

DEPT : SECRETARIAL
REF. No. : SEC/ST.EX.STT/ 118 /2026-27
DATE : October 15, 2026

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 Unaudited Financial Results of the South Indian Bank Limited for the quarter/half year ended 30th September, 2026.

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

Kindly take the same in your records.

Yours faithfully,

 Digitally signed
by JIMMY
MATHEW
Date: 2026.10.15
15:22:29 +05'30'

(JIMMY MATHEW)
COMPANY SECRETARY

Encl.: as above

Strength. Scale. Opportunity.

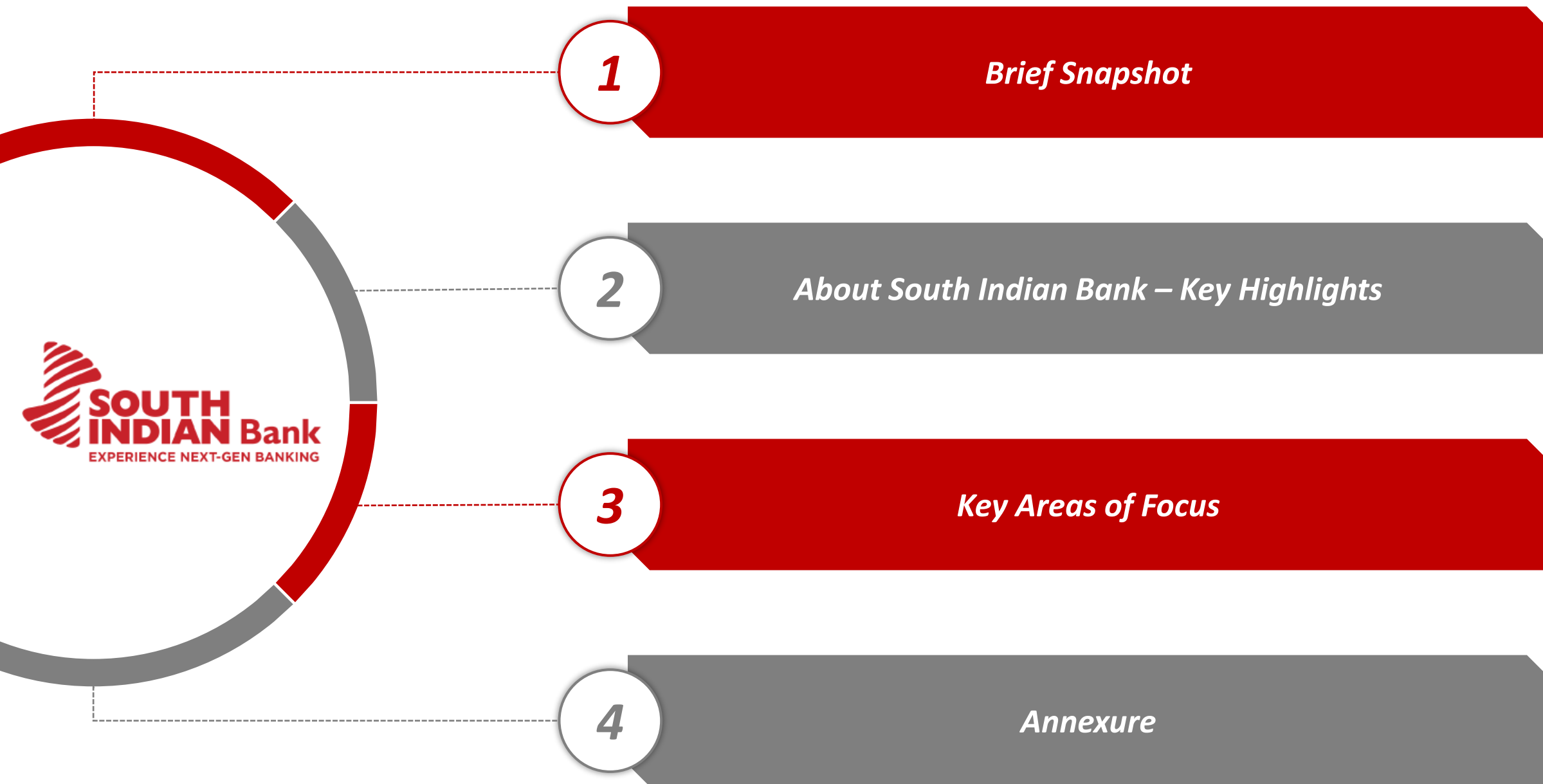
Investing in Relationships since 1929

Investor Presentation
Q2 FY 2026-27



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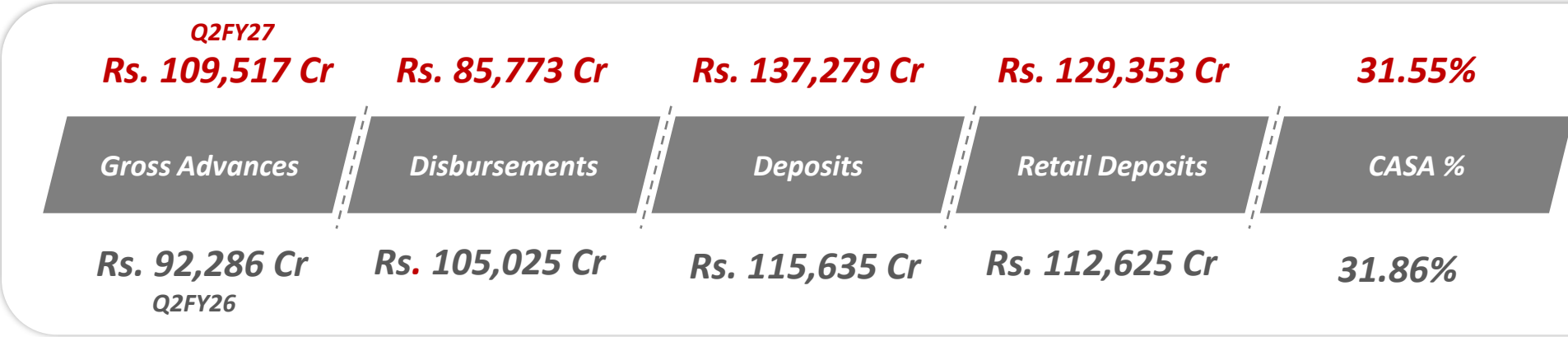
Key Highlights





