

July 8, 2020

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

Dear Sirs,

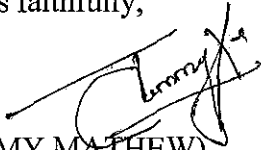
Sub: Presentation to Investors and Analysts

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 ended 30th June, 2020.

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,

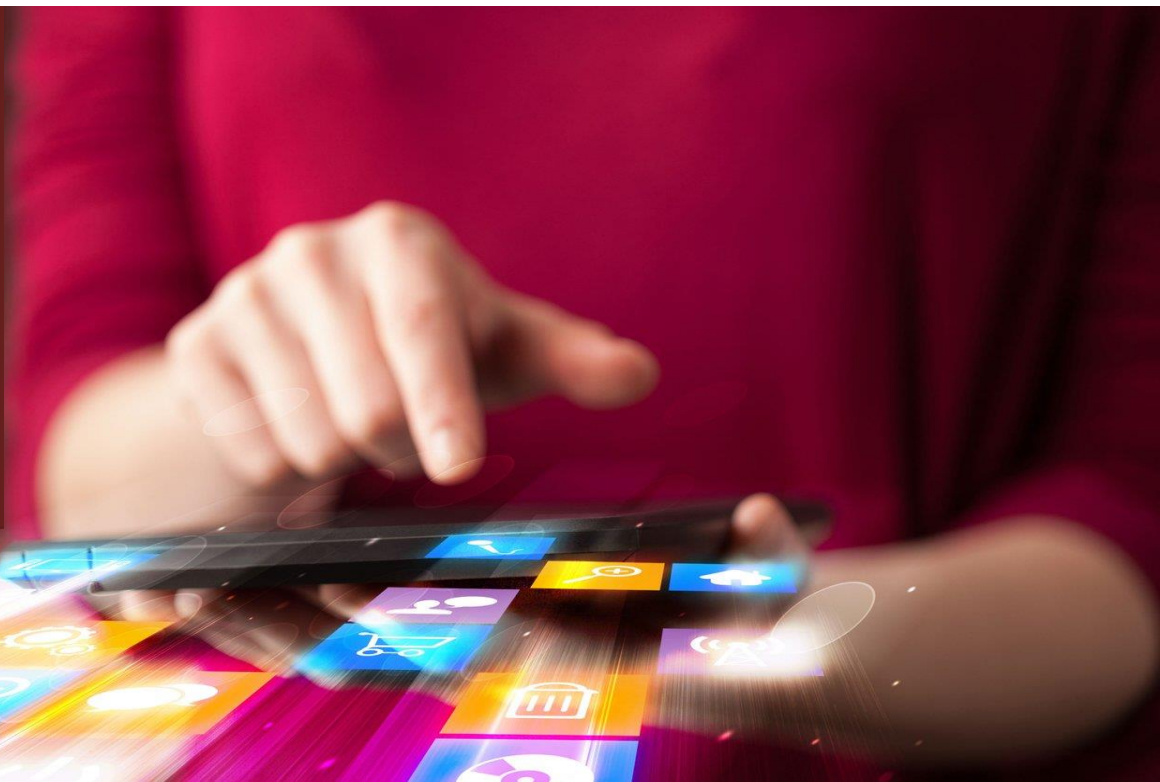


(JIMMY MATHEW)
COMPANY SECRETARY

Encl: a.a.



*Bank
On
Us*



Investor Presentation - July 2020



Q1 & FY21 Highlights



Business Strategy



Performance Matrix



Next Generation Bank



About Us



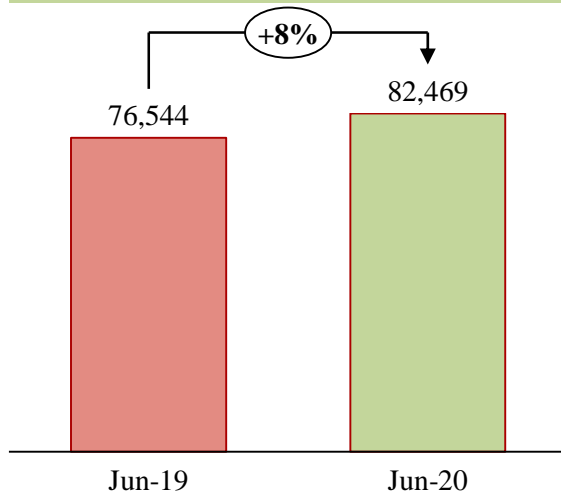
Q1 FY21 Highlights



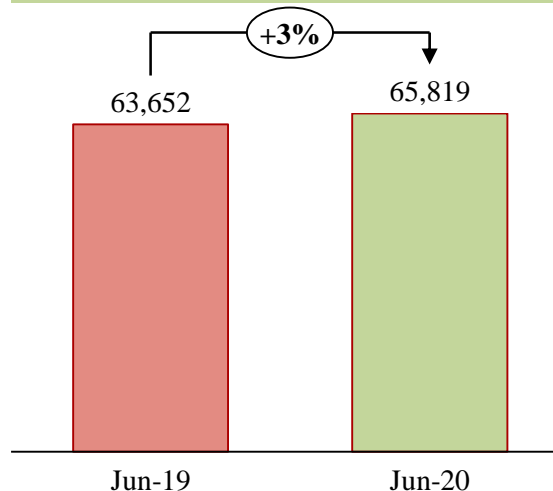
Key Quarterly Highlights – Q1 FY21



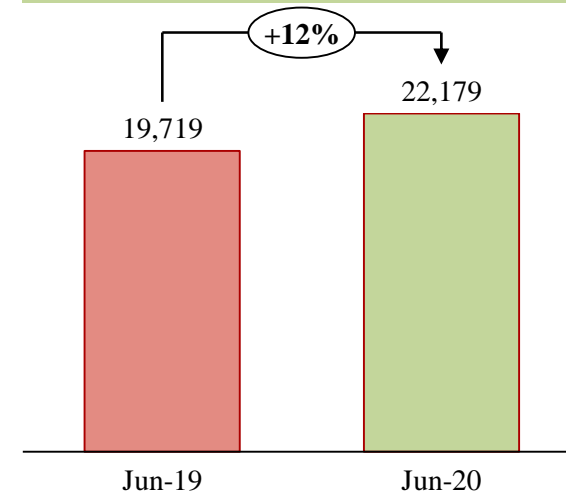
Customer Deposits



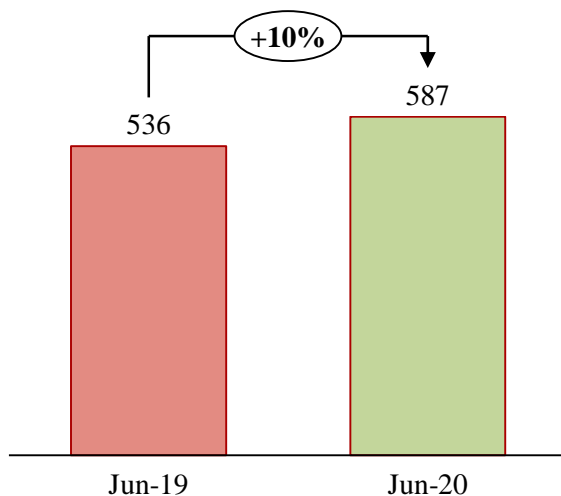
Advances



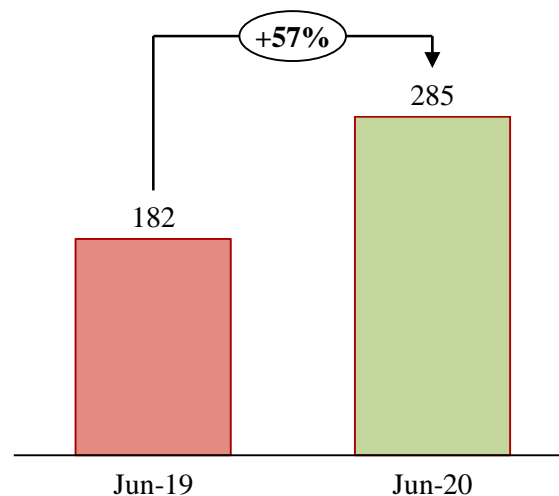
CASA



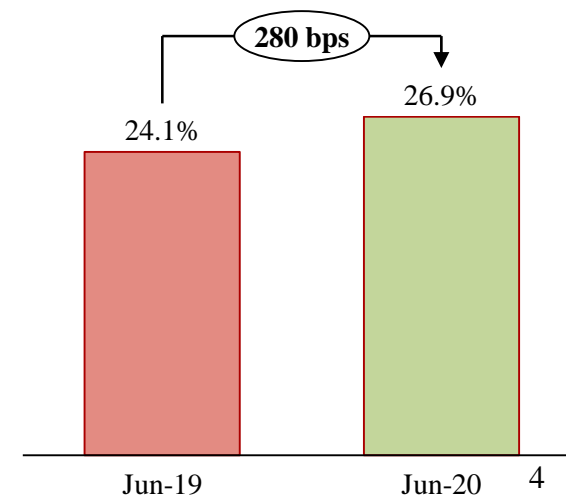
Net Interest Income



Other Income



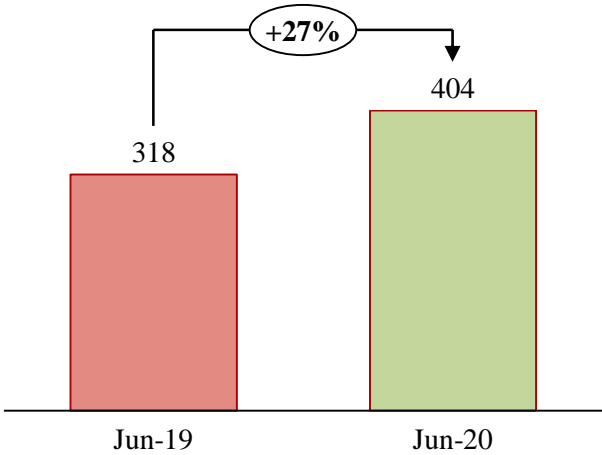
CASA (%)



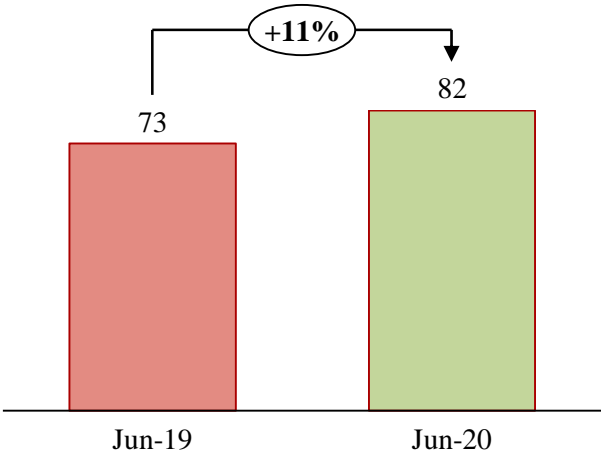
Key Quarterly Highlights – Q1 FY21



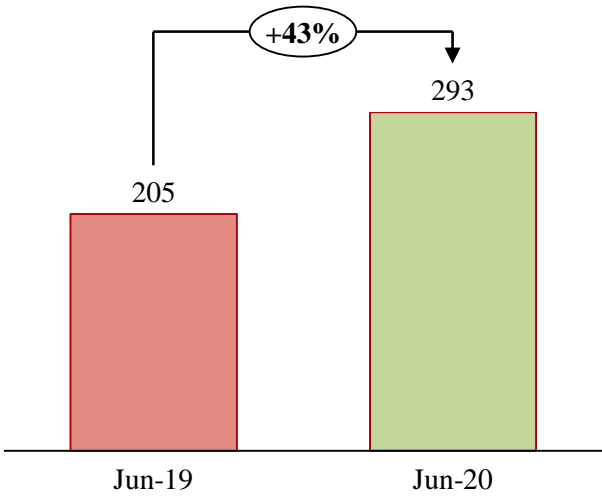
PPOP



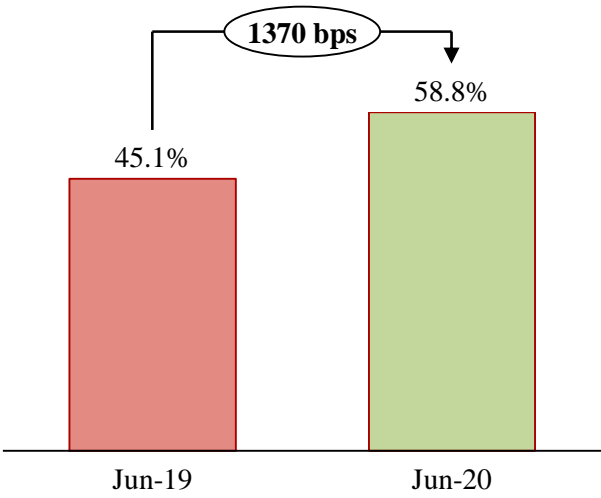
Net Profit



Provisions



PCR (%)





