

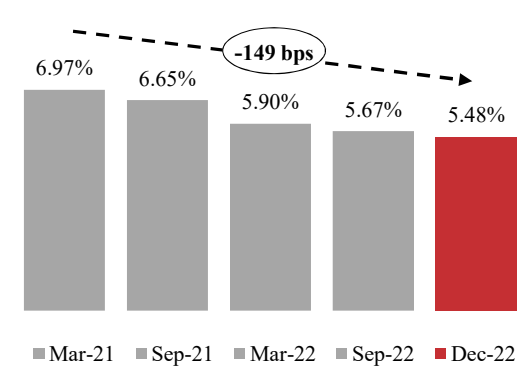
PCR Incl. W/off



PCR Excl. W/off

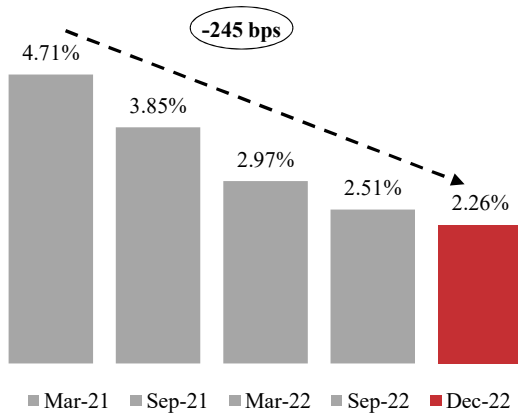


GNPA

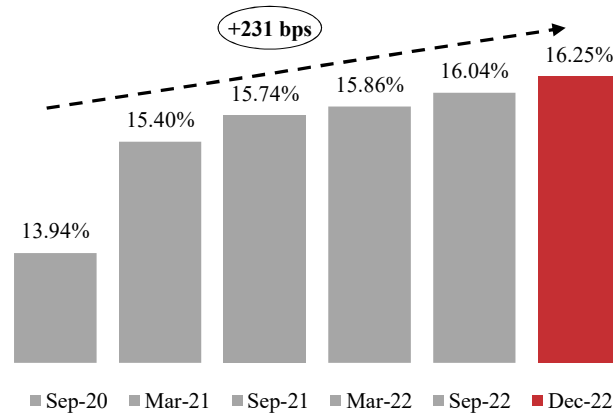


PCR & NPA base figure is as on March 2021 due to Covid moratorium till September 2020

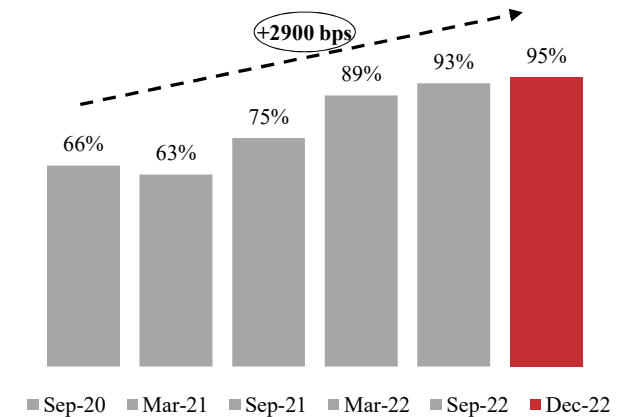
NNPA



CRAR



A & Above rated in Large Corporate Loans



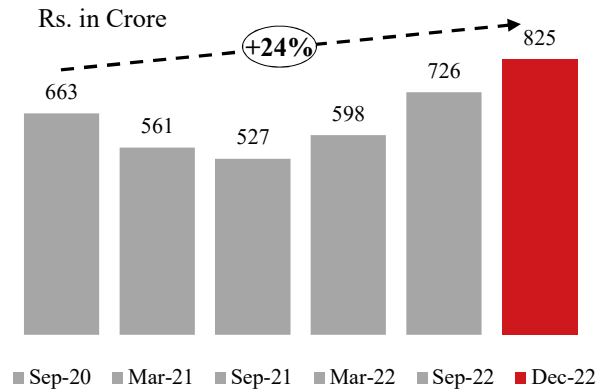
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Key highlights of the Transformation Journey - Oct 2020 - Dec 2022

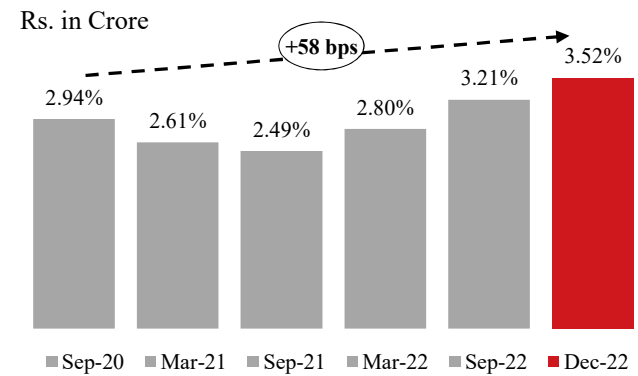


Profitability Parameters

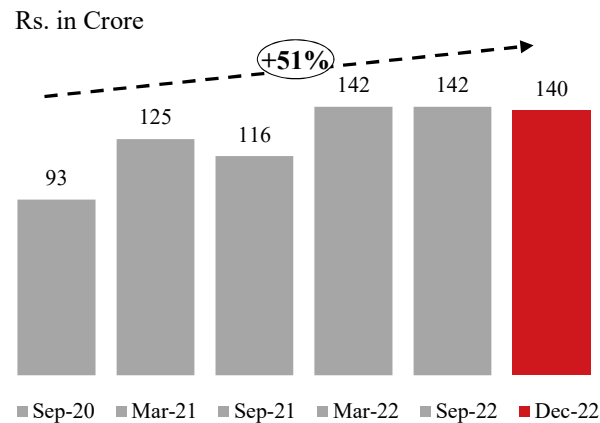
NII (Quarterly)



NIM (Quarterly)



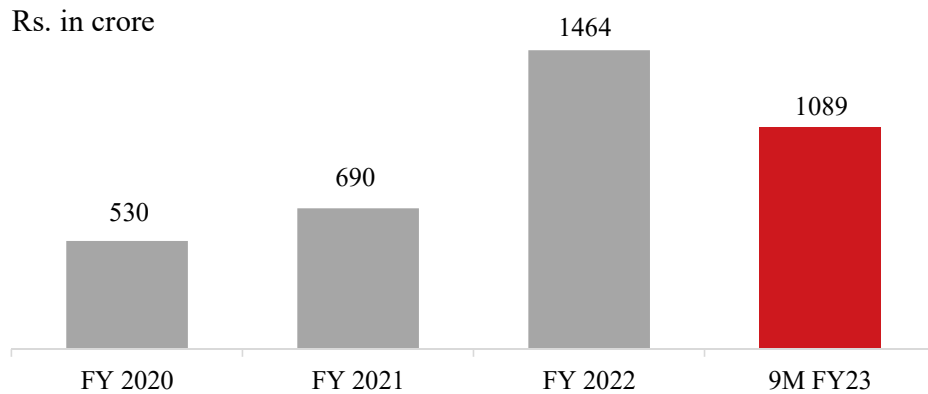
Core Fee Income



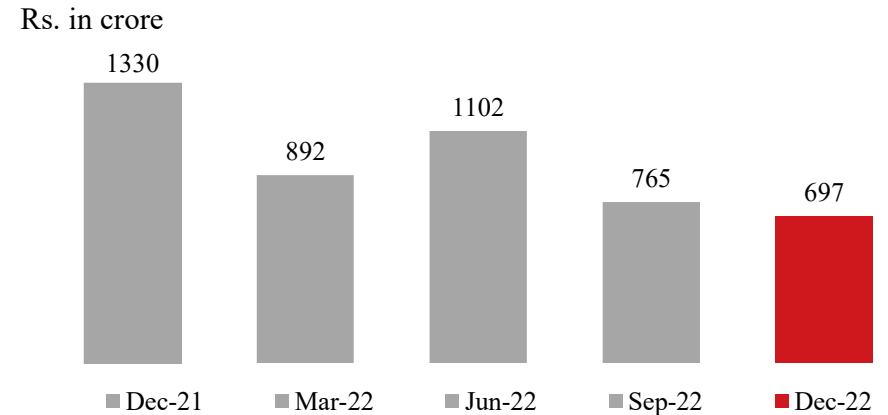
Concentrated efforts in recoveries and collections



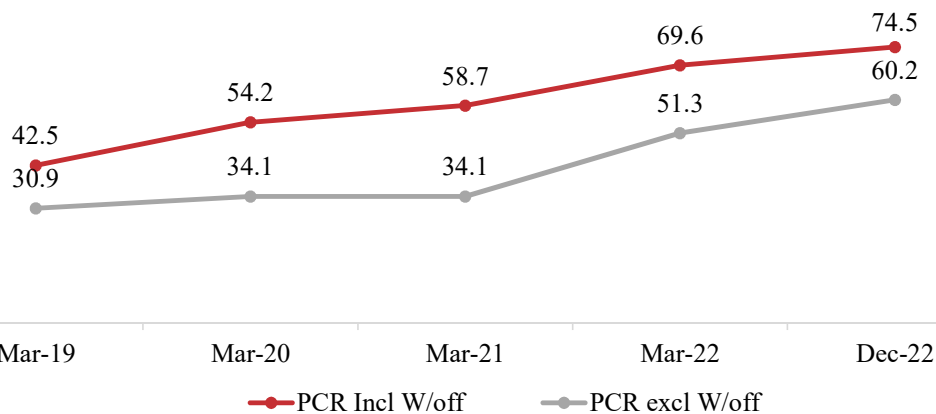
Recoveries & Upgrades continue to be on focus....