BRIEF SNAPSHOT

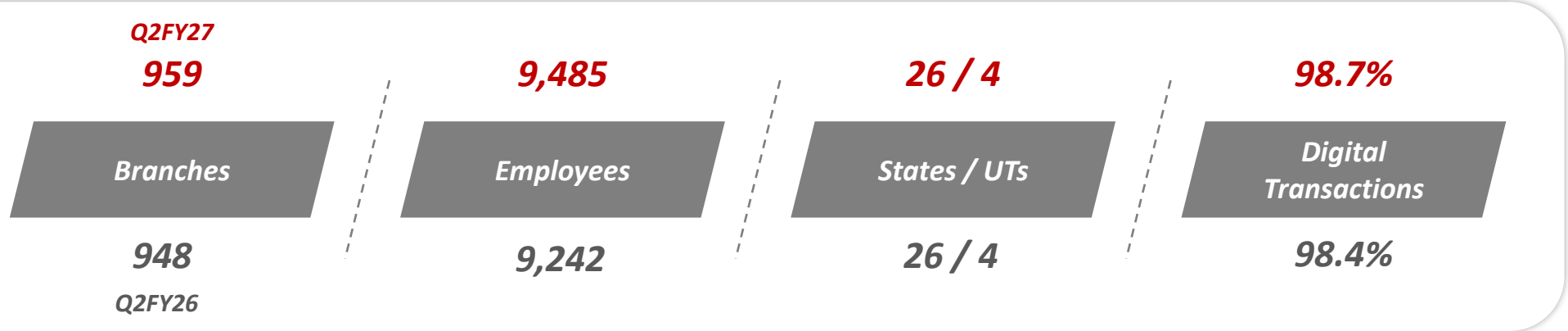
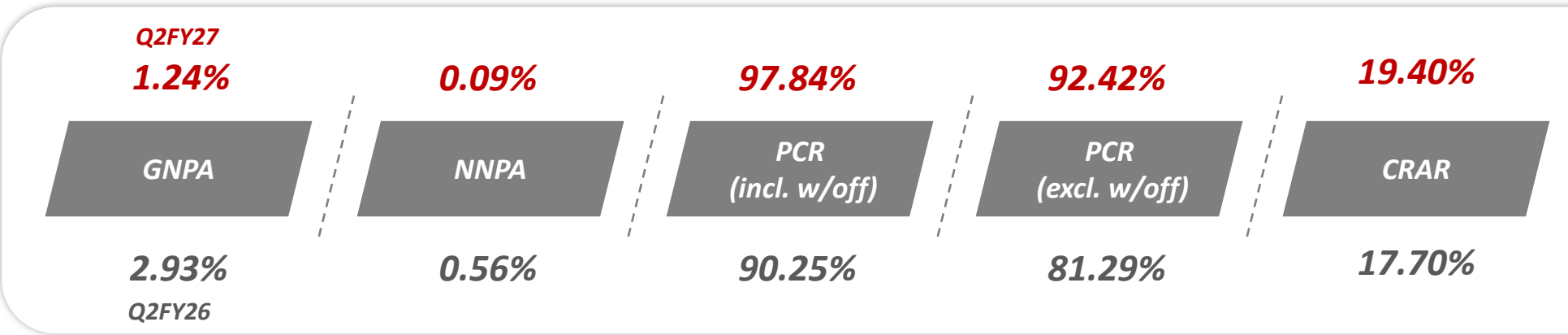
Performance Highlights (1/2)



Performance Highlights (2/2)