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 3rd Party/Investment products to generate more other income

...Performance in Line with Strategy

Strengthen Retail base

Rs. 20,927 Cr

INCREASE
10% YoY

Improve CASA

Rs. 22,179 Cr

INCREASE
12% YoY

**Expand Agriculture &
MSME base**

Rs. 26,636 Cr

INCREASE
11% YoY

**Reduction of
Corporate Exposure**

Rs. 18,256 Cr

DECREASE
11% YoY

Shall continue to focus on

01 | Increase ...
CASA

02 | Retail Business ...
More Products

03 | SME Business ...
Sole Banker

**Retail
Relationships**



**MSME
Relationships**

06 | Sustainable...
Asset Quality

05 | Increase...
Fee Income

04 | Improve
NIM

01

Centralized
Marketing &
Processing
Centre (Kochi)



Loan Processing

- Entire Loan underwriting centralised
- Enhanced risk management
- KYC compliance and fraud prevention tools

02

Retail Hub

- Home Loan
- Auto Loan
- MSME Loan
- Mortgage



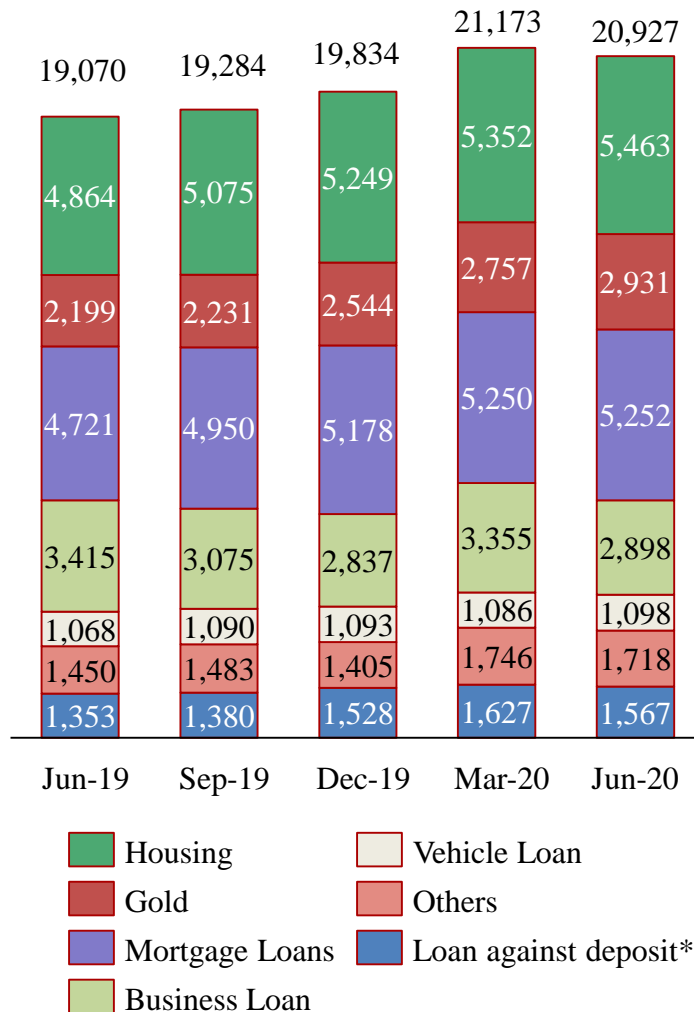
Retail Business

- 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

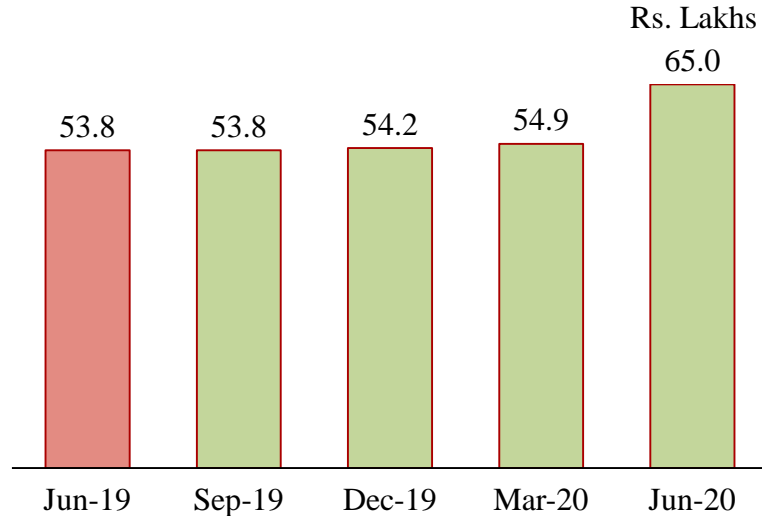
April to June 2020

- Mortgage Loans Sanctioned: 889 Nos.
- Amount of Mortgage Loans Sanctioned: Rs. 232 Cr

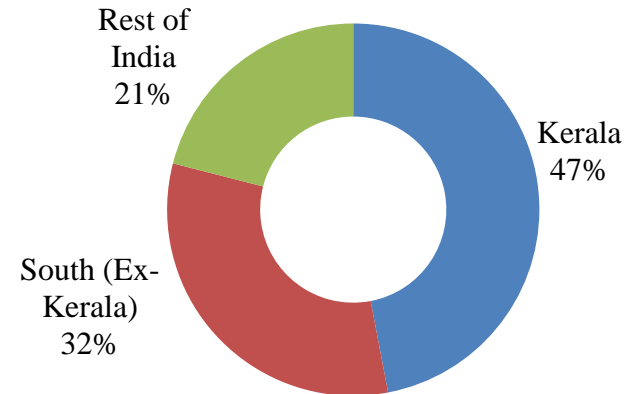
*LAD = Loan against deposits

...becoming a Banker of Choice to SMEs

Average MSME Loan / Account



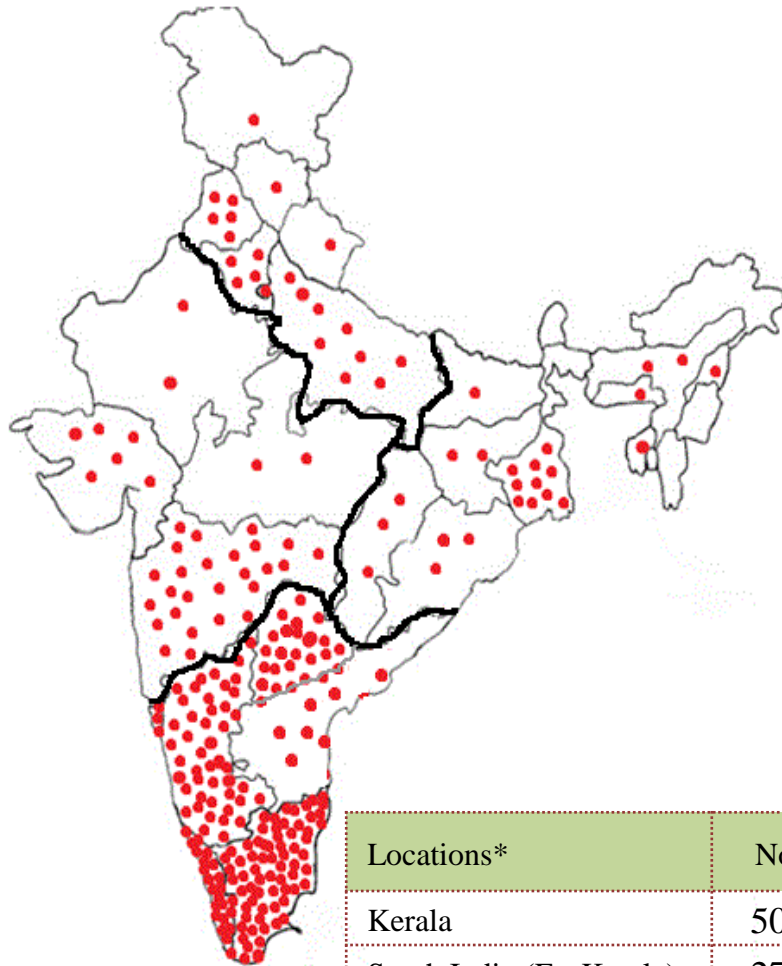
MSME Loan Book by Geography



SME Highlights

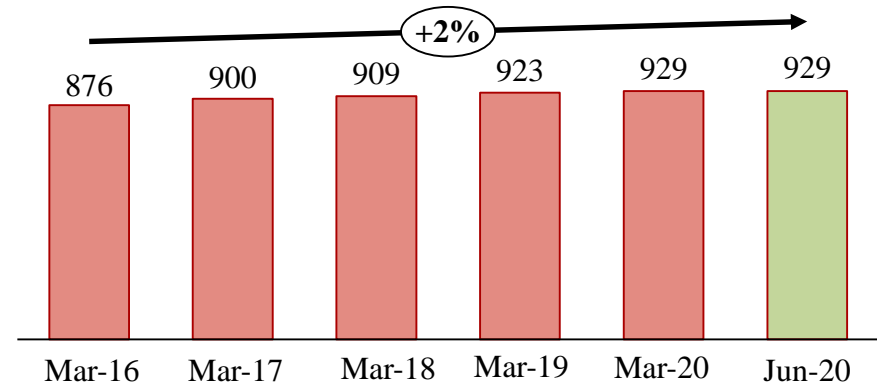
- Dedicated executive to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well - liabilities, vehicle finance
- Ongoing training (in-house as well as external)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

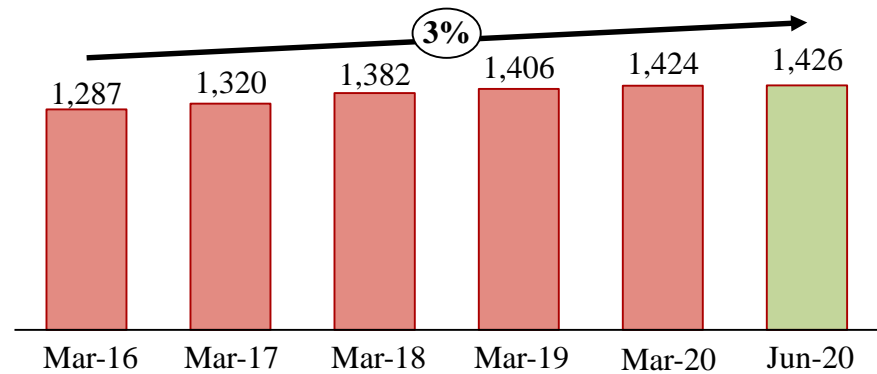


Locations*	No.
Kerala	508
South India (Ex-Kerala)	272
Rest of India	149
Total Customer Touch Points	929

Customer Touch Points



Total ATM Network

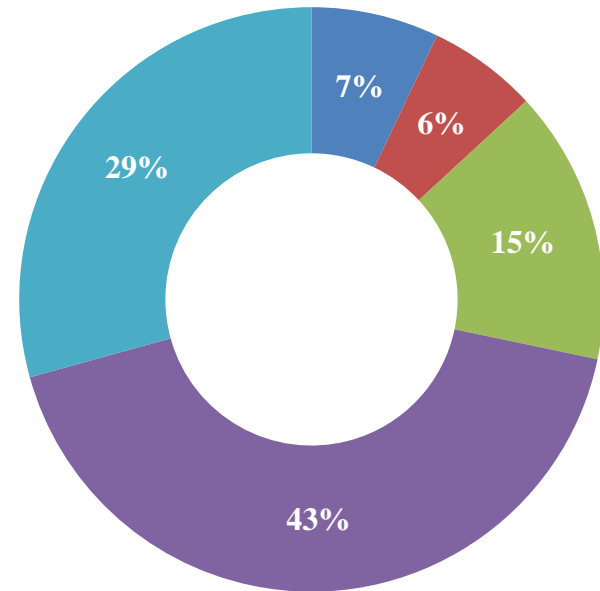
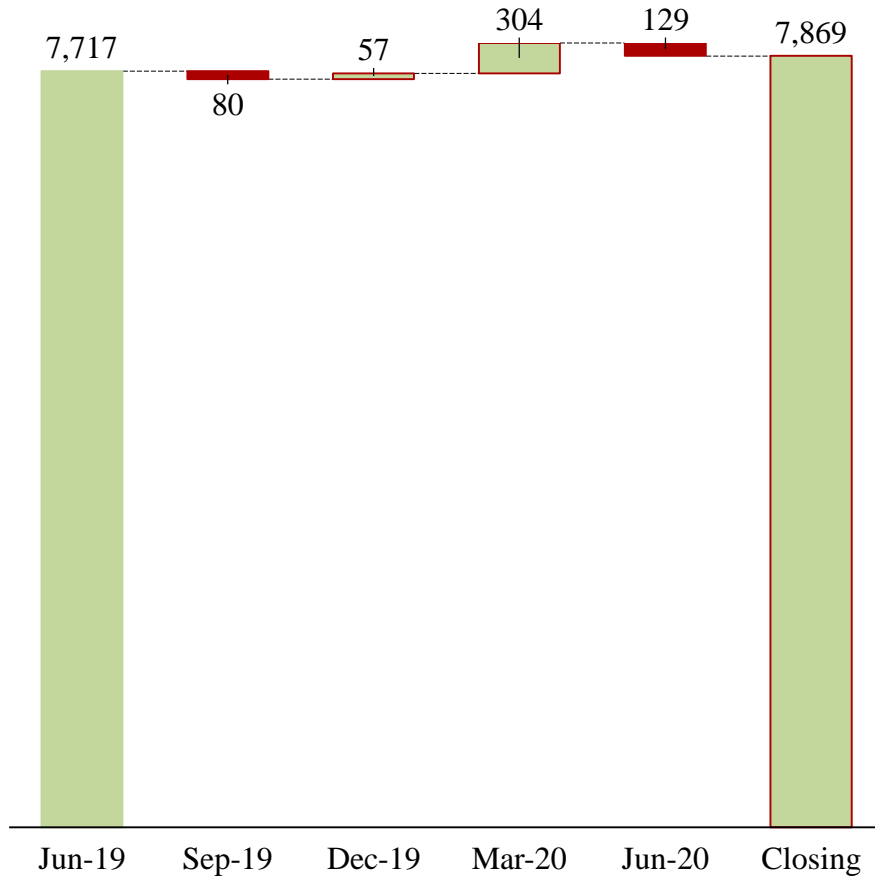