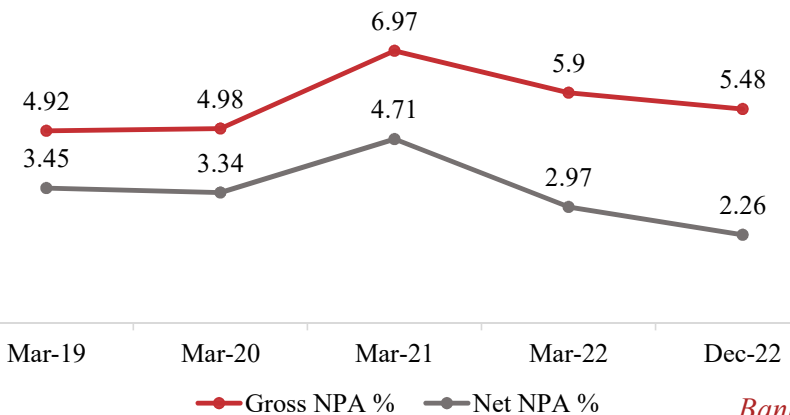
SMA2 book has reduced by 48% YoY



Significant improvement in PCR



Net NPA below pre-covid level



Profit & Loss Overview (Standalone)



Rs. in Crore	Q3-FY23	Q3-FY22	Y-o-Y (%)	Q2-FY23	Q-o-Q (%)	FY22
Net Interest Income	825	573	44%	726	14%	2,240
Non Interest Income	(34)	222	-	255	-	1,034
- Core Fee Income	140	127	10%	142	(1%)	477
- Treasury & Forex	(288)	44	-	25	-	126
- Treasury & Forex (Without SR Prov.)	24					
- Other	114	51	123%	89	36%	431
Total Income	791	795	(0.50%)	981	(19%)	3,274
Operating Expenses	587	515	14%	556	6%	2,026
Operating Profit	204	280	(27%)	425	(52%)	1,248
Provisions & Contingencies	41	346	(88%)	179	(77)%	1,340
Profit Before Tax	162	(66)	-	246	(34%)	(92)
Provision for Tax	59	(16)	-	23	157%	(137)
Profit After Tax	103	(50)	-	223	(54)%	45

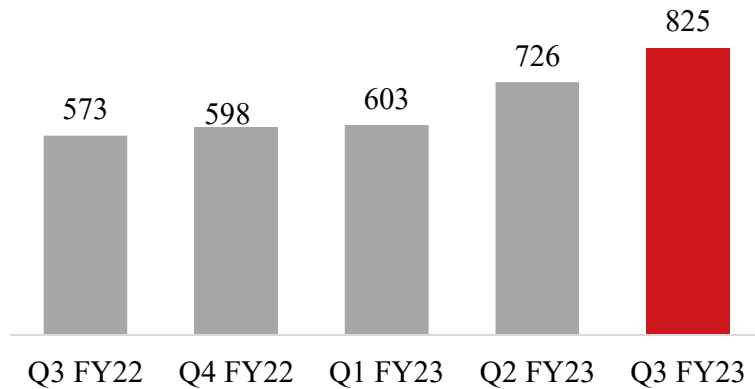
Net Interest Income



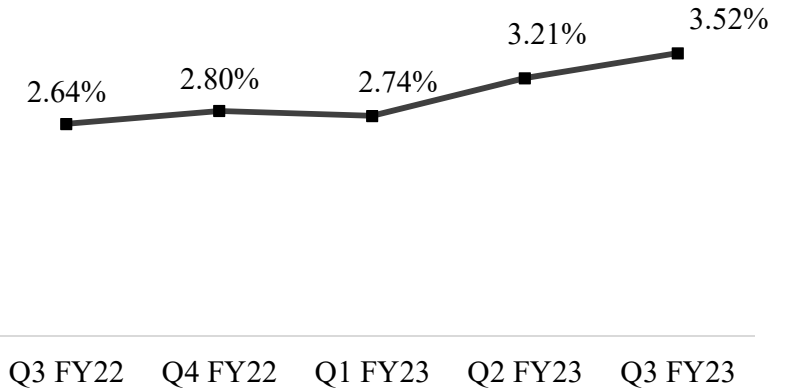
Quarterly

(Rs.in Crore)