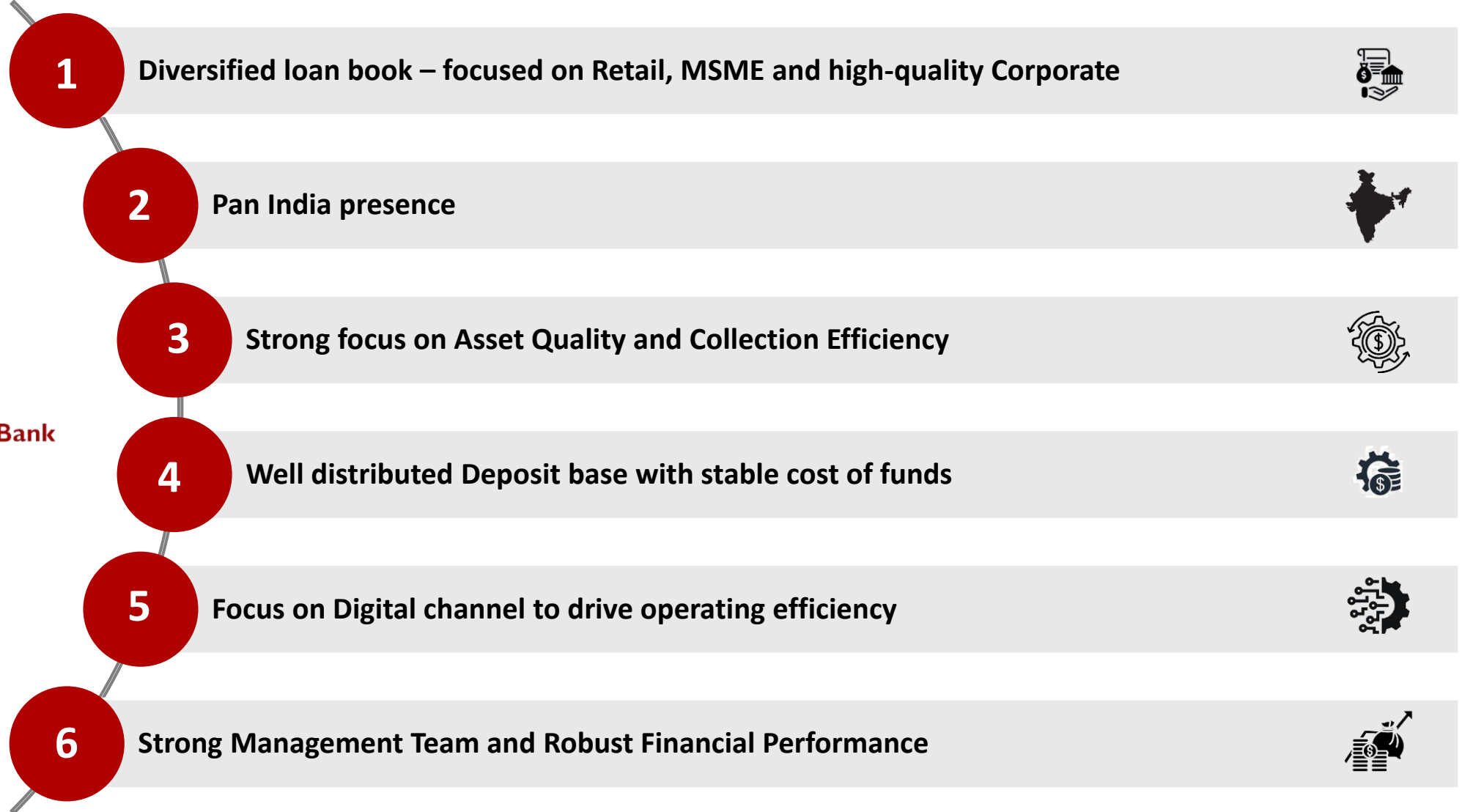


Healthy Asset Quality

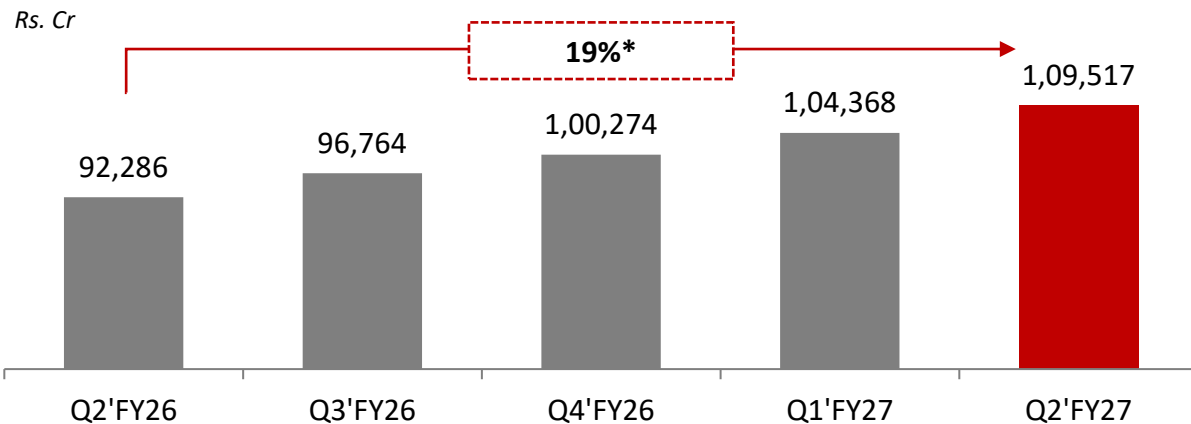


Multi-pronged distribution

***ABOUT SOUTH INDIAN BANK
– KEY HIGHLIGHTS***

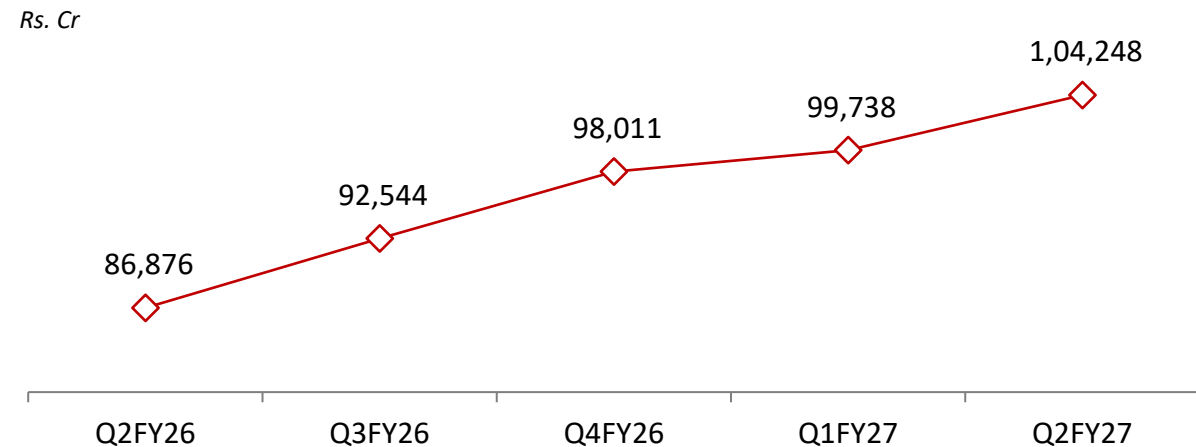


Consistently growing loan book....



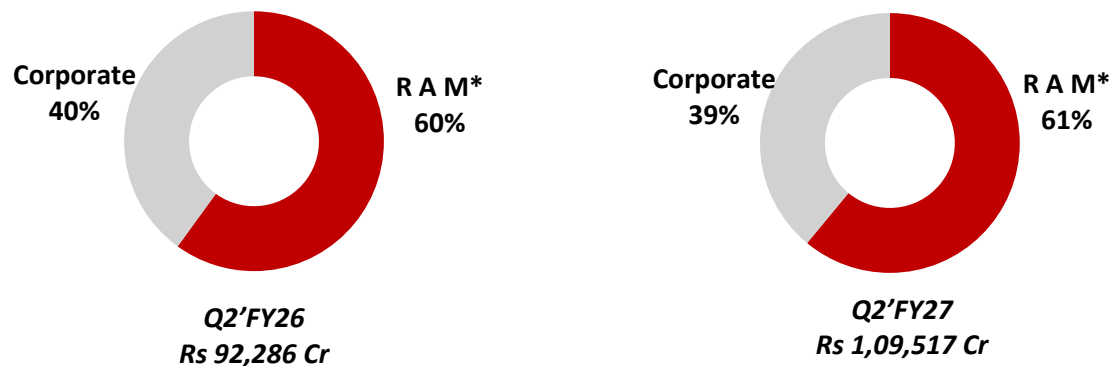
* includes technical write off of 1,163 crore, excluding this Y-o-Y growth is 20%.