*Map for illustration purpose only

... and our Experienced Employees

Employee Addition

Total Employees: 7,869*



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

*Full-time officers and clerks



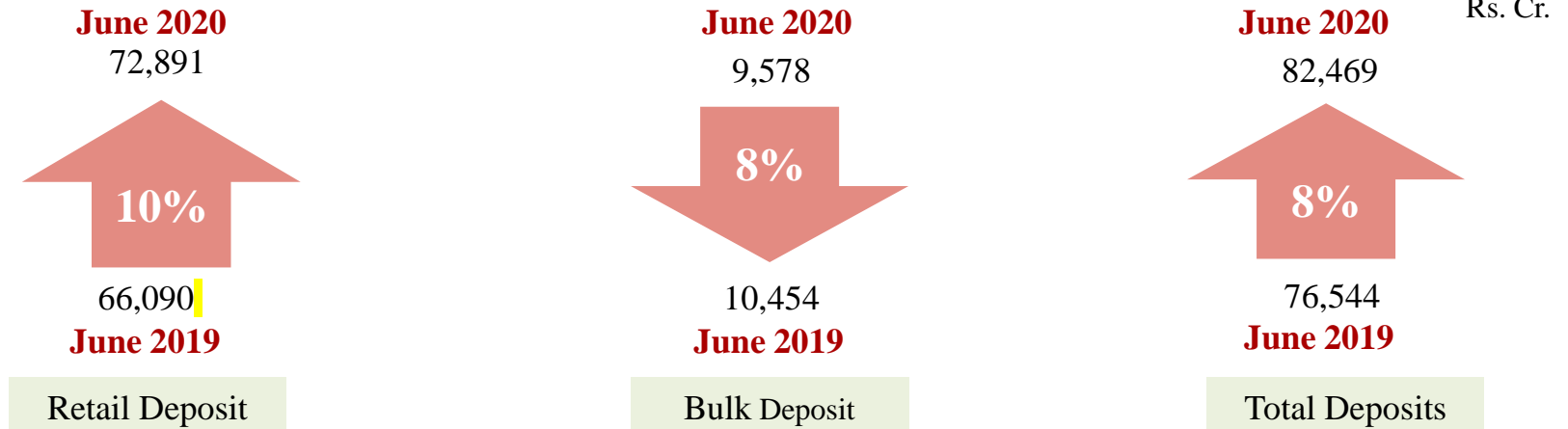
Performance Matrix



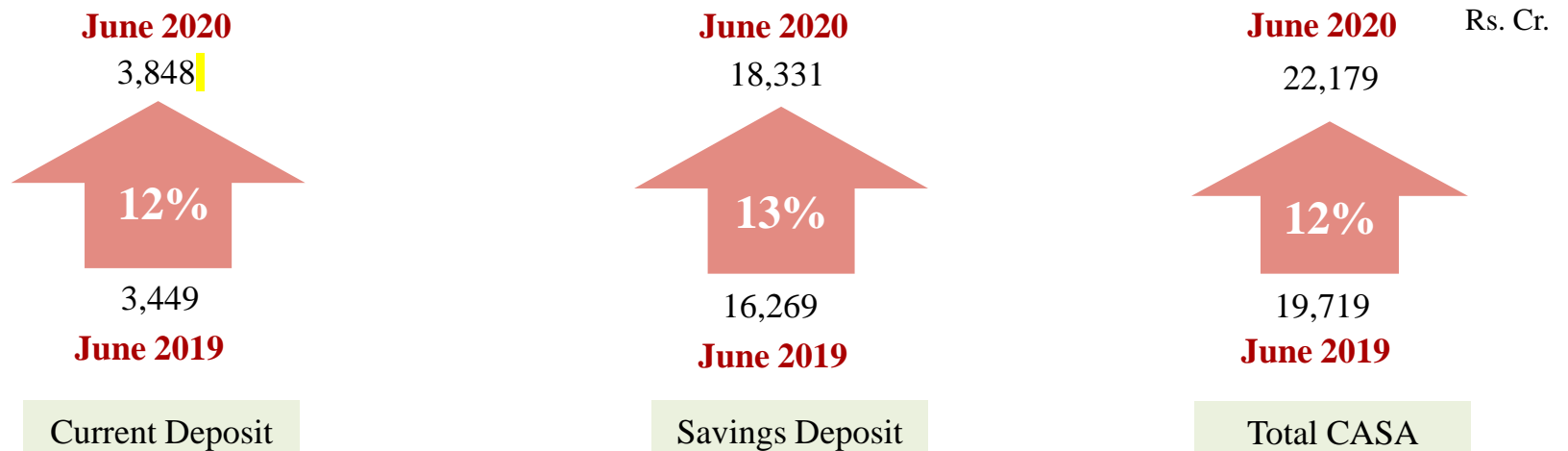
Strong Deposit Franchise



Deposits (excl. CDs)



CASA Deposits



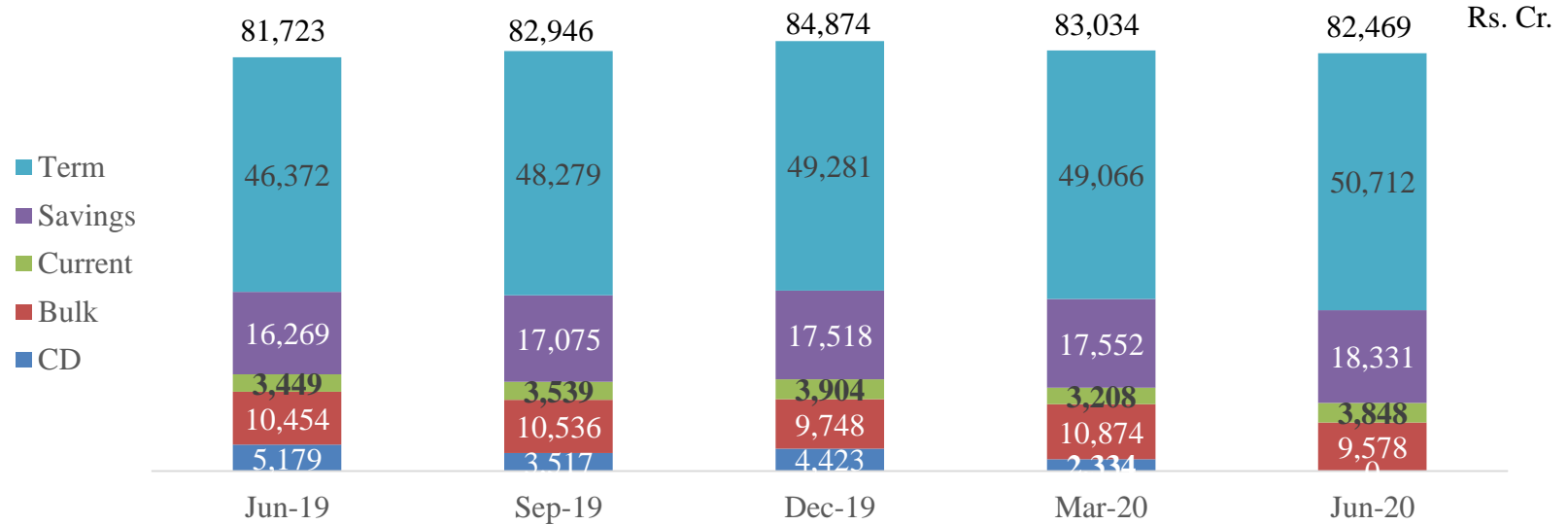
Deposits across Regions

Deposits (Excl CD) as on					
States	30.06.2019		30.06.2020		Growth
	Amount	% Break Up	Amount	% Break Up	
Kerala	43,969.00	57.4%	49,583.00	60.1%	12.8%
Tamil Nadu	7,272.00	9.5%	8,019.00	9.7%	10.3%
Karnataka	5,948.00	7.8%	5,644.00	6.8%	(5.1%)
Maharashtra	6,263.00	8.2%	5,606.00	6.8%	(10.5%)
Nct Of Delhi	3,614.00	4.7%	3,853.00	4.7%	6.6%
Telangana	1,473.00	1.9%	1,657.00	2.0%	12.5%
West Bengal	1,235.00	1.6%	1,145.00	1.4%	(7.3%)
Andhra Pradesh	1,815.00	2.4%	663.00	0.8%	(63.5%)
Others	4,955.00	6.5%	6,299.00	7.6%	27.1%
Total	76,544.00	100.0%	82,469.00	100.0%	7.7%

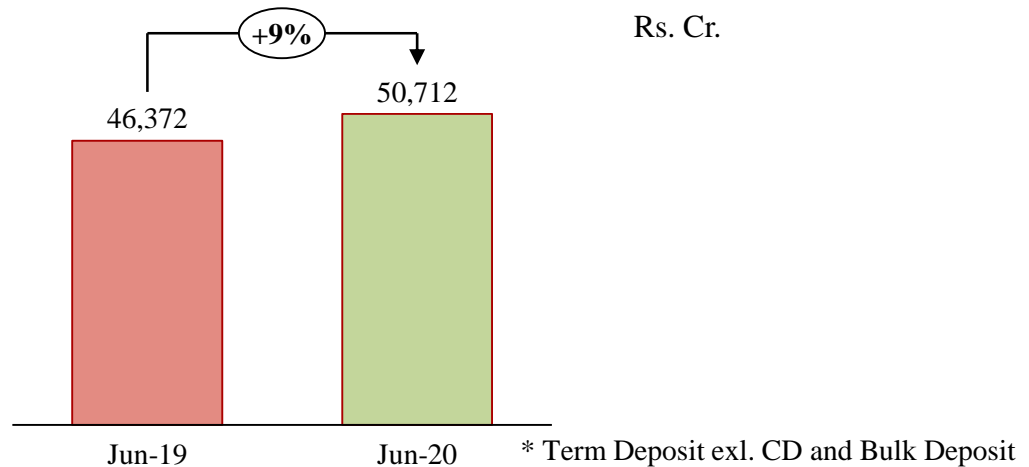
Retail Deposits Growing...