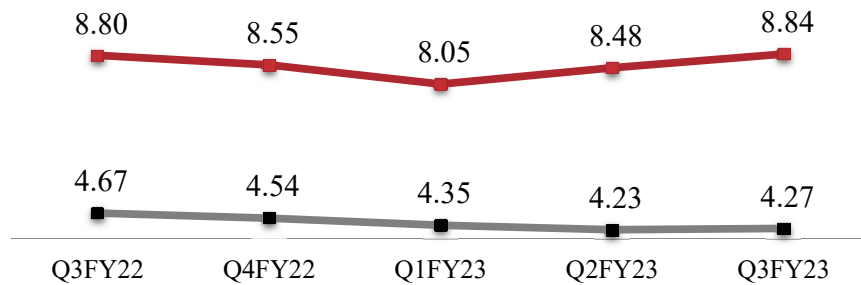
Net Interest Income



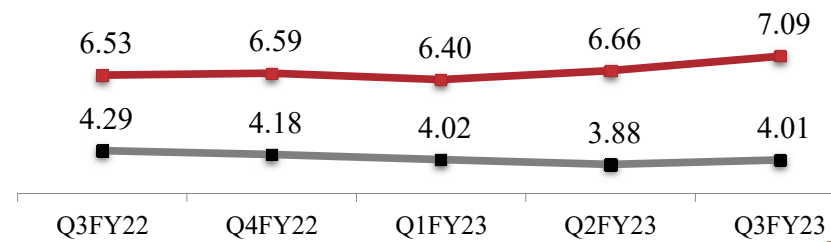
NIM



■ Cost Of Deposits ■ Yield on Advances



■ Cost Of Funds ■ Yield on Funds



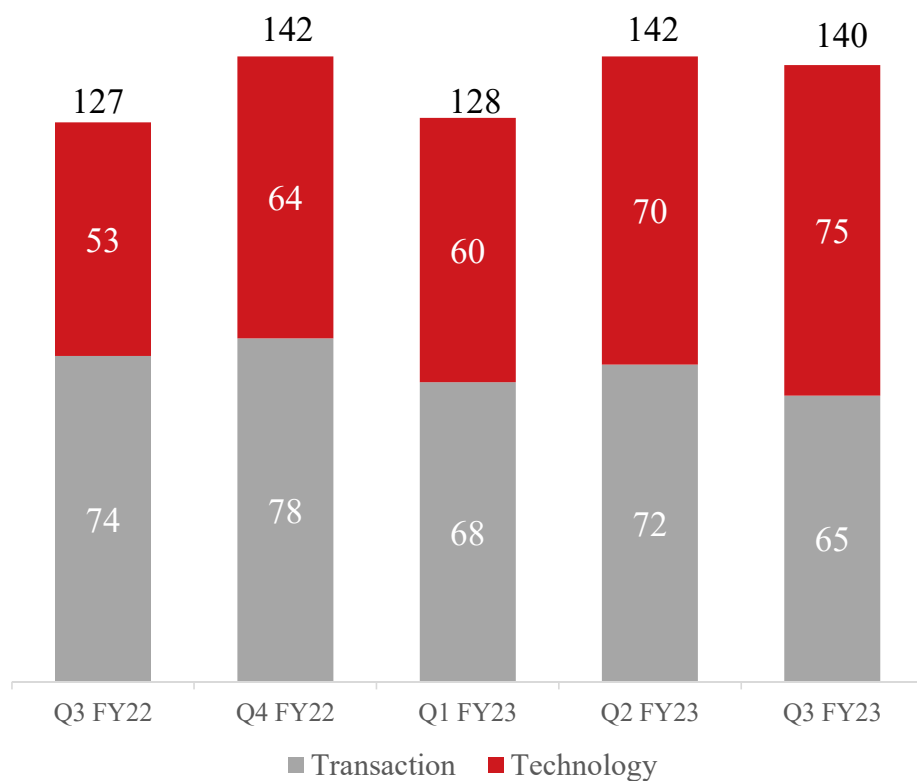
Bank on Us

Non-Interest Income



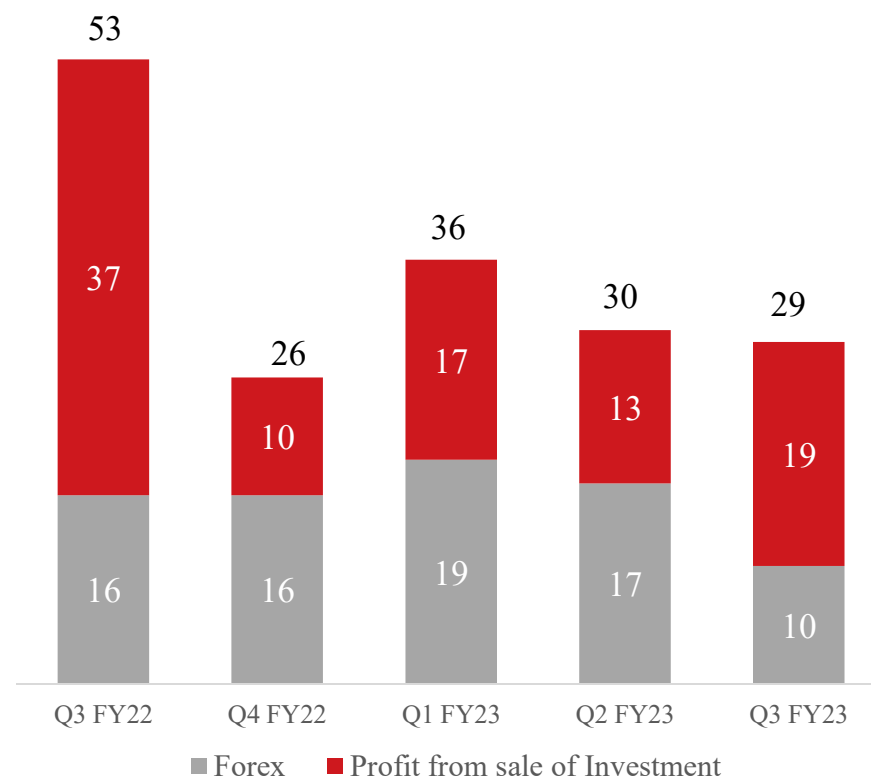
Core Fee Income

(Rs. in Crore)



Treasury & Forex Income¹

(Rs. in Crore)

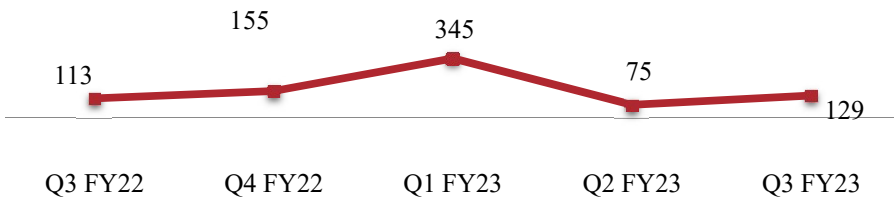


¹ Excludes depreciation on Investments

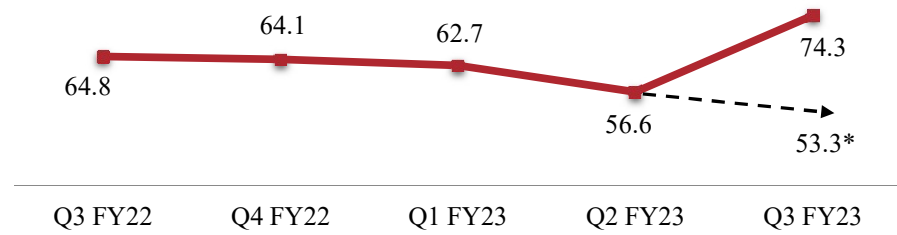
Operating Efficiency



Employee Additions

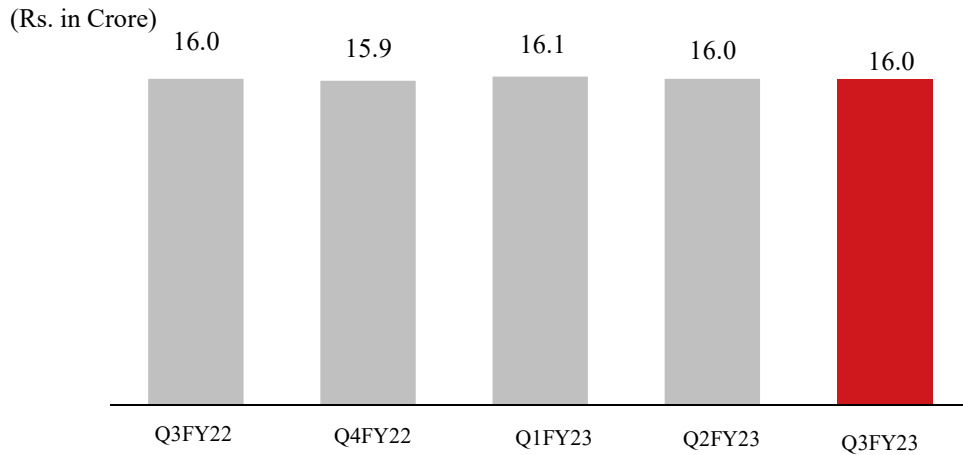


Cost-to-Income Ratio

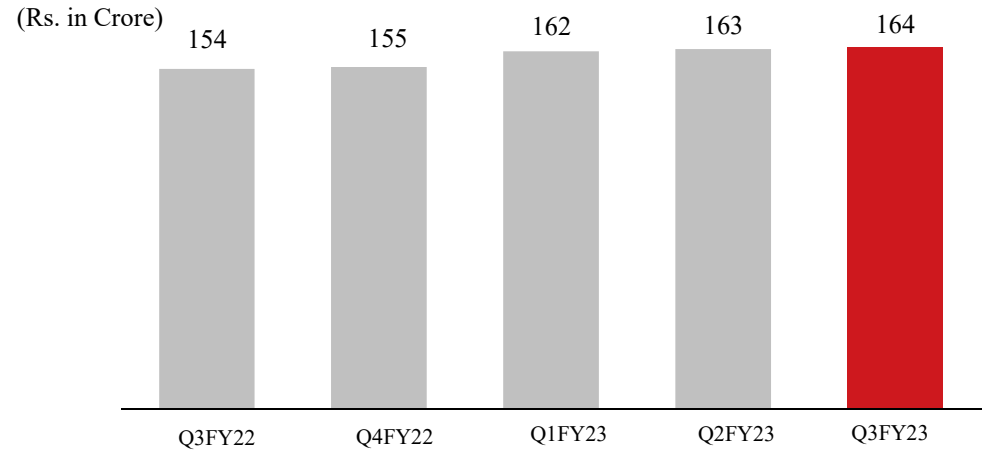


*excluding SR provision of Rs.312 Crore

Business per Employee



Business per Branch



Provisions



(Rs. in Crore)

Particulars	Q3FY23	Q2FY23	Q3FY22
For NPA & NPI	62	166	279
For Standard Assets	(17)	5	40
For Restructured Advances/Sacrifices & FITL	(8)	0	28
For Unhedged Forex Exposure	0	(2)	-
Others	5	11	(1)
Taxes	59	23	(16)
Total Provisions	101	203	330

Balance Sheet Overview (standalone)



(Rs. in Crore)

Particulars	Dec 2022	Dec 2021	Y-o-Y (%)	Sep 2022	Q-o-Q (%)
Capital & Liabilities	1,03,833	98,000	6%	1,05,761	(2%)
Capital	209	209	0%	209	0%
Reserves and Surplus	6,140	5,372	14%	6,037	2%
Deposits	90,672	88,348	3%	88,477	2%
Borrowings	4,773	2,298	108%	8,538	(44%)
Other Liabilities & Provisions	2,039	1,773	15%	2,500	(18%)
Assets	1,03,833	98,000	6%	1,05,761	(2%)
Cash & Balances with RBI	5,411	10,174	(47%)	5,711	(5%)
Balances with Banks	1,407	3,577	(61%)	2,829	(50%)
Investments	22,925	20,069	14%	25,101	(9%)
Advances	67,920	57,409	18%	65,810	3%
Fixed Assets	878	795	10%	877	0%
Other Assets	5,292	5,978	(11%)	5,433	(3%)
Business (Advances + deposits)	1,58,592	1,45,757	9%	1,54,287	3%
Current Accounts	5,344	4,660	15%	5,010	7%
Savings Accounts	25,316	23,569	7%	25,538	(1%)
CASA Ratio	33.81%	31.95%	6%	34.53%	(2%)