...and Average Advances

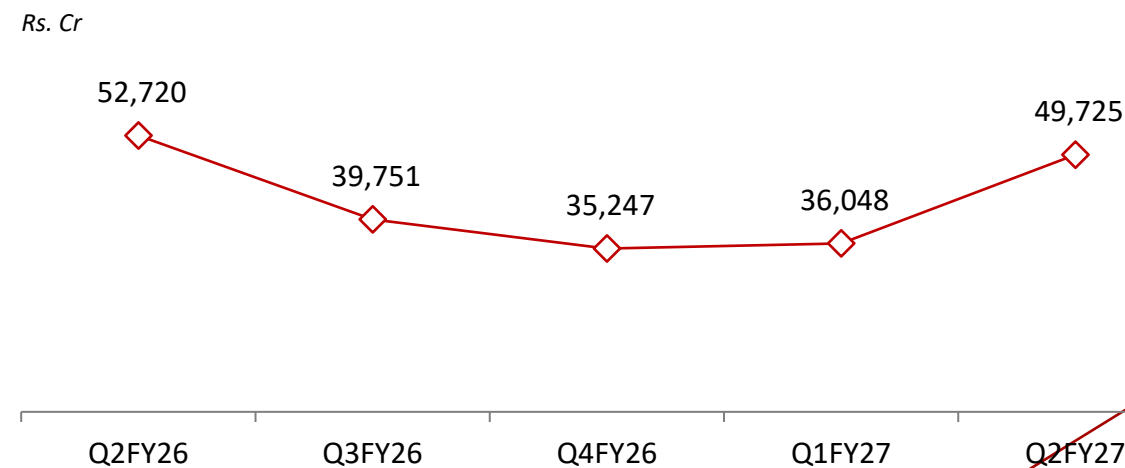


With a diversified portfolio...

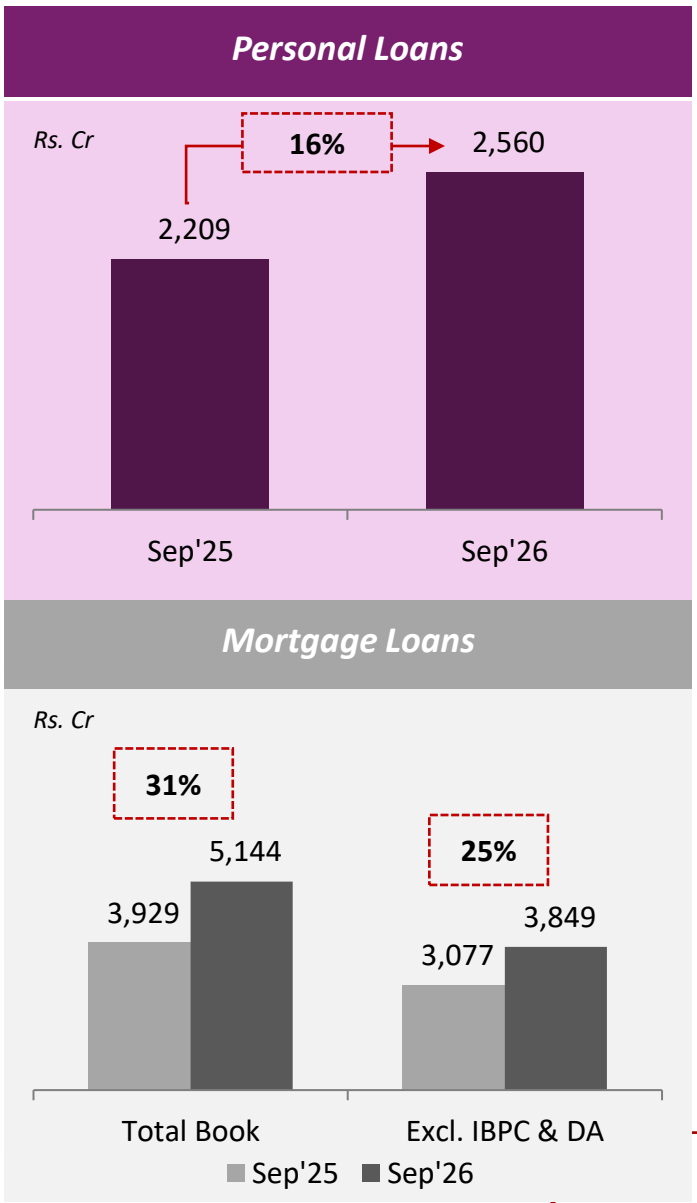
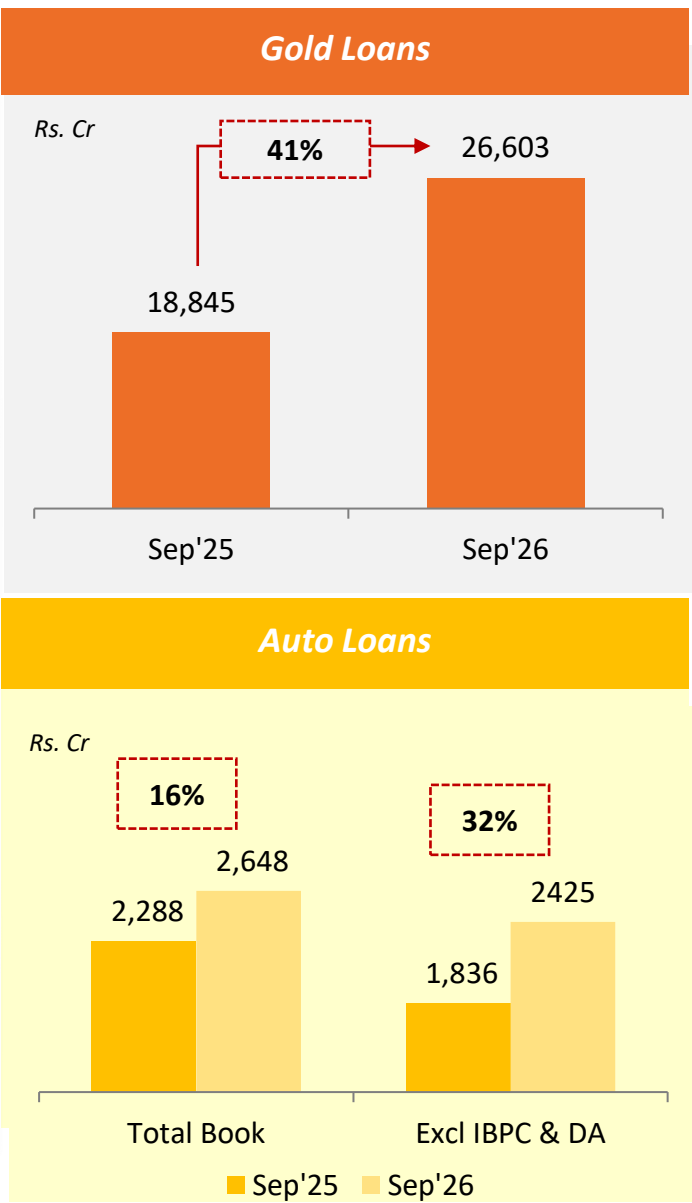
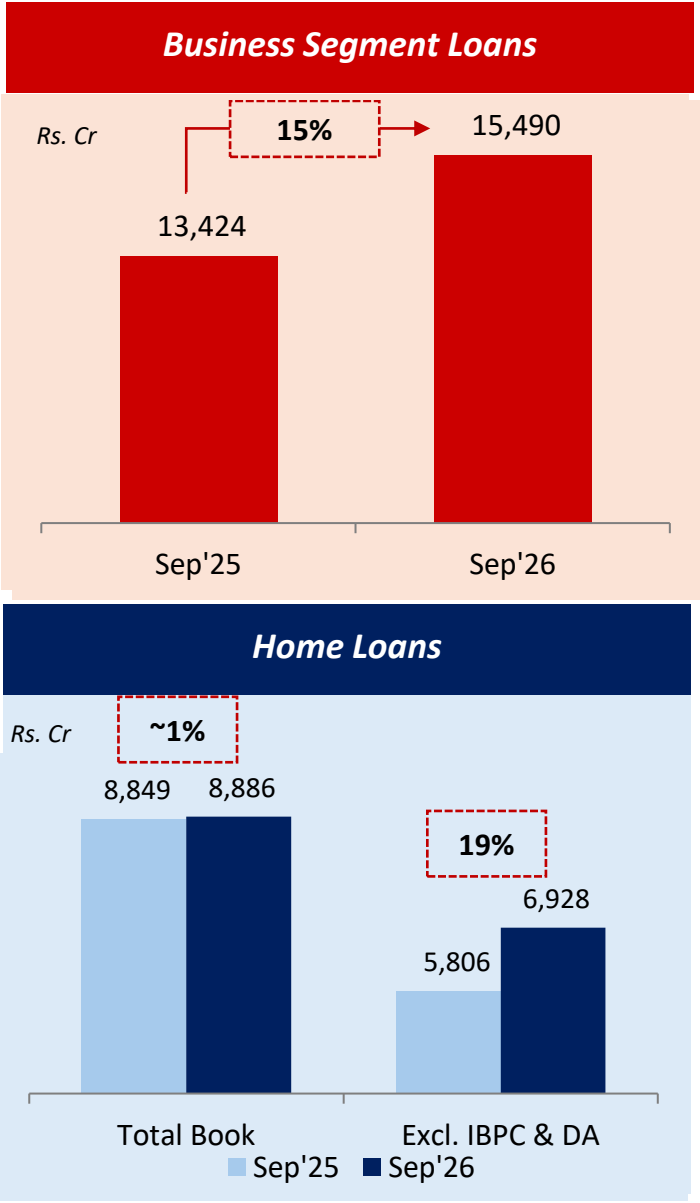
Well diversified loan book with ~61% other than corporate