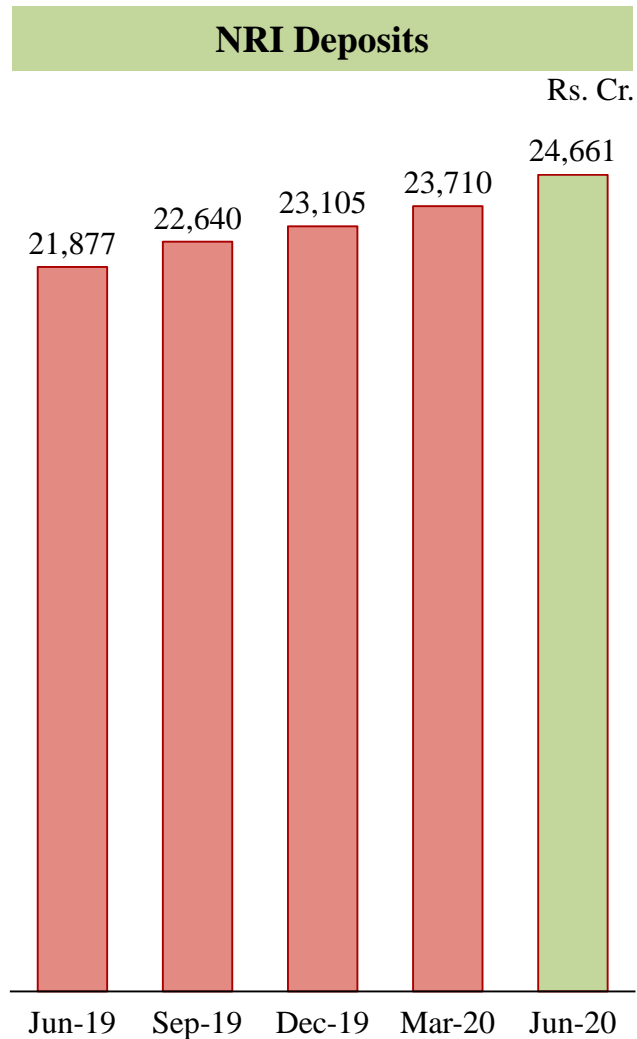
Breakup of Deposits



Retail Term Deposits*



Break Up of Non-Resident Deposits

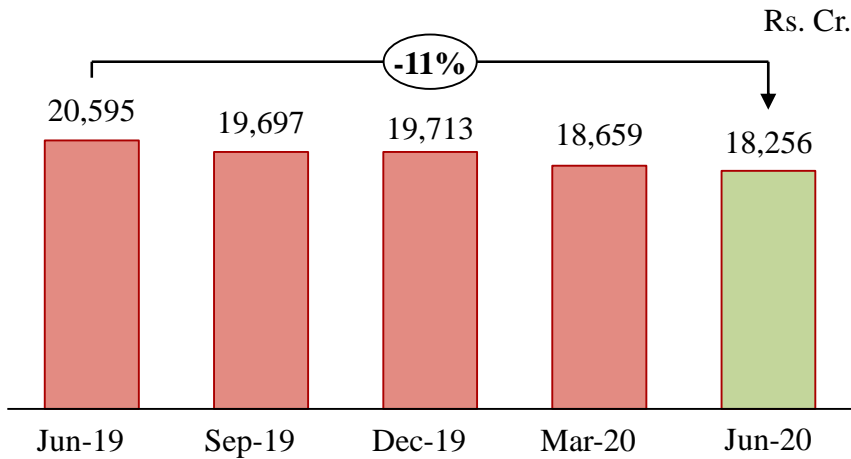


Deposit Type	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020
NR SB	4,449	4,576	4,754	5,068	5,609
NR CD	23	25	27	26	30
FCNR (B), RFC & Others	1,886	1,925	1,942	1,907	1,850
Low-Cost NRI Deposit (Sub Total)	6,358	6,526	6,723	7,001	7,489
NRE Term Deposit	14,854	15,440	15,687	15,990	16,444
NRO Term Deposit	665	674	695	719	728
Total NRI Deposit	21,877	22,640	23,105	23,710	24,661

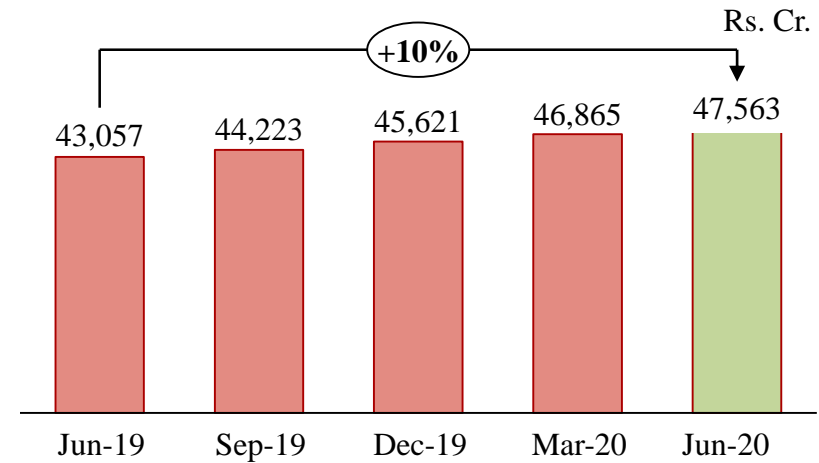
Composition of Loan Book



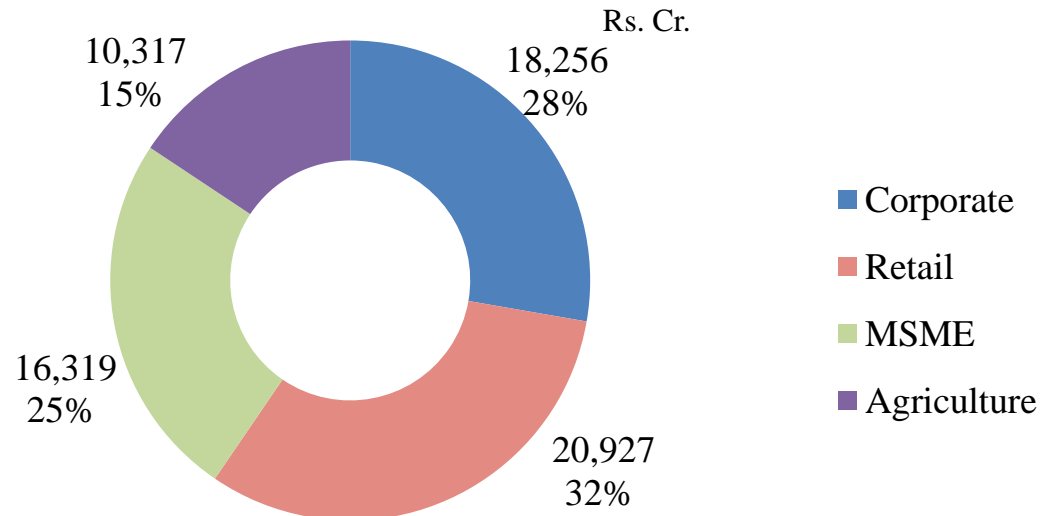
Corporate Advances (Rs. 25 Cr and above)



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

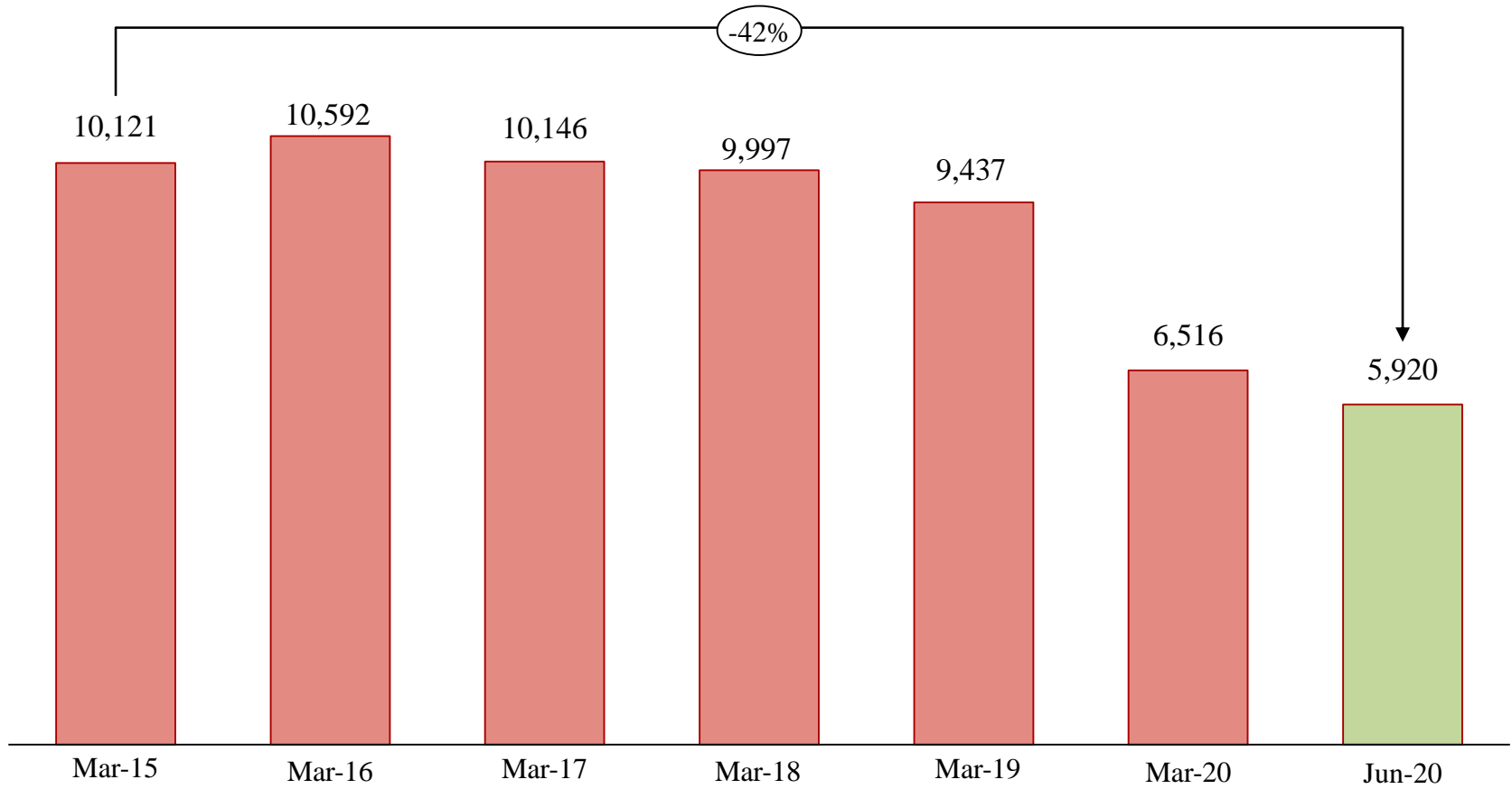


Segment wise Break Up of Total Loan Book



Large Corporate Loan Book

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



Advance across Regions

Advance as on					
States	30.06.2019		30.06.2020		Growth
	Amount	% Break Up	Amount	% Break Up	
Kerala	25,729.00	40.4%	28,178.00	42.8%	9.5%
Tamil Nadu	11,932.00	18.7%	12,495.00	19.0%	4.7%
Maharashtra	8,701.00	13.7%	7,570.00	11.5%	(13.0%)
Karnataka	3,683.00	5.8%	4,197.00	6.4%	14.0%
Nct Of Delhi	3,749.00	5.9%	3,148.00	4.8%	(16.0%)
Telangana	3,066.00	4.8%	3,013.00	4.6%	(1.7%)
Gujarat	1,905.00	3.0%	2,101.00	3.2%	10.3%
West Bengal	1,965.00	3.1%	1,804.00	2.7%	(8.2%)
Others	2,922.00	4.6%	3,313.00	5.0%	13.4%
Total	63,652.00	100.0%	65,819.00	100.0%	3.4%