Key Metrics – Quarterly

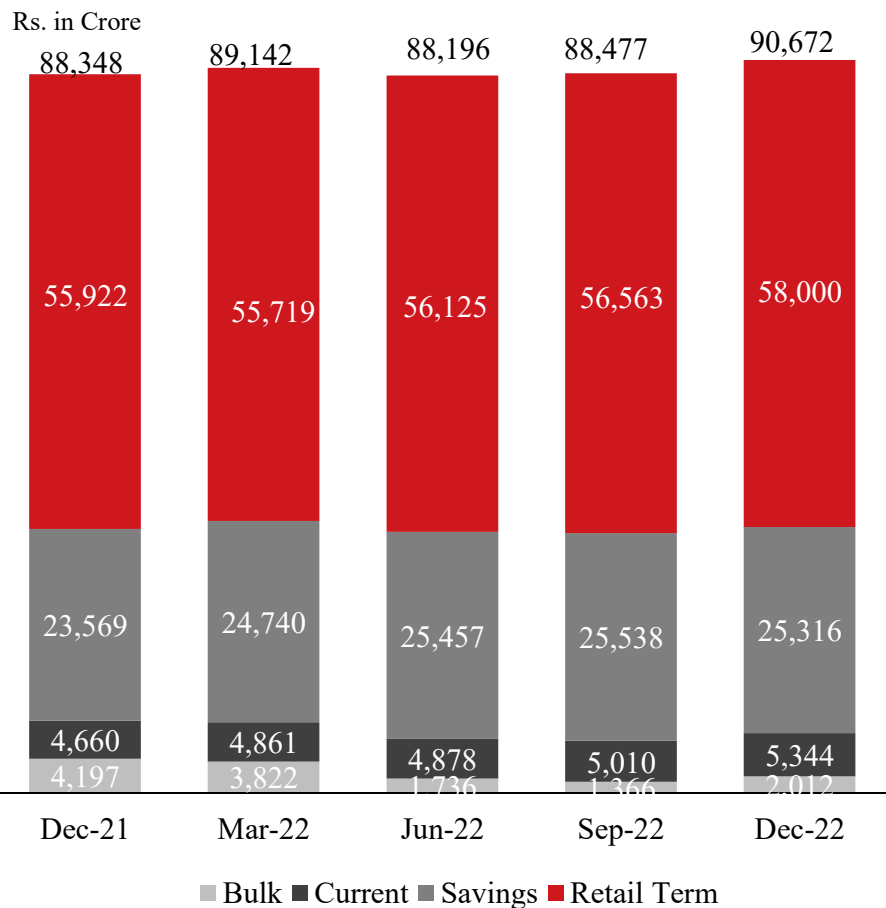


Particulars	FY23			FY22			
	Q3	Q2	Q1	Q1	Q2	Q3	Q4
Net Interest Margin (NIM)	3.52%	3.21%	2.74%	2.55%	2.49%	2.64%	2.80%
CRAR Basel III	16.25%	16.04%	16.25%	15.44%	15.75%	15.68%	15.86%
RoAA (Annualized)	0.56%	0.65%	0.46%	0.04%	-	-	1.10%
Provision Coverage	74.51%	72.79%	70.11%	60.11%	65.02%	68.08%	69.55%
CASA	33.81%	34.53%	34.4%	30.40%	30.82%	31.95%	33.21%
Gross NPA	5.48%	5.67%	5.87%	8.02%	6.65%	6.56%	5.90%
Net NPA	2.26%	2.51%	2.87%	5.05%	3.85%	3.52%	2.97%
Book Value per Share (Rs.)	30	30	28.8	27.8	27.0	26.7	28.0
Earnings per Share (Rs.) (Annualized)	3	3	2.21	0.20	-	-	0.21
Customer Touch Points							
Kerala	496	497	497	500	500	500	499
South Ex Kerala	275	273	273	273	273	273	273
Rest of India	157	156	156	151	151	151	156
Total	928	926	926	924	924	924	928

Well Distributed Deposit Base



Breakup of Deposits



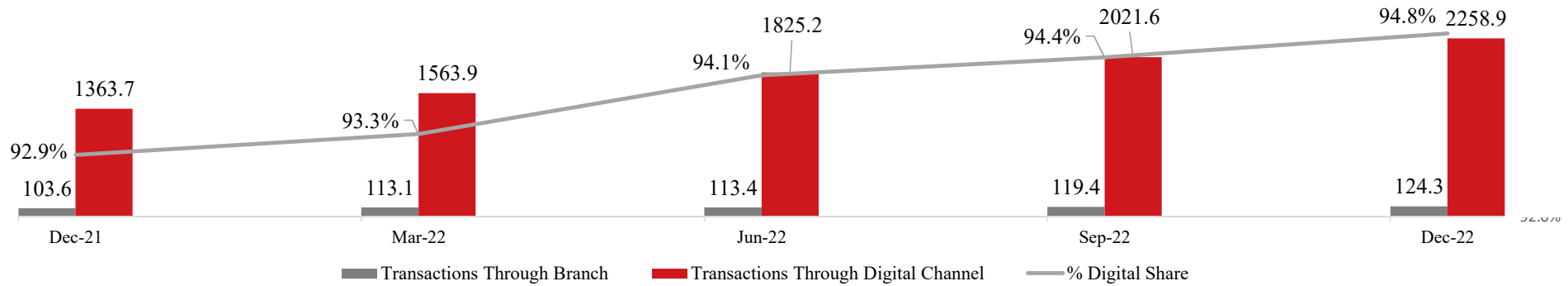
Break Up of Non-Resident Deposits

Rs. in Crore

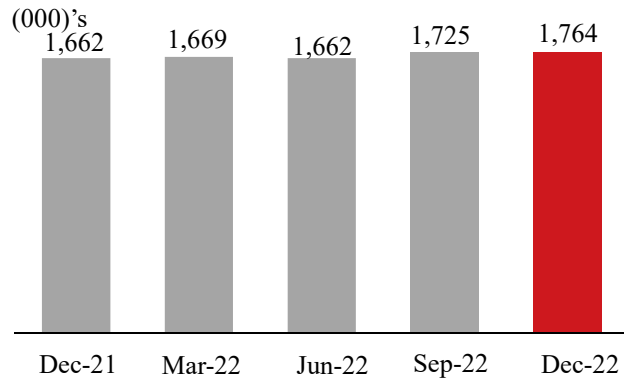
Deposit Type	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022
NR SB	6,824	6,980	7,198	7,101	7,054
NR CD	49	50	53	53	57
FCNR (B), RFC & Others	1,551	1,814	1,835	1,973	2,124
Low-Cost NRI Deposit	8,424	8,844	9,086	9,127	9,235
NRE Term Deposit	17,941	17,781	17,683	17,509	17,824
NRO Term Deposit	780	816	829	864	905
Total NRI Deposit	27,145	27,441	27,598	27,500	27,964

Digital vs Branch Transactions (no of transactions)

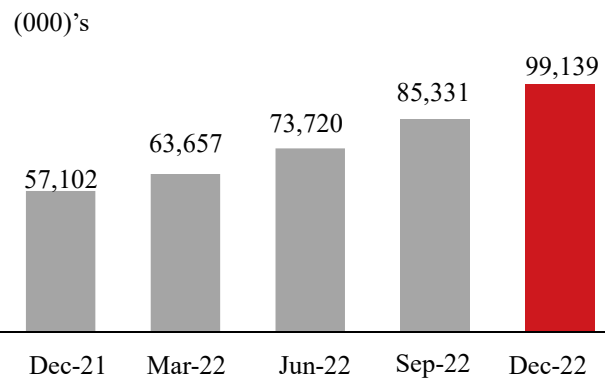
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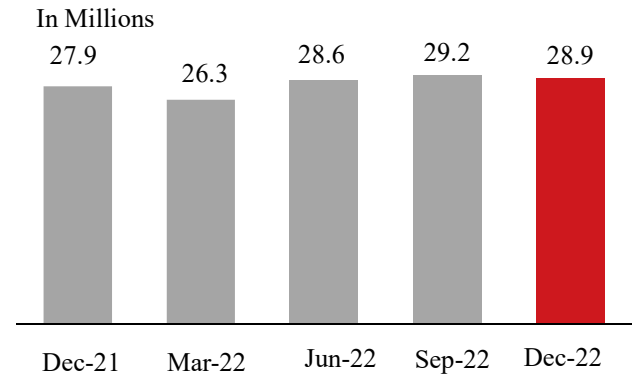
Internet Transaction Volume