...with healthy loan disbursals



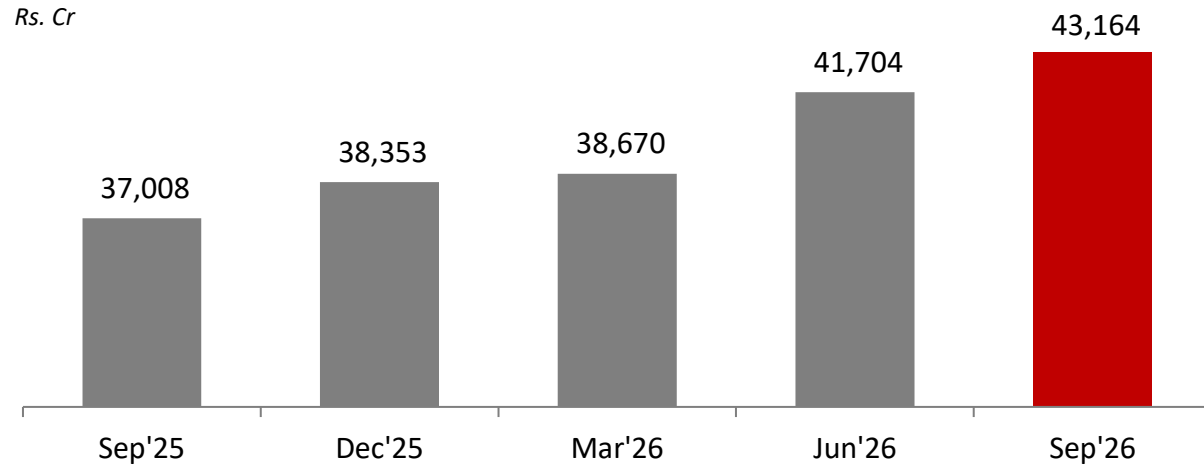
Consistent growth momentum in business and retail advances continues...



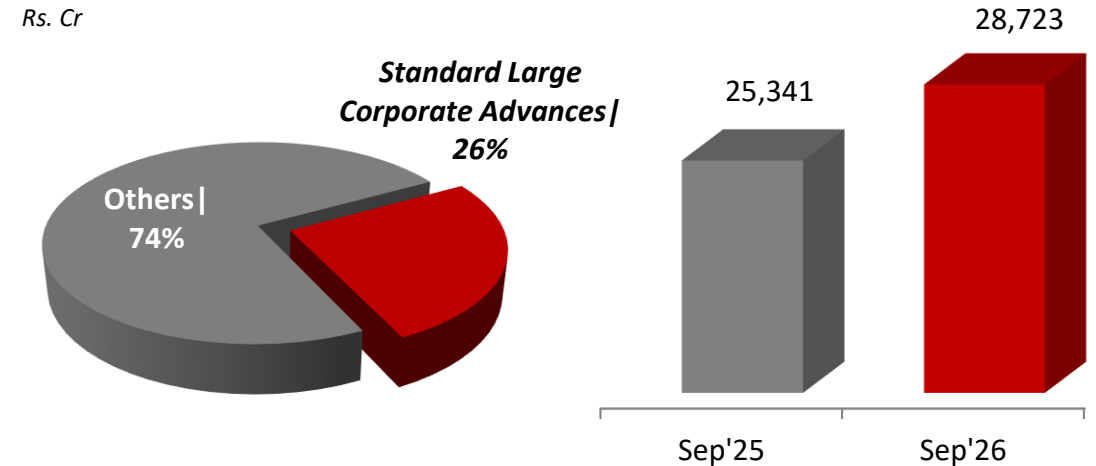
Includes IBPC and Portfolio Buyout (DA)