Composition of Loan Book

Break up of Loan book

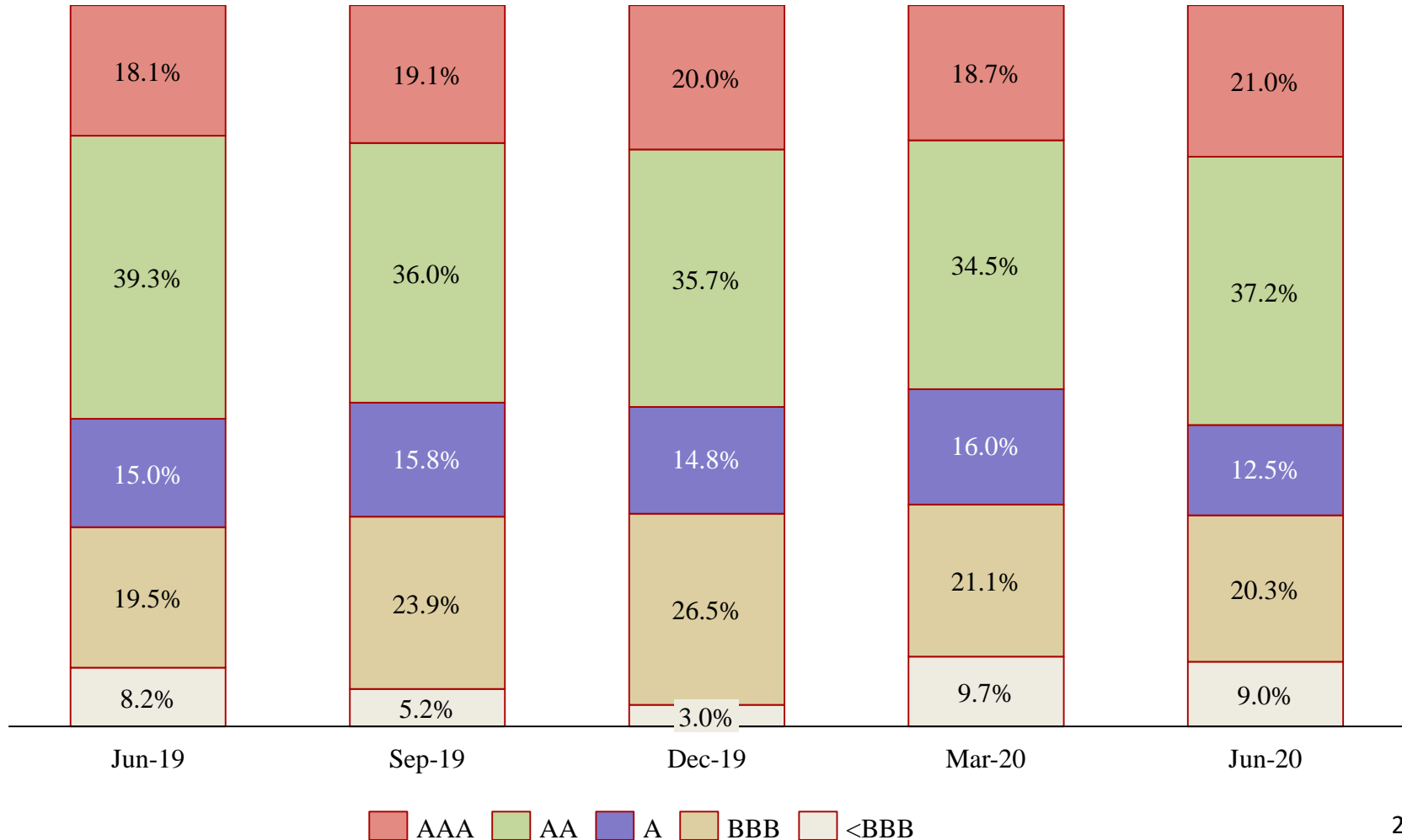
Advances (Rs. Cr)	Jun-19		Sep-19		Dec-19		Mar-20		Jun-20	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Less than 5 Cr	364,352	30,967	370,095	31,725	369,517	32,821	374,069	33,462	367,238	33,195
5 - 25 Cr	1,166	10,789	1,183	11,246	1,369	11,310	1,239	11,989	1,660	12,937
25 - 100 Cr	236	9,961	227	9,840	241	10,662	219	10,295	279	10,522
More than 100 Cr	49	8,781	45	7,964	42	7,297	40	6,516	33	5,920
Total	3,65,803	60,498	3,71,550	60,775	371,169	62,090	375,567	62,262	369,210	62,574
Gross NPA	8,258	3,154	8,281	3,145	8,276	3,244	8,026	3,262	7,819	3,245
Total Advances	374,061	63,652	379,831	63,920	379,527	65,334	383,593	65,524	377,029	65,819

Rating Profile of Large Corporate Loan Book



Standard Advances above Rs. 100 Cr.

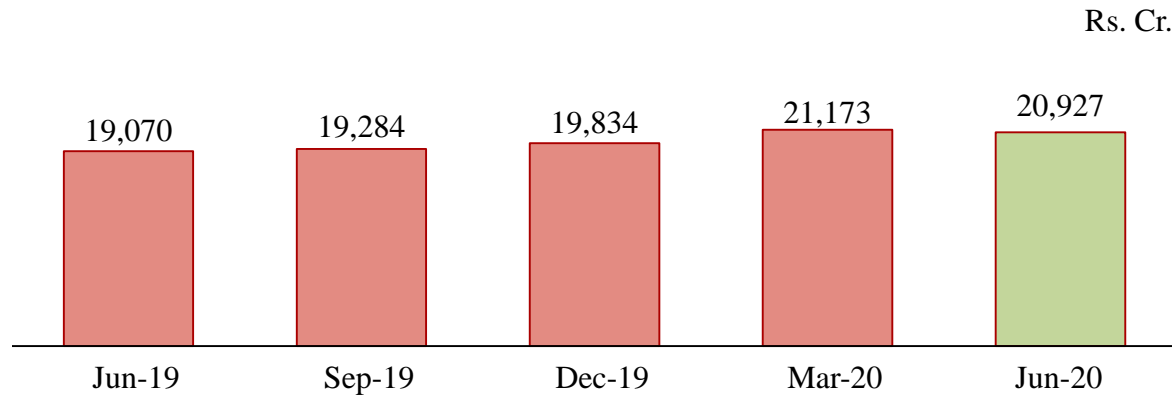
External Rating



Key Focus: Retail, MSME & Agriculture

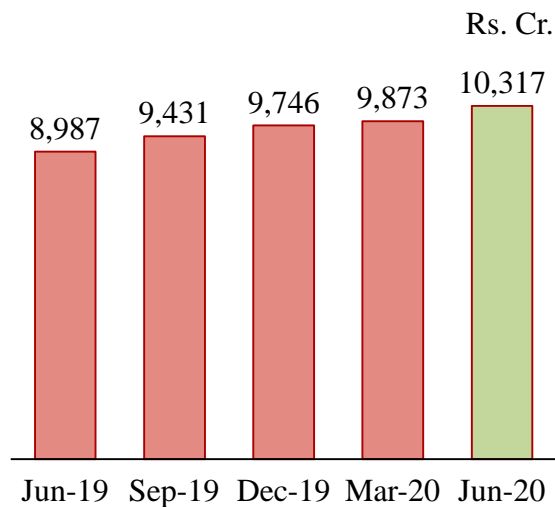


Retail (Incl. Gold)

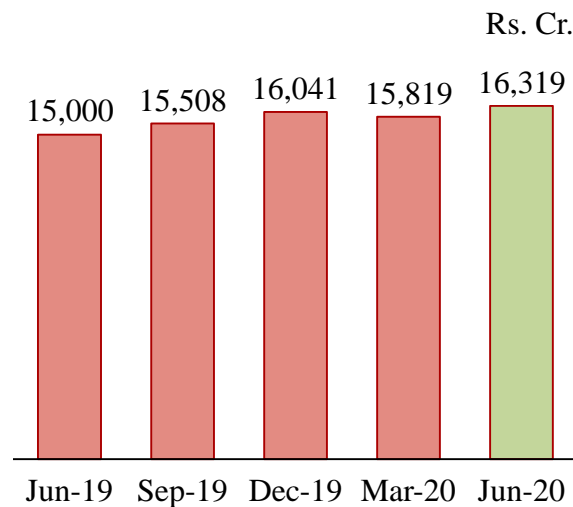


Retail Loans and Agriculture rose by 10% and 15% resp., while MSME grew by 9%

Agriculture (Incl. Agri Gold)



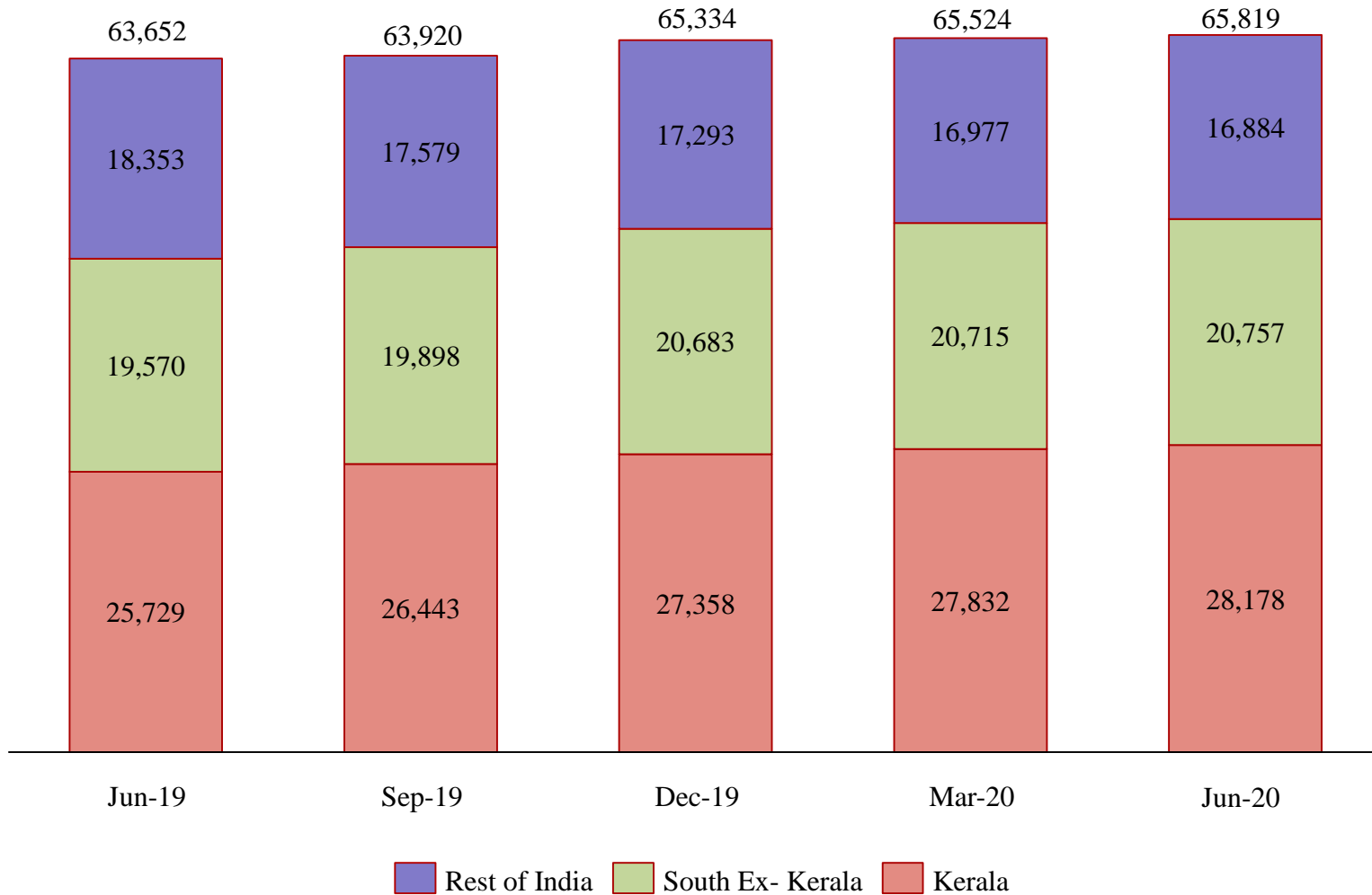
MSME (Incl. MSME Gold)



Over 50% of the Agriculture Loans are backed by Additional Security by way of GOLD

Advances Across Regions

Rs. Cr.

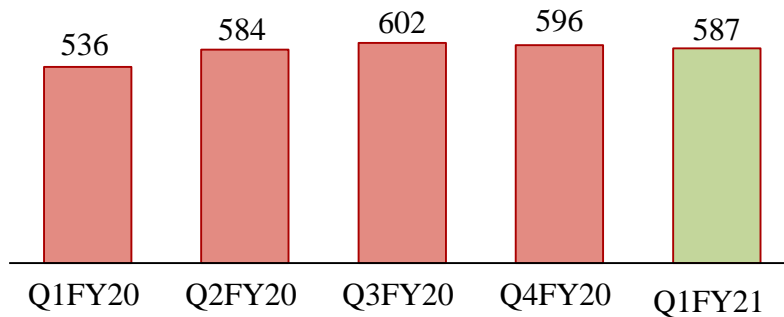


Net Interest Income - Quarter



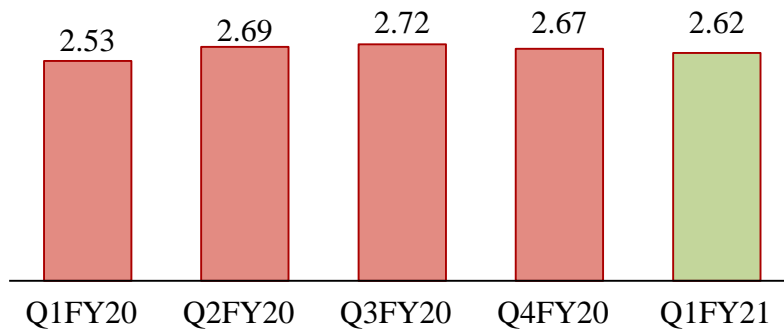
Net Interest Income

Rs. Cr.