Mobile Transaction Volume

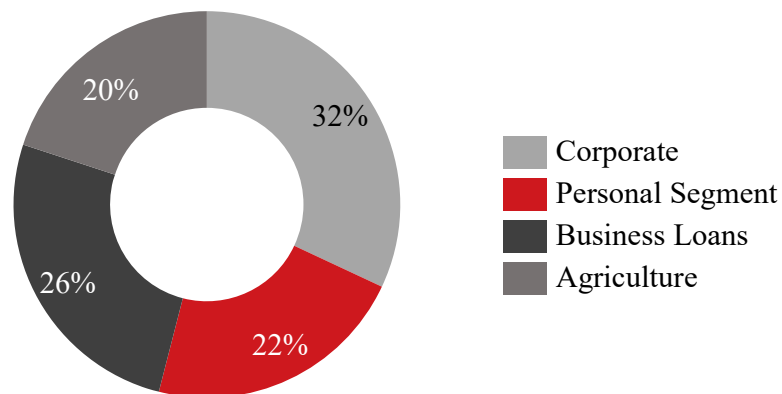


Debit Card Transaction Volume



Composition of Loan Book

Segment wise Break Up of Total Loan Book

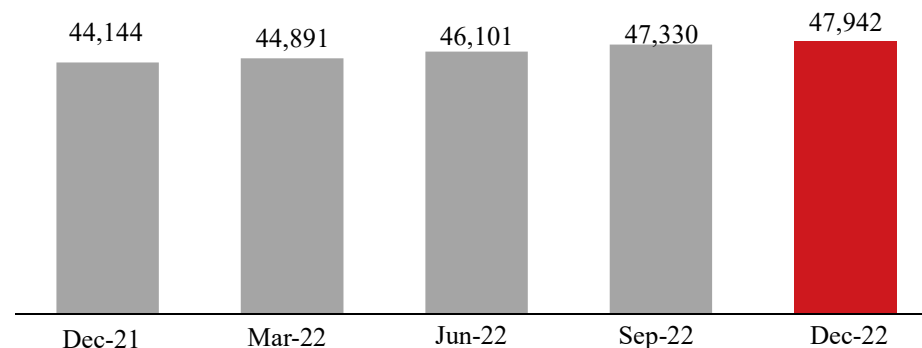


Break up of Loan book

Rs. in Crore	Dec-21		Sep-22		Dec-22	
	Number	Value	Number	Value	Number	Value
Less than 5 Cr	3,96,525	32,293	4,87,364	35,870	5,06,748	37,208
5 - 25 Cr	1,313	11,045	1,368	11,377	1,351	11,002
25 - 100 Cr	181	6,899	163	5,896	164	6,339
More than 100 Cr	24	5,106	46	10,963	49	11,725
Total	3,98,043	55,343	4,88,941	64,107	5,08,312	66,274
Gross NPA	7,641	3,883	6,995	3,856	7,344	3,843
Gross Advances	4,05,684	59,226	4,95,936	67,963	515,656	70,117

Loan Book (Excluding Corporate)

Rs. in Crore



Loan Book Across Regions

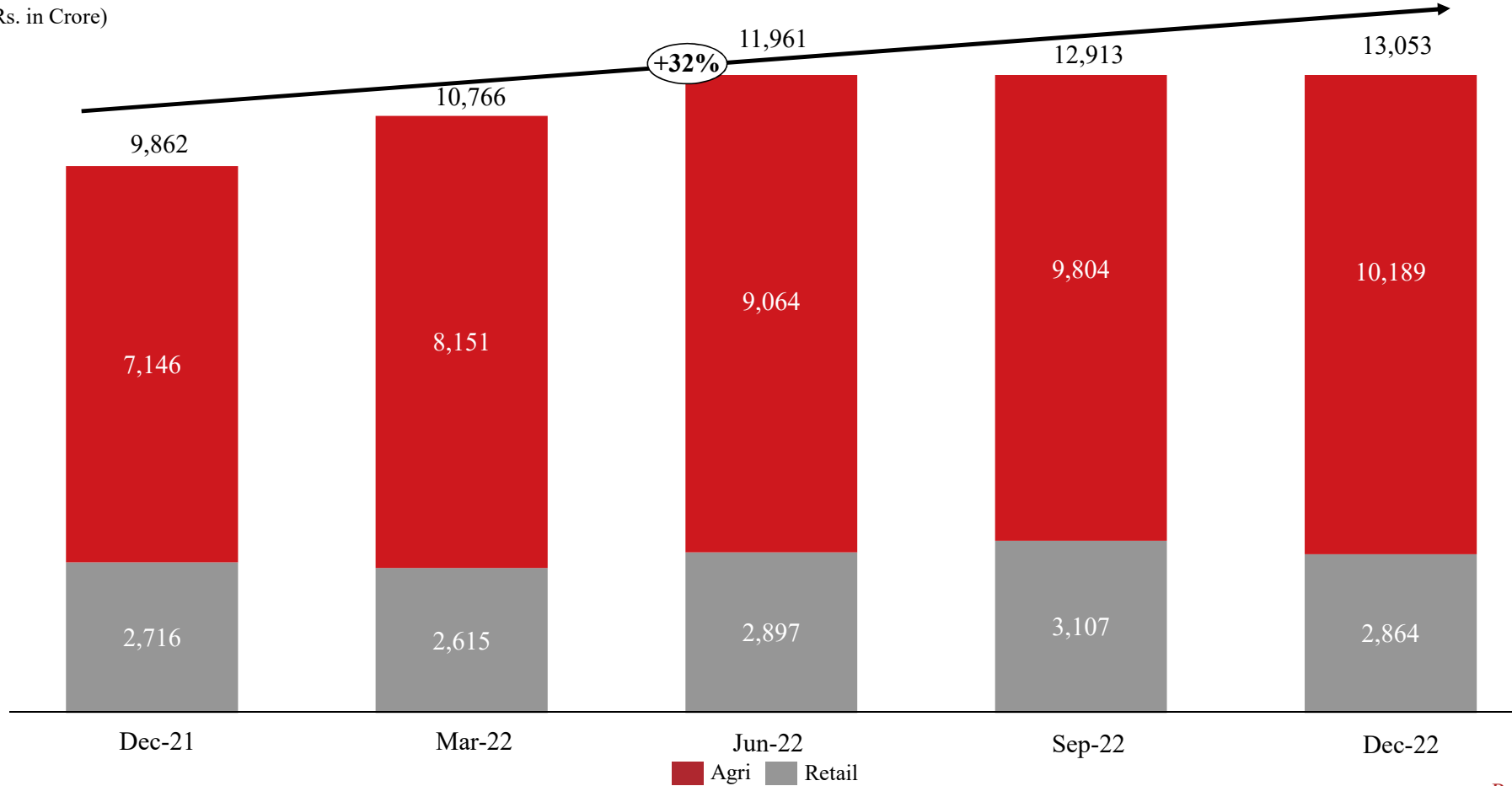
Rs. in Crore	Dec-21	Mar-22	Dec-22
Kerala	25,841	25,978	27,559
South Ex-Kerala	20,460	21,347	24,095
Rest of India	12,925	14,491	18,462
Total	59,226	61,816	70,117

Gold loans



Consistent traction in Gold loans...

(Rs. in Crore)