Dominant share of A & above rated corporate loans

Corporate Loan Book

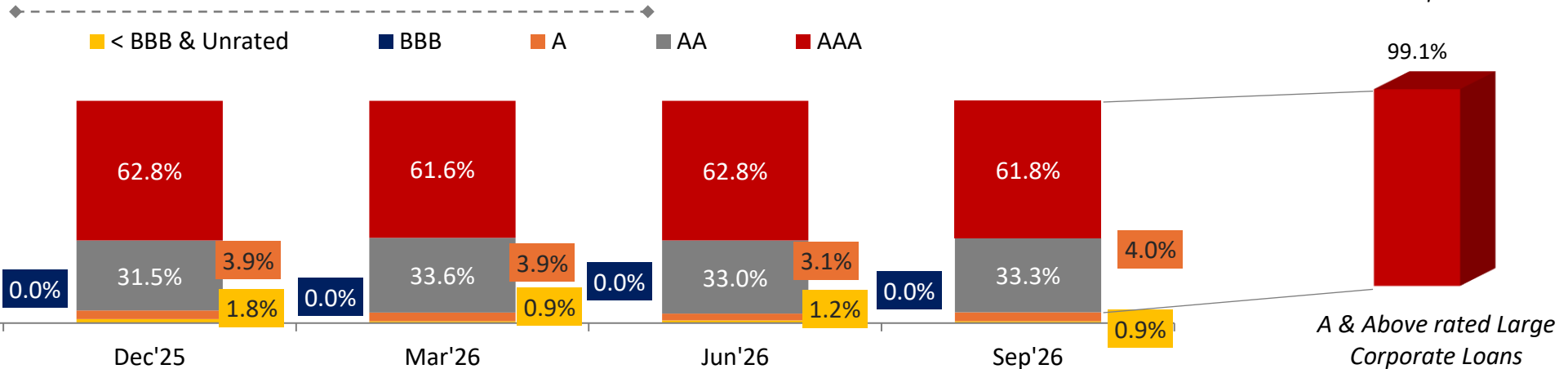


Standard Large Corporate Advances (Rs. 100 Cr & Above)



High share of A & Above rated Large Corporate Loans**

Standard Advance above Rs. 100 Cr (External Rating)



**Does not include exposure to unrated state government owned entity

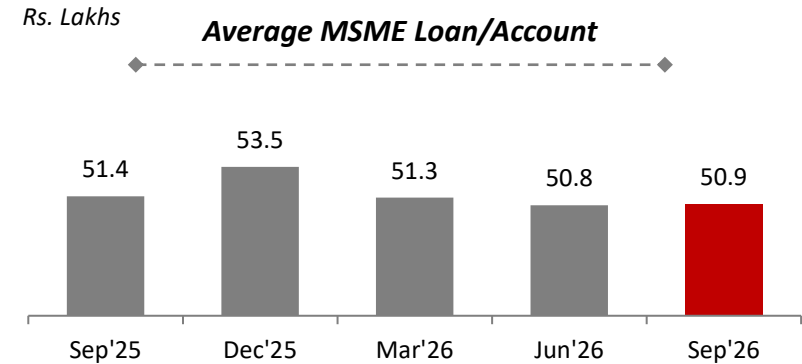
MSME Loans comprise mainly of High-Yield Portfolio

Focus on MSME loans...

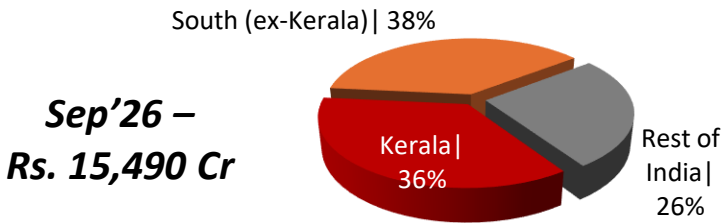
Rs. in crore	Sep-25	Dec-25	Mar-26#	Jun-26#	Sep-26#
MSME/SME	9,923	9,807	9,269	9,177	9,153
Others	3,501	4,212	4,509	5,214	6,337
Total	13,424	14,019	13,778	14,391	15,490