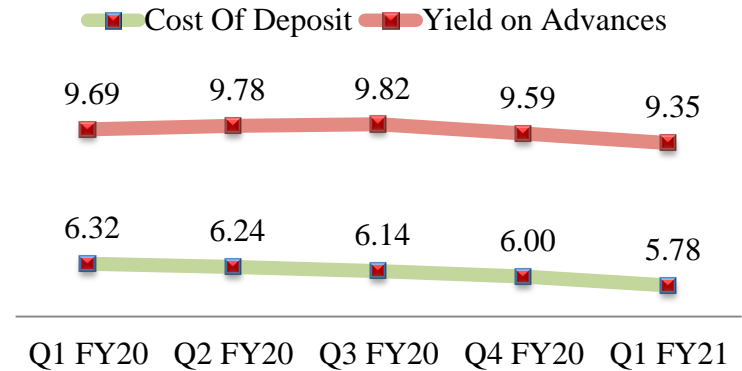
Net Interest Margin

In %



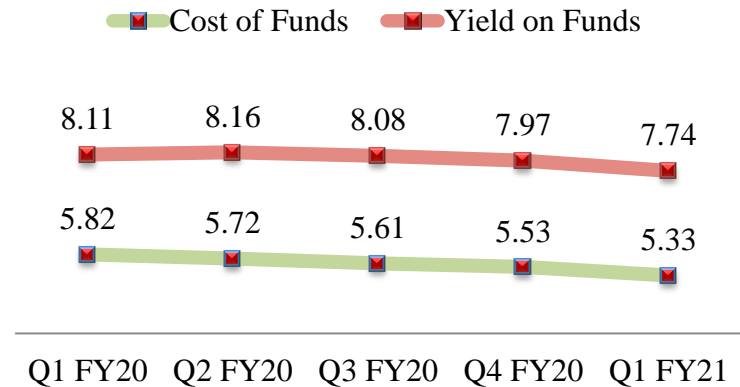
Cost of Deposits & Yield on Advances

In %



Cost of Funds & Yield on Funds

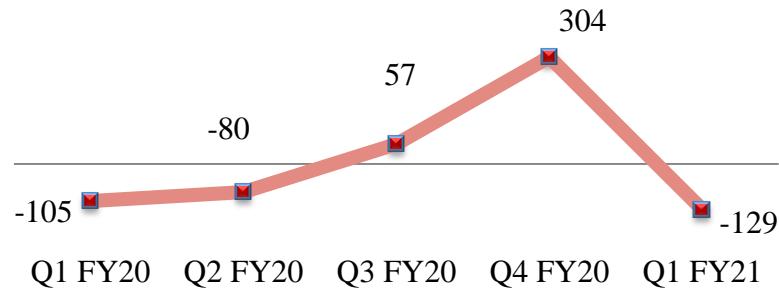
In %



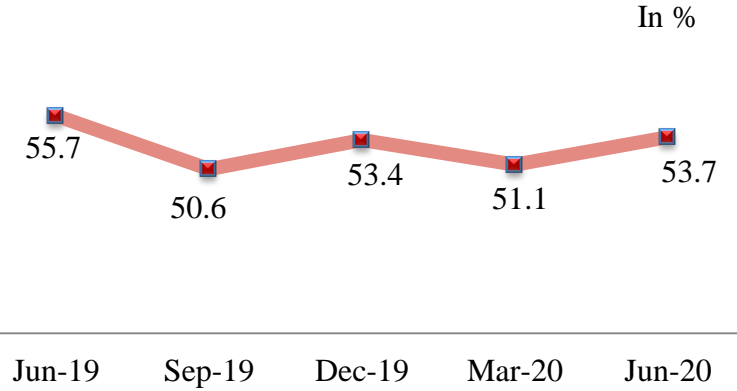
Improving Operating Efficiency



Employee Additions

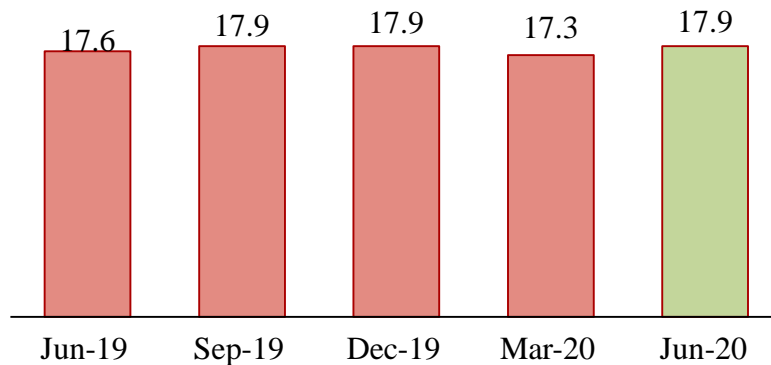


Cost-to-Income Ratio



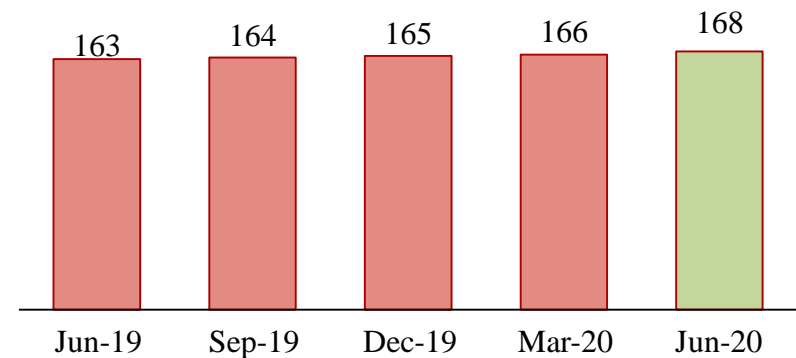
Business per Employee

Rs. Cr.



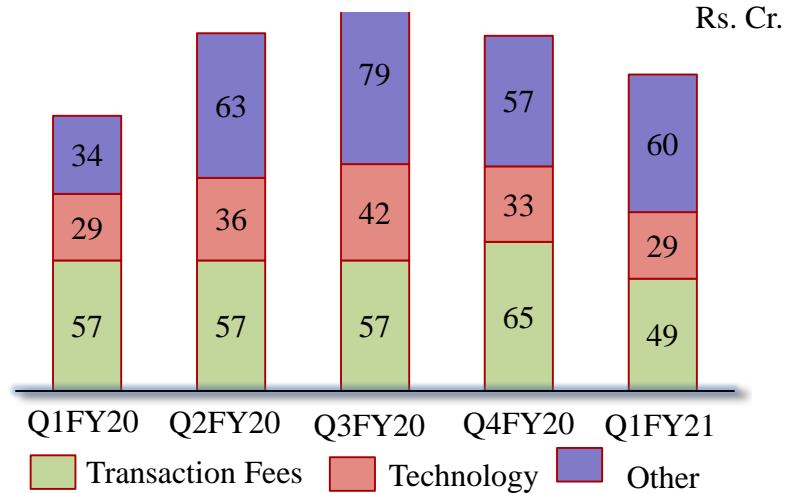
Business per Branch

Rs. Cr.

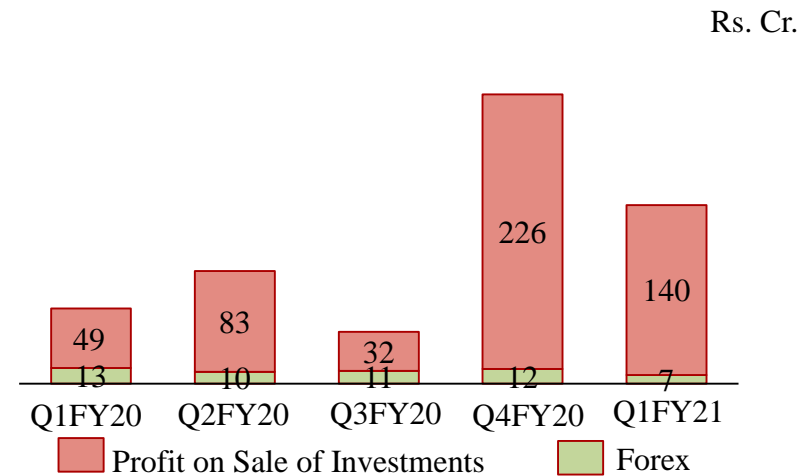


Non Interest Income

Core Fee Income



Treasury & Forex Income



Investment Book as on Jun-20

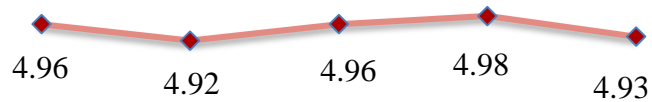
Details	Rs. Cr.	Modified Duration
HTM	16,375	5.71
AFS	4,211	3.31
HFT	15	7.37
Total	20,601	5.39

Break Up of Provisions

Particulars (Rs. Cr.)	Q1 FY21	Q4 FY20	Q1 FY20
For NPA & NPI	326	360	184
For Depreciation on Investments	(58)	263	(1)
For Standard Assets	30	89	6
For Restructured Advances/Sacrifices & FITL	(1)	15	5
For Unhedged Forex Exposure	0	-	0
Others	(3)	(3)	11
Taxes	29	(47)	39
Total Provisions	322	677	244

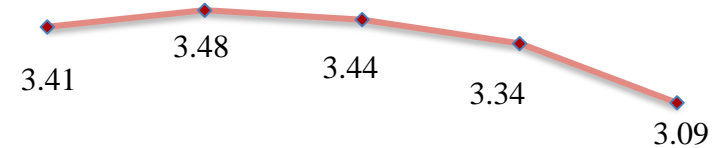
Non-Performing Assets

Gross NPA



Jun-19 Sep-19 Dec-19 Mar-20 Jun-20

Net NPA



Jun-19 Sep-19 Dec-19 Mar-20 Jun-20

Gross NPA Movement

Rs. Cr.	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20
Opening	3,132	3,154	3,145	3,244	3,262
Additions	241	435	361	332	161
Deductions	219	444	263	314	177
Closing	3,154	3,145	3,244	3,262	3,245

Net NPA Movement

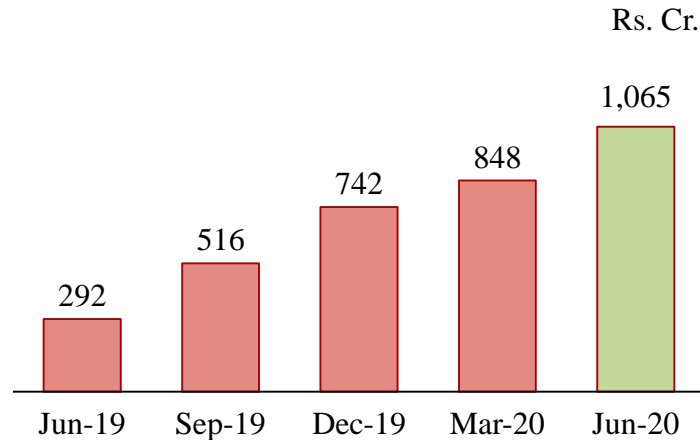
Rs. Cr.	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20
Opening	2,164	2,135	2,193	2,212	2,151
Additions	195	352	301	268	136
Deductions	224	294	282	329	294
Closing	2,135	2,193	2,212	2,151	1,993

Stressed Assets - QoQ

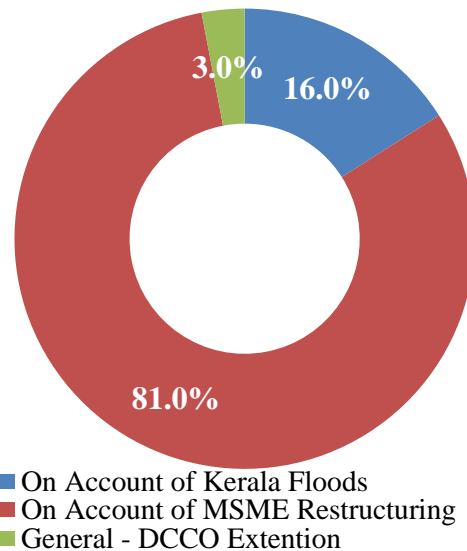
Rs. Cr.	Gross Basis		Net Basis	
	Q4 FY20	Q1 FY21	Q4 FY20	Q1 FY21
NPA	3,262	3,245	2,151	1,993
Restructured Standard Advance	848	1,065	803	1,010
Other Stressed Advances	-	-	-	-
Total Stressed Assets	4,109	4,310	2953	3,003
Advances	65,524	65,819	64,439	64,593
Stressed Assets (as % of Advances)	6.27%	6.55%	4.58%	4.65%

Restructured Advances Breakup

Restructured Standard Advance



Sector Breakup



Rs. Cr.

Security Receipts Outstanding as on Jun 30, 2020

Book Value	Provision	NAV
1310.89*	546.30	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

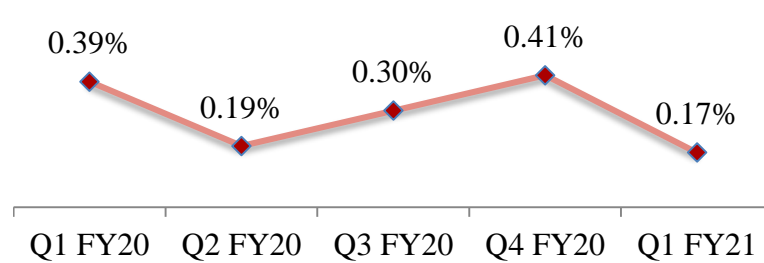


Rs. Cr.