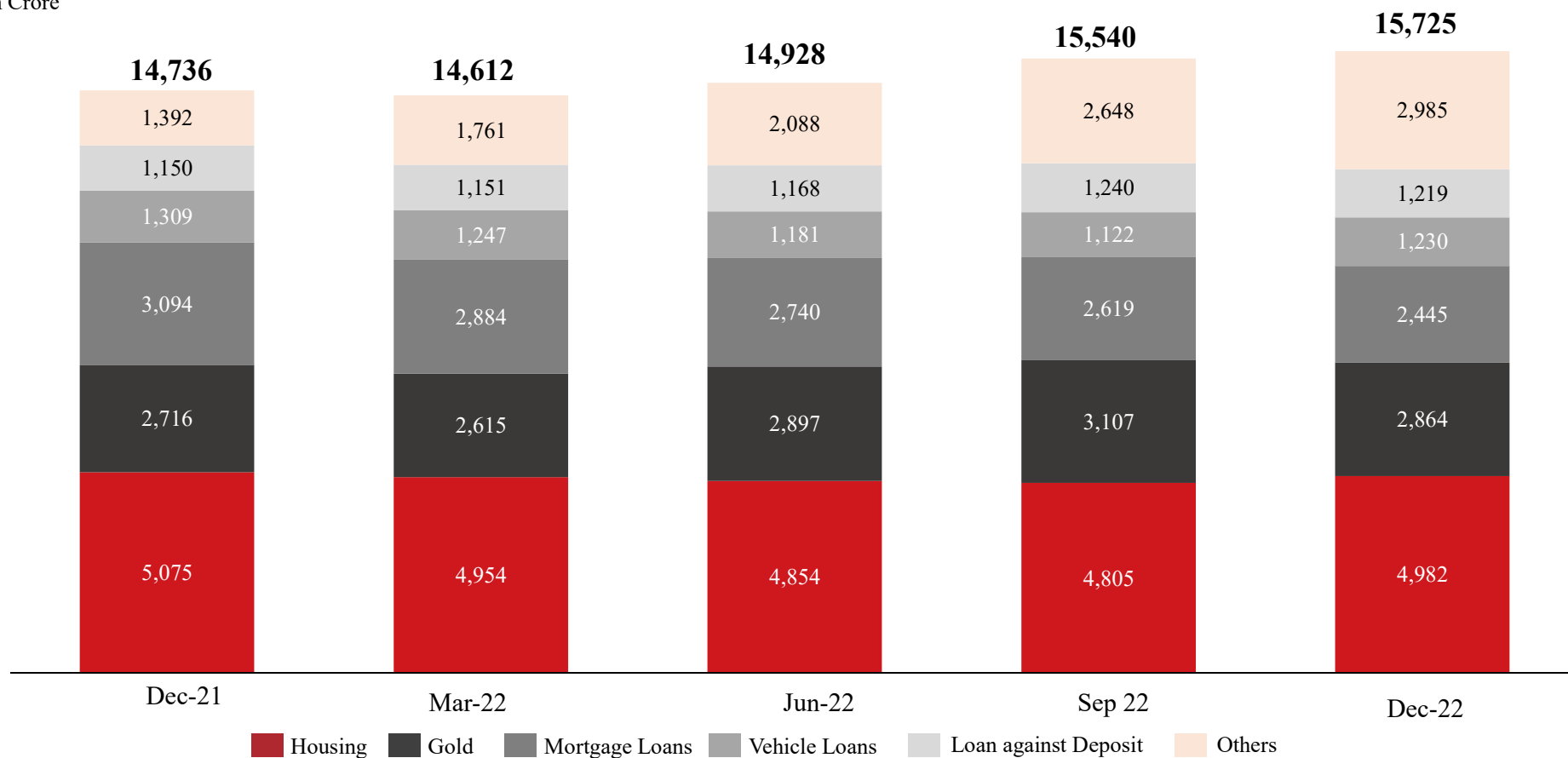


Personal Segment



Personal Segment Loans

Rs. in Crore



Business loans

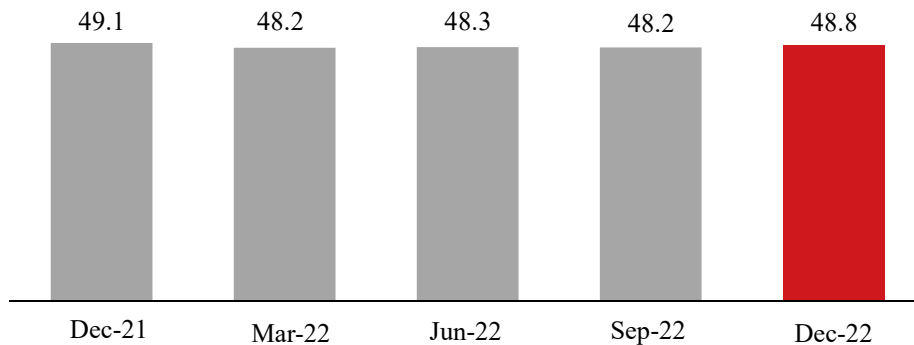


Business Loans (Less than Rs. 25 Crore exposure)

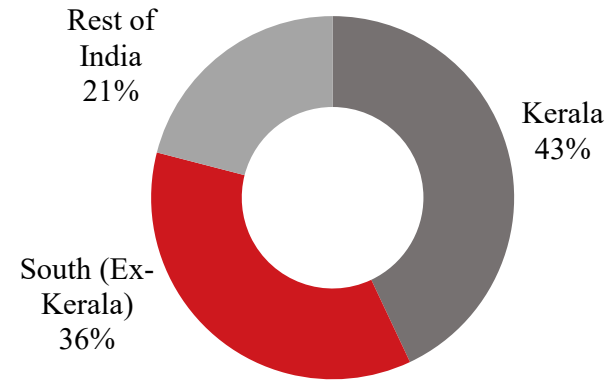
Rs. in Crore	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
MSME/SME	13,576	13,391	13,093	13,126	11,832
Others	4,789	4,958	5,278	5,298	6,725
Total	18,365	18,349	18,371	18,424	18,557

Average MSME Loan / Account

(Rs. in Lakhs)



MSME Loan Book by Geography



MSME strategic initiatives

- SIB (SMILE) for MSME proposals from 25 lakhs upto Rs.2 crore has been extended to all regions with focus on quality, ease & credit process transformation
- Co-lending platform & Fintech tie up for instant Business Loans
- Rolled out MSME online portal with instant in principle approval for MSME loans upto Rs. 1 crore with online GST validation.
- New LOS for SME (Newgen) for loans between 0-25 Cr covering entire B Segment.

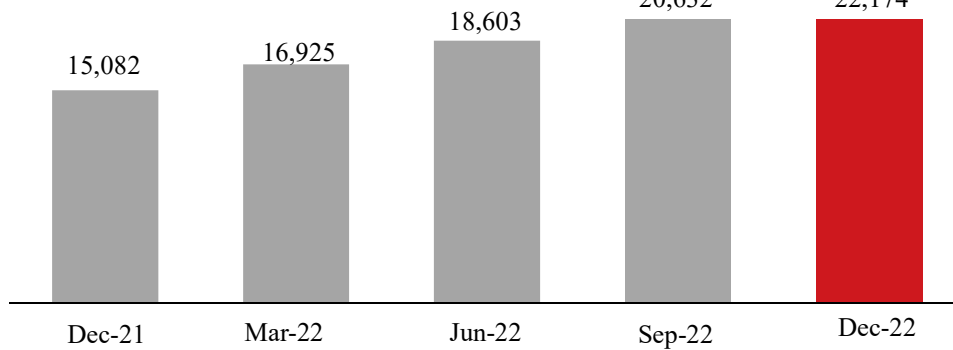
Bank on Us

Corporate lending



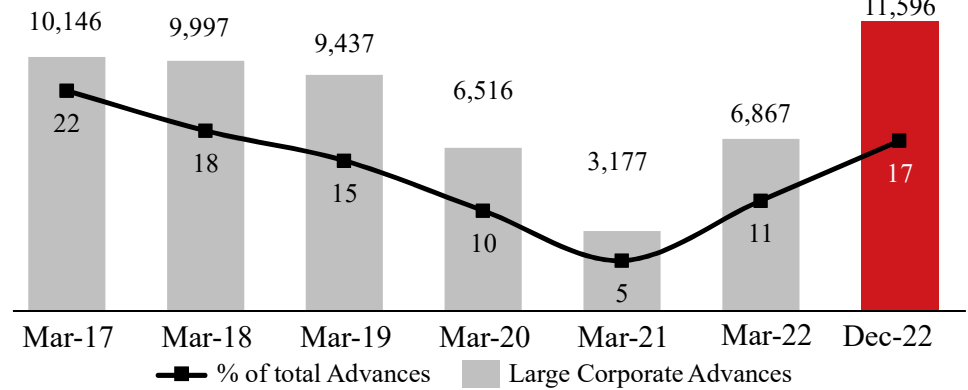
Corporate Loan Book

(Rs. in Crore)



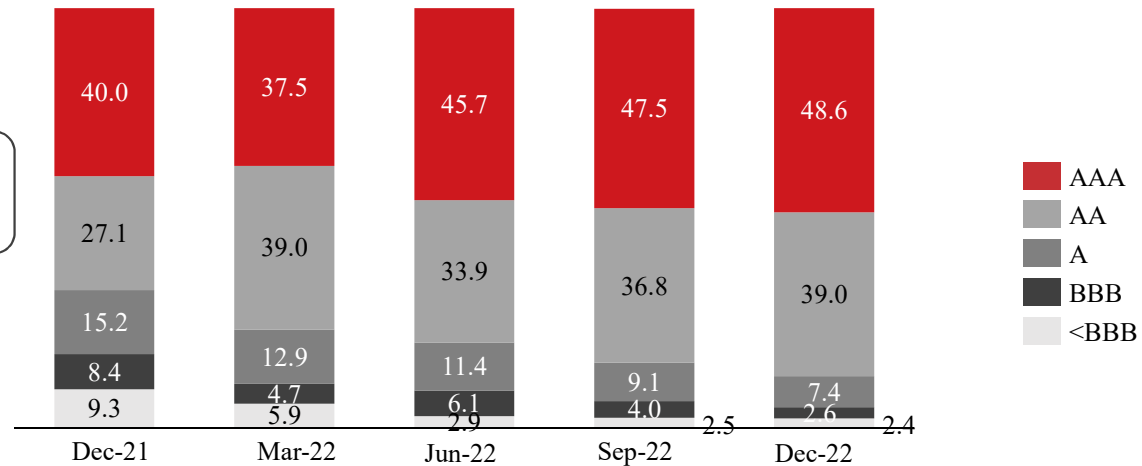
Standard Large Corporate Advances (Rs.100 Cr and above)