includes write off of 554 crore, excluding this Y-o-Y growth is 20%

....while creating a granular and diversified book



Geographical Split

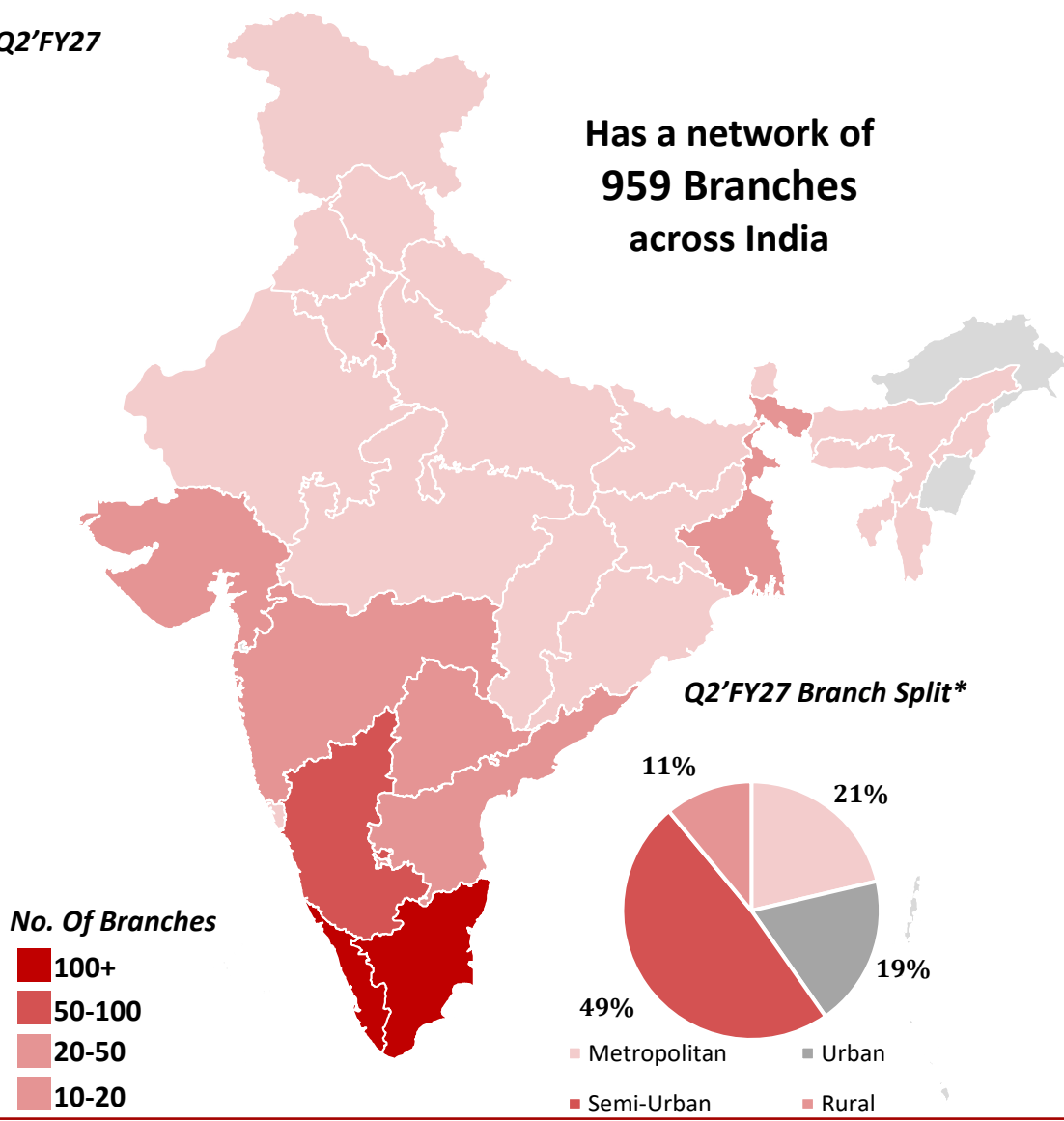


MSME Strategic Initiatives

Expansion of ECG Footprint	Establish dedicated ECG centres across high-potential locations to enhance geographic coverage and deepen market penetration, alongside strengthening the existing regional footprint.
Accelerated NTB Business	Drive focused acquisition of New-to-Bank clients in identified growth markets to scale the NTB portfolio and improve market share.
Defined Borrower Segment Focus	Target mid-sized enterprises with turnover up to ₹500 crores, enabling structured sourcing of proposals ranging from ₹3 crores to ₹35 crores per borrower.
Augmentation of Key Resource Capabilities	Deploy additional RM/SM resources at major ECG centres to strengthen origination, relationship management, and execution capabilities.
LOS Workflow Optimization & Digitization	Streamlined the LOS process through simplified data capture, API-led integrations, and enhanced automation to significantly reduce login-to-disbursement turnaround time.
Capability Building & Training	Implement continuous learning interventions through structured online and offline programs in collaboration with training institutions to build domain expertise and market readiness.
Branch Empowerment	Bank branches are empowered to handle small-value MSME loans with the support of on-the-ground technology for faster sanctioning.
Structured Performance Recognition	Roll out quarterly campaigns with clearly defined performance metrics, complemented by staff Recognition for ECG teams, branches, and credit hubs.

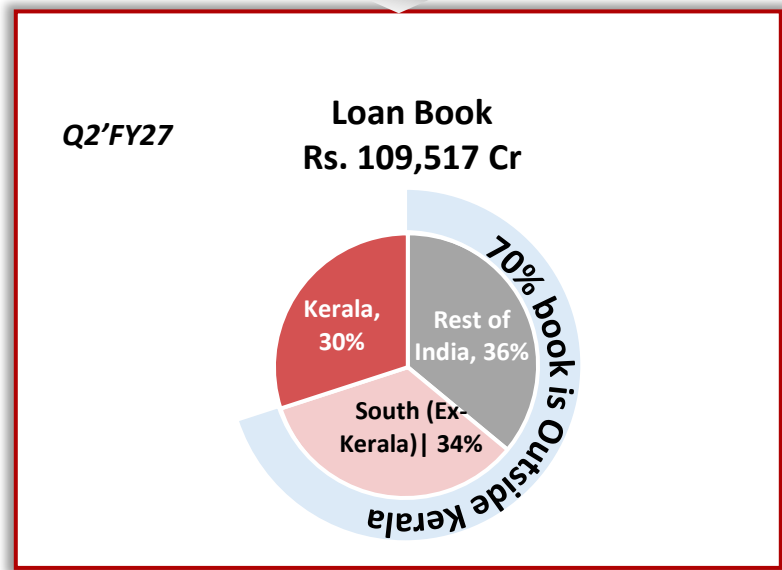
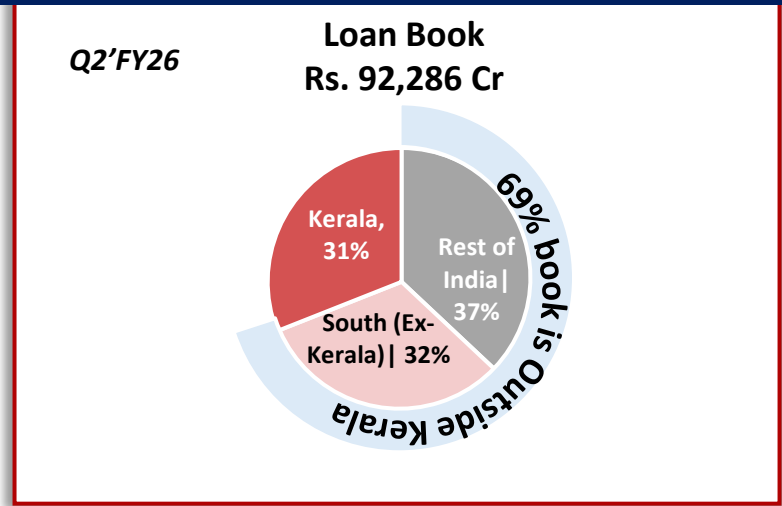
2 Pan India presence with focus on diversification