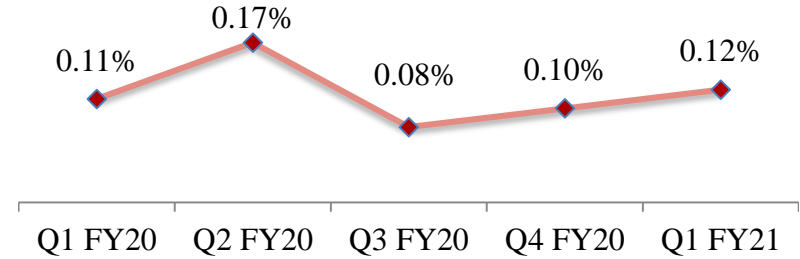
Restructured Standard Advances						
	Opening	Fresh Addition	Inc/(Dec) in Existing Balance	Upgradation from NPA to Std.	Slippages to NPA	Closing Balance
Infra Roads	-	-	-	-	-	-
Construction EPC	-	-	-	-	-	-
Under MSME Restructuring	650	188	43	-	23	858
Under Kerala Floods	198	-	(12)	-	13	173
General - DCCO Extention	-	34	-	-	-	34
Total	848	222	31	-	36	1065

Fresh Slippages / Advance Ratios

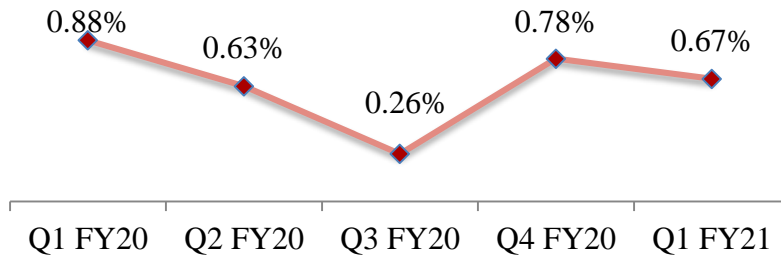
Retail Slippage



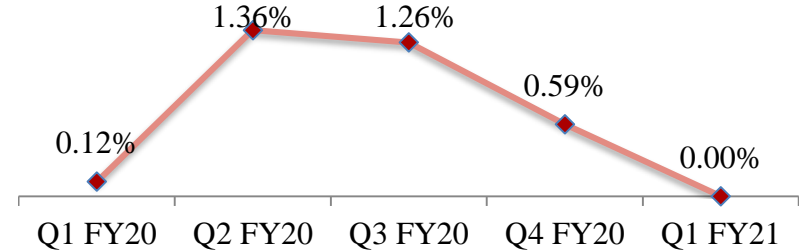
Agriculture Slippage



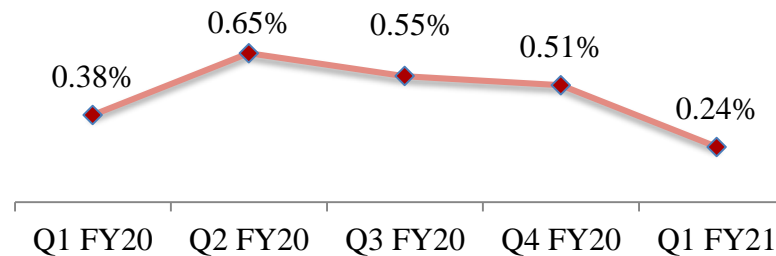
MSME Slippage



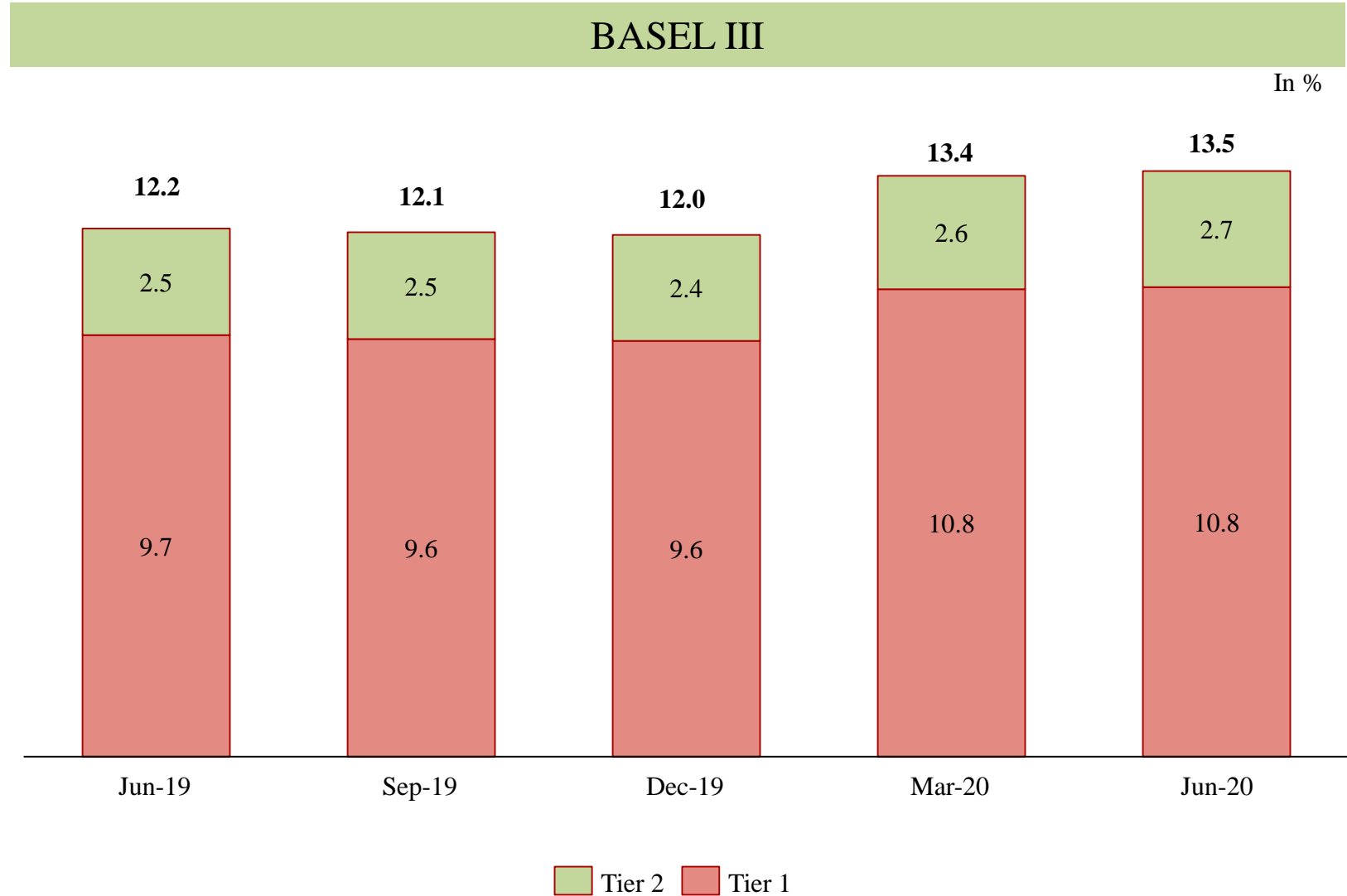
Corporate Slippage



Overall Slippage



Capital Composition



Profit & Loss Overview

Rs. Cr.	Q1 FY21	Q1 FY20	Y-o-Y (%)	Q4 FY20	Q-o-Q (%)
Net Interest Income	587	536	10%	596	(2%)
Other Income	285	182	57%	394	(28%)
- Core Fee Income	139	120	15%	156	(11%)
- Treasury & Forex	146	61	138%	238	(39%)
Total Income	872	718	22%	990	(12%)
Operating Expenses	468	400	17%	457	2%
Operating Profit	404	318	27%	533	(24%)
Provisions & Contingencies	293	205	43%	724	(60%)
Profit Before Tax	111	113	(2%)	(190)	NA
Provision for Tax	29	39	(26%)	(47)	NA
Profit After Tax	82	73	11%	(144)	NA

Balance Sheet Overview

Rs. Cr.	Jun 2020	Jun 2019	Y-o-Y (%)	Mar 2020	Q-o-Q (%)
Capital & Liabilities	96,322	93,804	3%	97,032	(1%)
Capital	181	181	0%	181	0%
Reserves and Surplus	5,391	5,325	1%	5,294	2%
Deposits	82,469	81,723	1%	83,034	(1%)
Borrowings	6,248	5,003	25%	6,893	(9%)
Other Liabilities & Provisions	2,033	1,572	29%	1,630	25%
Assets	96,322	93,804	3%	97,032	(1%)
Cash & Balances with RBI	2,847	3,607	(21%)	2,806	1%
Balances with Banks	1,168	1,357	(14%)	1,384	(16%)
Investments	19,884	20,249	(2%)	20,625	(4%)
Advances	64,593	62,658	3%	64,439	0%
Fixed Assets	790	790	0%	800	(1%)
Other Assets	7,040	5,143	37%	6,978	1%
Business (Advances + Deposits)	147,063	144,381	2%	147,473	0%
Savings Accounts	18,331	16,269	13%	17,552	4%
Current Accounts	3,848	3,449	12%	3,208	20%
CASA Ratio	26.89%	24.13%	276 bps	25.00%	189 bps

Key Metrics - Quarterly

Particulars	FY18				FY19				FY20				FY21
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
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%	2.62%
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%	13.5%
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%	0.3%
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%	58.8%
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%	26.9%
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%	4.93%
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%	3.09%
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	30.8
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)	1.8
Customer Touch Points													
- Kerala	493	494	494	496	496	496	494	503	503	503	503	508	508
- South India (Ex-Kerala)	259	260	261	264	266	266	266	270	270	270	271	272	272
- Rest of India	149	149	149	149	149	150	150	150	150	149	149	149	149
Total	901	903	904	909	911	912	910	923	923	922	923	929	929

COVID 19: Operational Impact



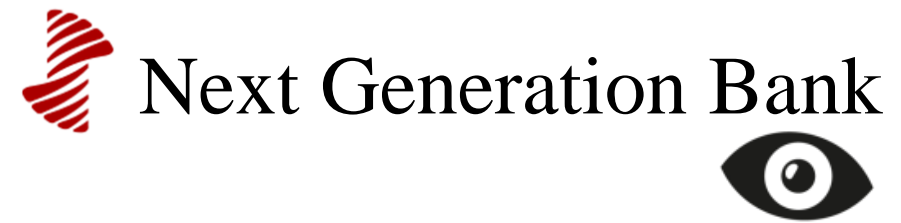
- Quick Response Team is taking proactive steps to ensure business continuity. This is being reviewed periodically.
- Appropriate measures are taken as part of Business Continuity Plan, in order to ensure that no interruptions occur in any of the business activities.
- Employees were given work from 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 and standstill benefit taken as on 30.06.20 (C)	% of C to B	% of C to A
Agriculture	10,317	1,112	10.78%	22	1.98%	0.21%
MSME	16,319	6,251	38.31%	48	0.77%	0.29%
Retail	20,927	9,705	46.38%	175	1.80%	0.84%
Corporate	18,256	6,794	37.22%	469	6.90%	2.57%
Total	65,819	23,862	36.25%	714	2.99%	1.08%



Present across Customer Touch Points

Traditional & Alternate Channels

SIB Mirror +



Mobile Banking



ATMs

1,426 ATMs across India



Branches

875 Branches & 54 Extension Counters

SIBerNeT

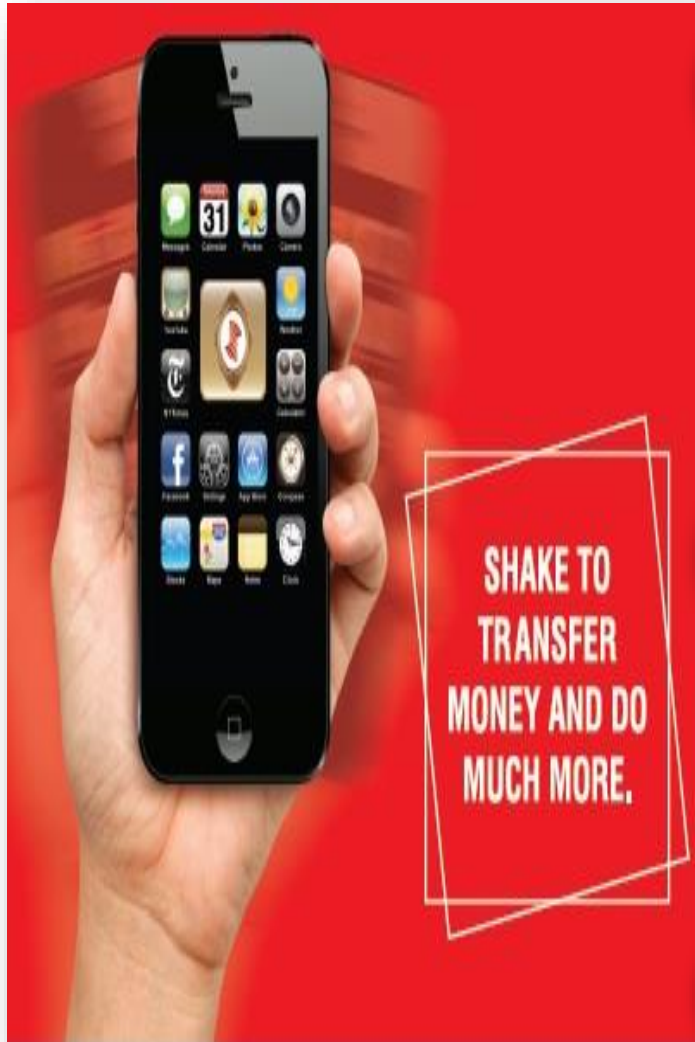
Internet Banking

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.