(Rs. in Crore)



Rating Profile of Large Corporate Loan Book (in %)¹

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



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

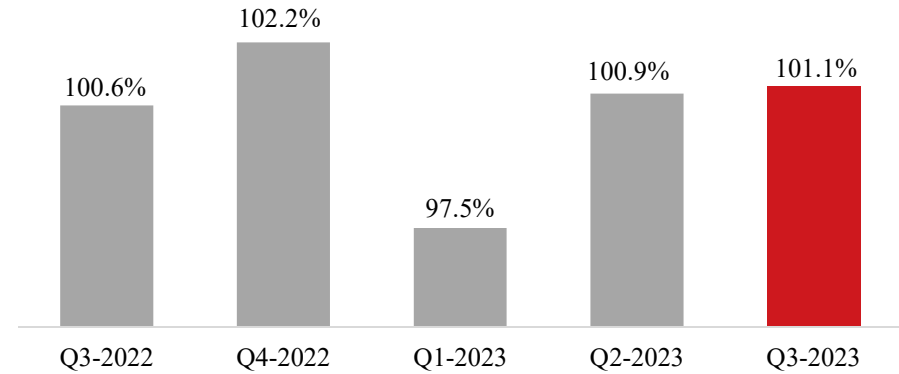
Slippages & collection efficiency



Segment wise NPA slippages

Rs. in Crore	Q3-2023
Agriculture	46
Business Loans	181
Personal Segment	75
Corporate	17
Total	320

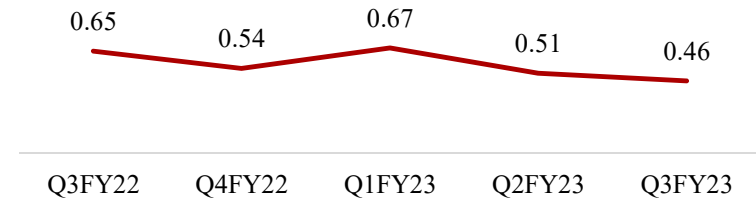
Collection efficiency



Segment wise GNPA

Rs. in Crore	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3 - 2023
Agriculture	537	536	591	574	576
Business Loans	2,116	1,993	2,065	2,047	2,038
Personal Segment	599	510	496	537	541
Corporate	631	609	647	699	688
Total	3,883	3,648	3,799	3,856	3,844

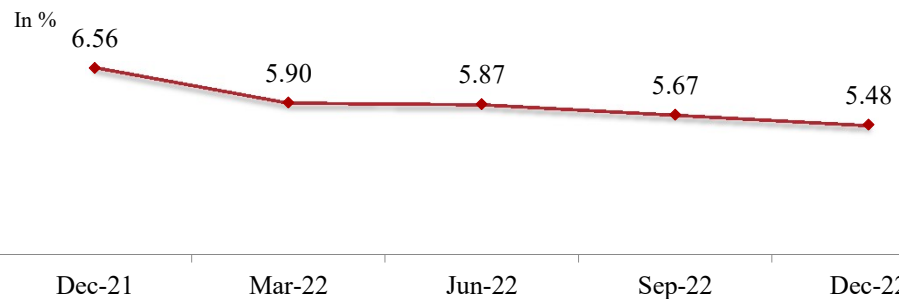
Slippages



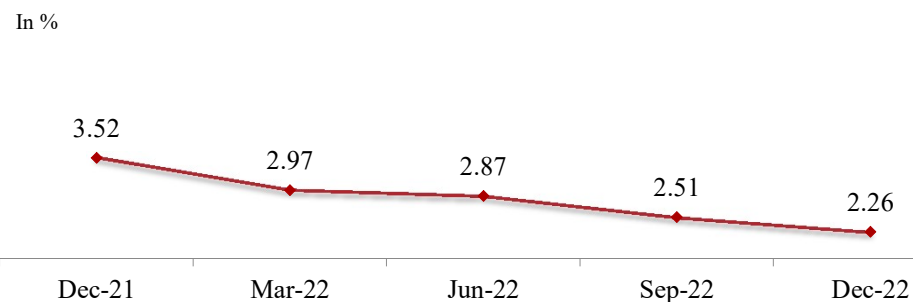
Non-Performing Assets



Gross NPA



Net NPA



Gross NPA Movement

Rs. Cr.	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
Opening	3,880	3,883	3,648	3,799	3,856
Additions	396	345	454	370	331
Deductions	393	580	303	313	344
Closing	3,883	3,648	3,799	3,856	3,844

Net NPA Movement

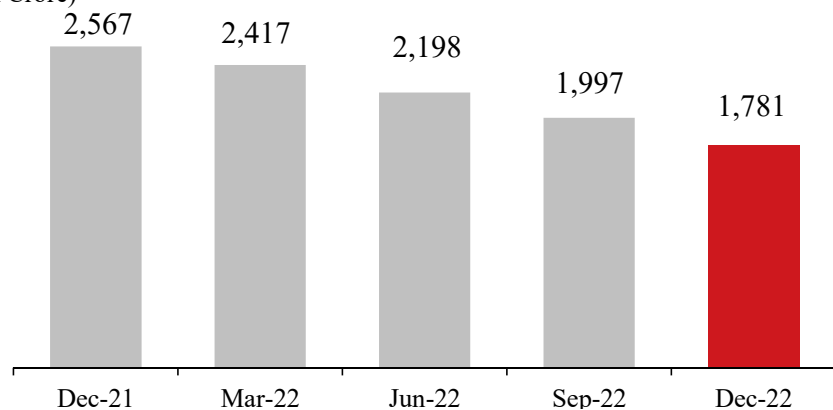
Rs. Cr.	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
Opening	2,179	2,019	1,778	1,801	1,647
Additions	286	246	285	243	208
Deductions	446	487	262	398	325
Closing	2,019	1,778	1,801	1,647	1,530

Stressed Assets

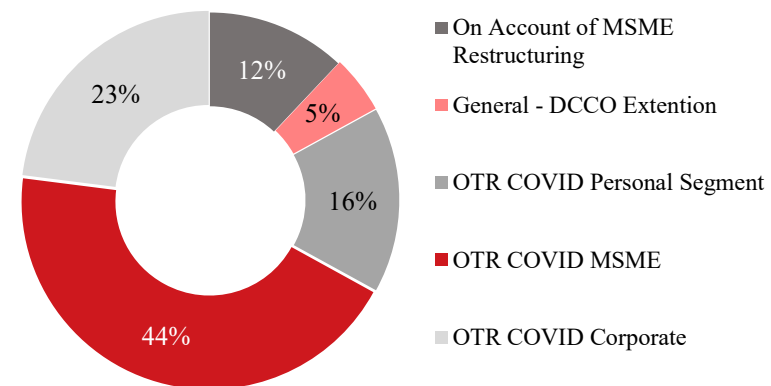


Restructured Standard Advance

(Rs. in Crore)



Sector Break up



Covid One Time Restructuring (OTR)

Rs. in Crore	Covid 1.0	Covid 2.0	Total
MSME	248	544	792
Personal loans	7	270	277
Other exposures	318	90	408
Total	572	904	1,476

Security Receipts

(Rs. in crore)

Security Receipts Outstanding as on Dec 31, 2022		
Book Value	Provision	NAV
1,454.88	1,240.30	214.59