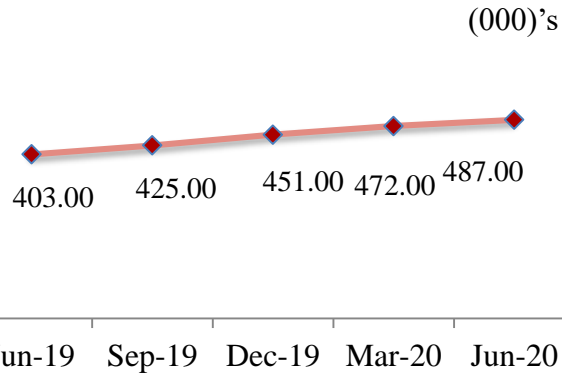


Robotic Process Automation (RPA)

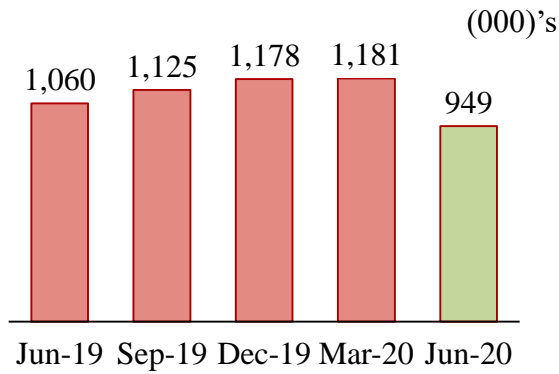
As a measure of operation-cost reduction and TAT improvement different business processes have been automated to emulate and integrate the actions of a human interacting within digital systems for execution.

Personal Banking: Technology Banking

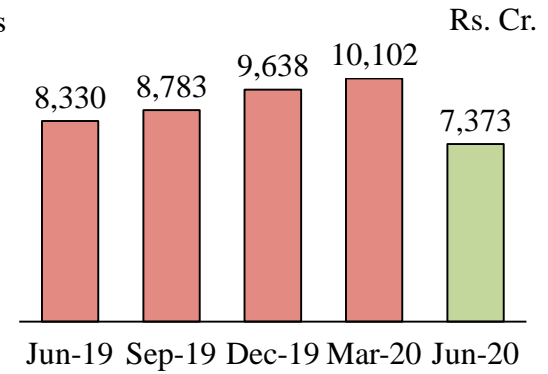
Active Internet Users



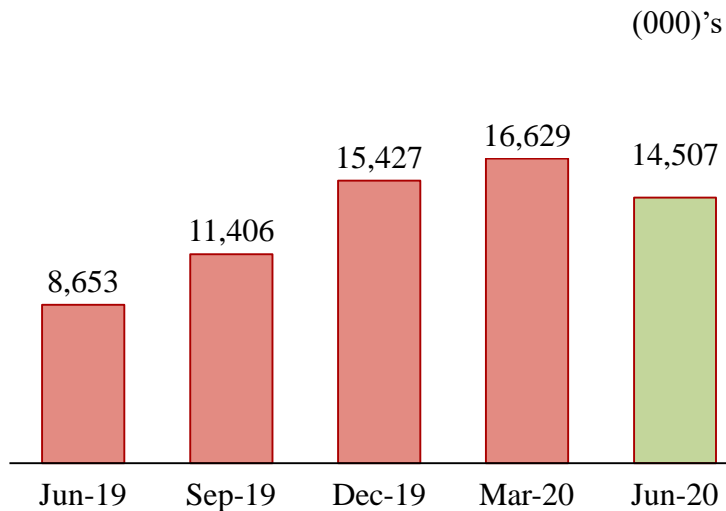
Internet Transaction Volume



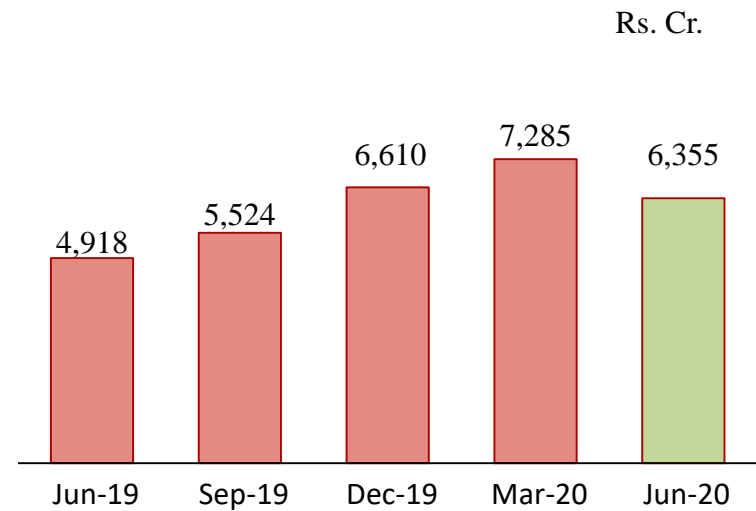
Internet Transaction Value



Mobile Transaction Volume

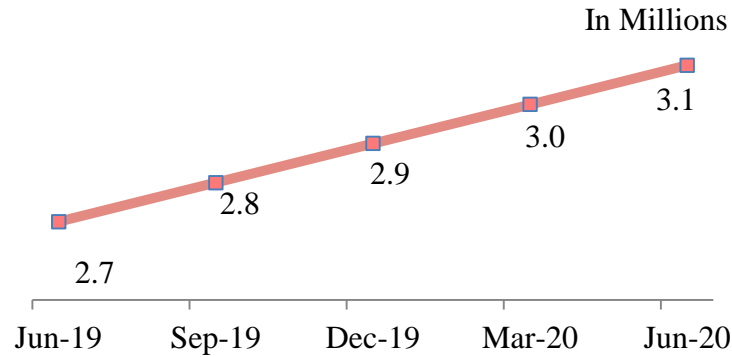


Mobile Transaction Value

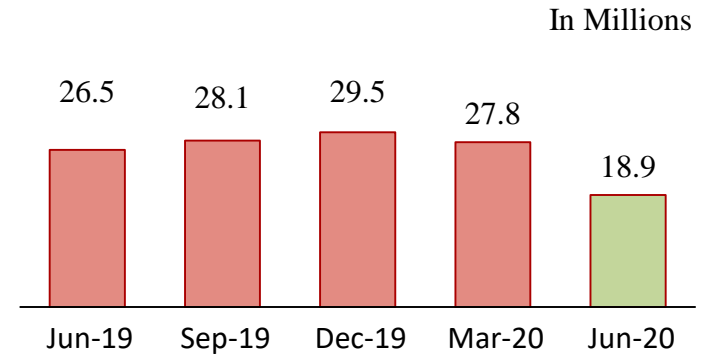


Personal Banking: Debit Cards

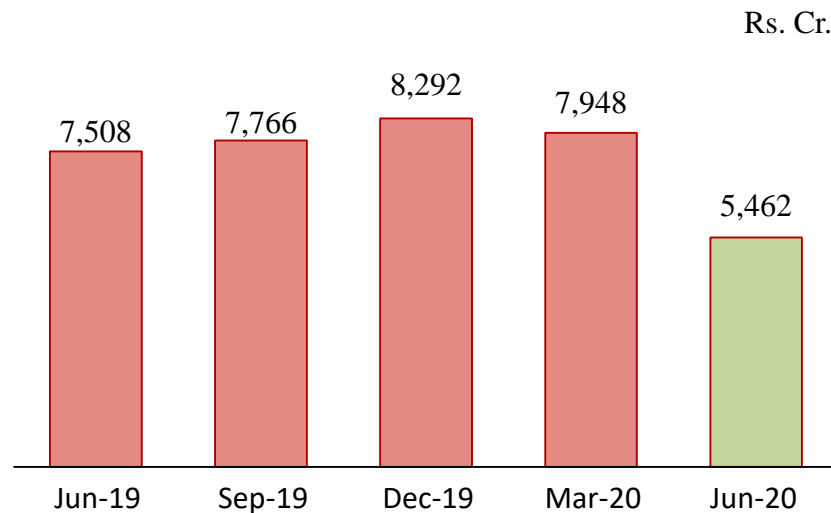
No. of Active Debit Cards



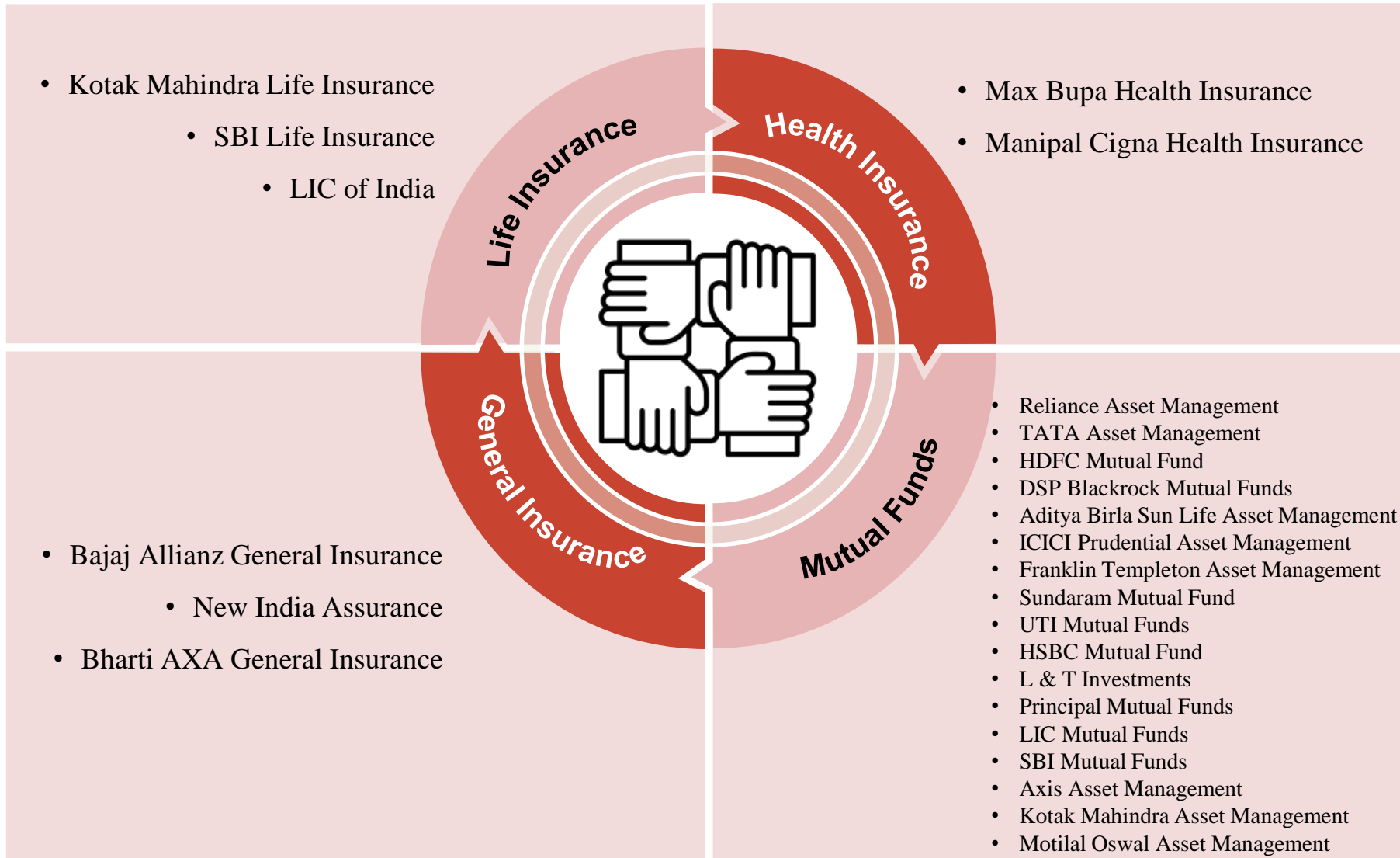
Debit Card Transaction Volumes



Debit Card Transaction Value



Increasing Third-Party Tie Ups





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

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