Capital Composition

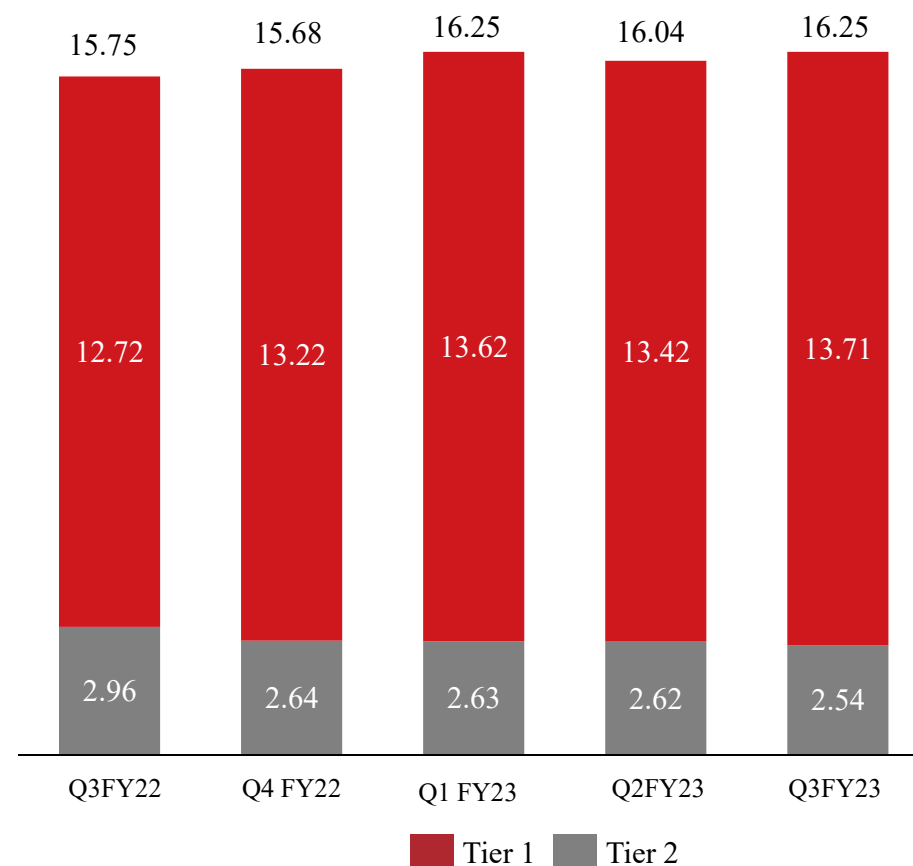


Risk Weighted Assets

Rs. in Crore	Dec 31, 2022		Sep 30, 2022	
	Value	Ratio	Value	Ratio
Total Capital	7,244.9	16.25%	7,300.9	16.04%
- Tier I	6,111.7	13.71%	6,107.6	13.42%
- Of which CET1	5,611.7	12.59%	5,607.6	12.33%
- Tier II	1,133.2	2.54%	1,193.2	2.62%
Risk Weighted Assets	44,562.96		45,509.48	

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

BASEL III



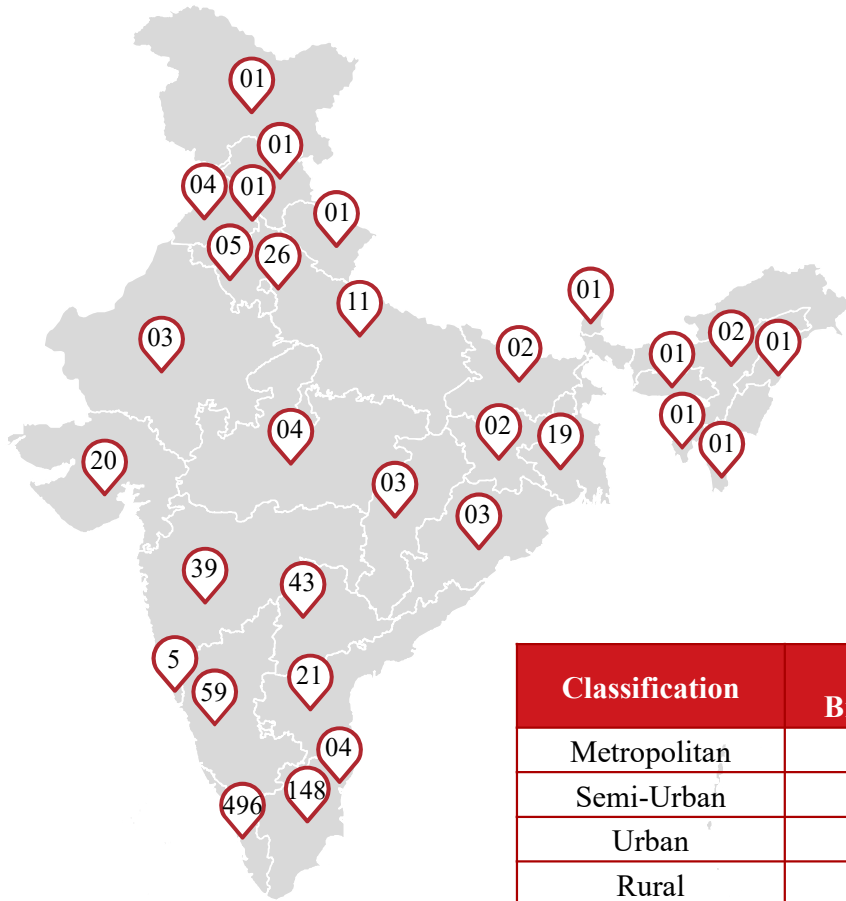
Investment Book

Details	Dec 21		Mar 22		Dec 22	
	Rs. in Crore	Modified Duration	Rs. in Crore	Modified Duration	Rs. in Crore	Modified Duration
HTM	18,585	3.25	19,365	3.04	18,916	2.69
AFS	2,455	1.70	3,036	0.97	5,263	1.17
HFT	26	0.02	132	1.67	109	7.69
Total	21,066	3.20	22,534	2.91	24,287	2.47

SLR & NON-SLR

Rs. in Crore	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
SLR	18,485	19,360	20,564	21,849	20,170
NON-SLR	2,581	3,174	2,925	4,303	4,117
Total	21,066	22,534	23,489	26,152	24,287

Wide network and young work force



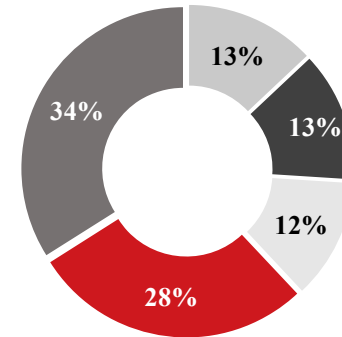
Classification	No of Branches
Metropolitan	196
Semi-Urban	457
Urban	174
Rural	101
Total	928



Total Employees

Q3 FY23: 9,733
Q2 FY23: 9,608

Experienced Work Force



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

Legacy Customer Base of 70 lakhs



Branches ¹

Q3 FY23: 928
Q2 FY23: 926

ATM

Q3 FY23: 1,277
Q2 FY23: 1,275

1. Excludes 3 USBs & 3 Satellite branches operated by Business Correspondent.

Bank on Us

*Map for illustration purpose only

Awards & Recognitions



SOUTH INDIAN Bank

Starting the New Year with a win!

SIB and Vayana Network have been awarded for the **'Best Project Implementation'** at IBS Intelligence 'Global Fintech Innovation Awards.'

SOUTH INDIAN Bank

It is a winning sixer!

We bagged 6 technological awards at the **IBA Banking Technology Awards 2022**

SOUTH INDIAN Bank

Recognised as...

MOST PREFERRED WORKPLACE
2022-23

...in the BFSI Sector by Marksmen Daily.

CONGRATULATIONS!

THE ECONOMIC TIMES

Bb

BEST BRANDS CONCLAVE 2022
5th EDITION

#ETBestBrands

Brought to you by **Edge**
An Economic Times Initiative

SOUTH INDIAN Bank
Experience Next Generation Banking

South Indian Bank was recognised in the the ET Edge Best Brands in Best Brand 2022 Conclave 5th Edition organized by The Economic 34 Times

SOUTH INDIAN Bank

We were honoured with

- IT Risk Management - Winner
- Digital Sales & Engagement - Runner Up
- AI & ML Adoption - Runner Up
- Best Technology Bank - Runner Up
- Tech Talent & Organization - Runner Up
- Fintech Collaboration - Special Mention

KONNECT INSIGHTS

#WeKconnect

BEST USE OF SOCIAL PUBLISHING - BANKING

South Indian Bank

concept PR

South Indian Bank won the "Best use of Social Publishing- Banking" award organised by Konnect Insights. The summit was to felicitate the Brands and Agencies who have been successful in seamlessly unifying Marketing and Customer Care.

Bank on Us

Strong Management Team (1/2)



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.

Strong Management Team (2/2)



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.

Mr. Vinod A N, General Manager & Head of Treasury

- 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

Mr. Nehru Singh B, General Manager & Head – Credit Policy and Monitoring

- 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

For further information, please contact:

The South Indian Bank Ltd.

CIN - L65191KL1929PLC001017

Ms. Chithra H, CFO

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Mr. Vinod Francis, Joint General Manager

vinodfrancis@sib.co.in

Mr. Prashanth George Tharakan, Head IR

prashanthgt@sib.co.in

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THANK YOU