Q2'FY27

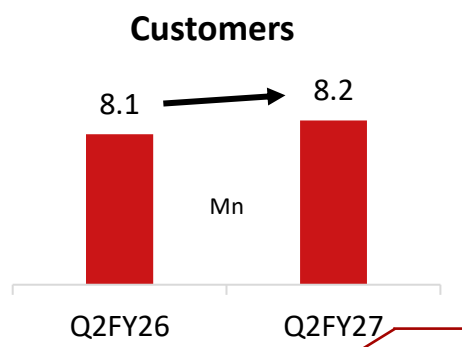
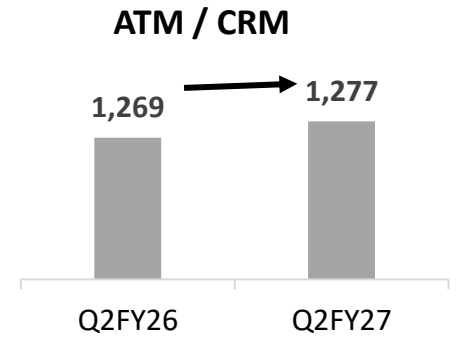
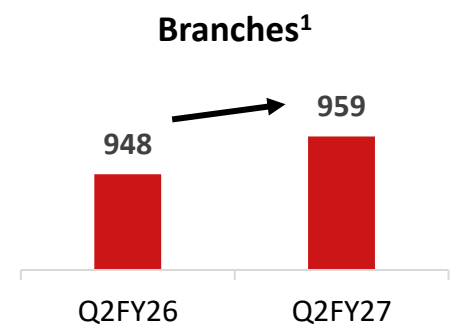


*Map for illustration purpose only

Diversifying Loan Book Outside Kerala



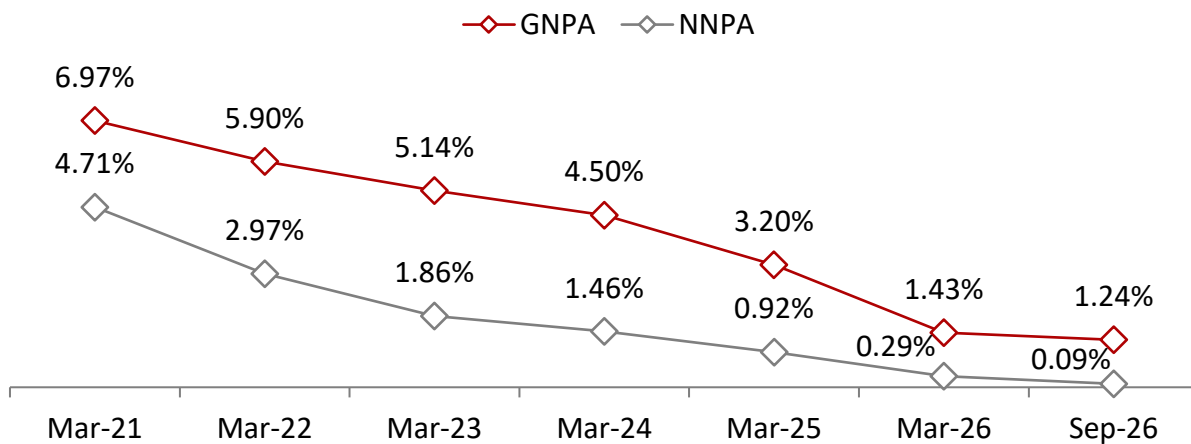
Branch Network



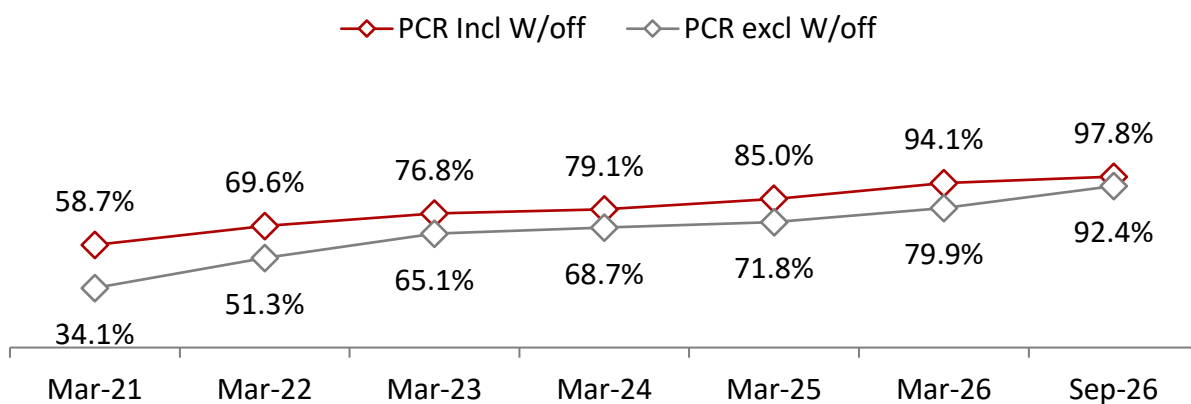
1. Excludes 5 USBs & Satellite branches

3 Strong focus on improving asset quality and collection efficiency

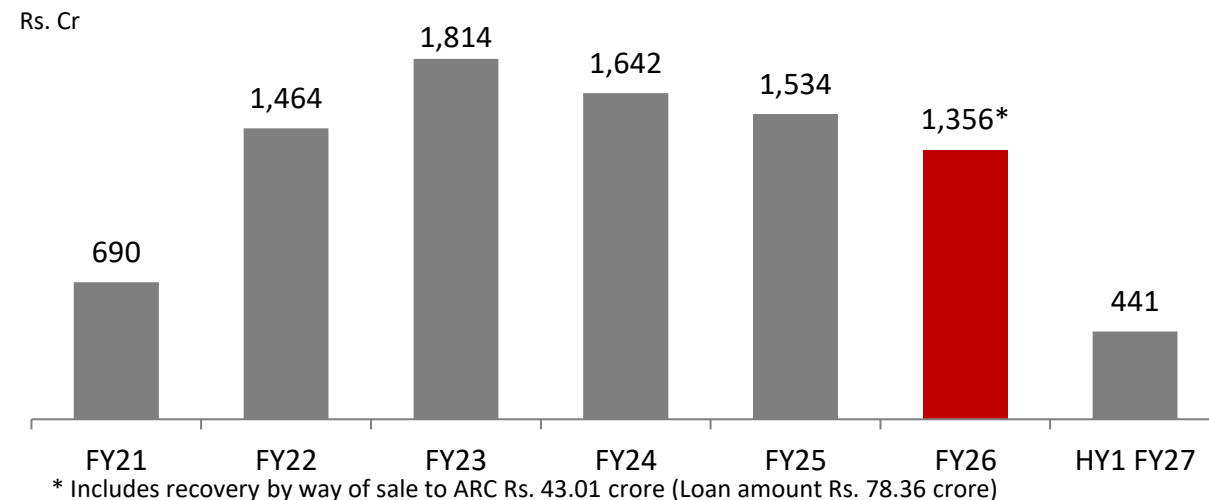
Net NPA below pre- covid level



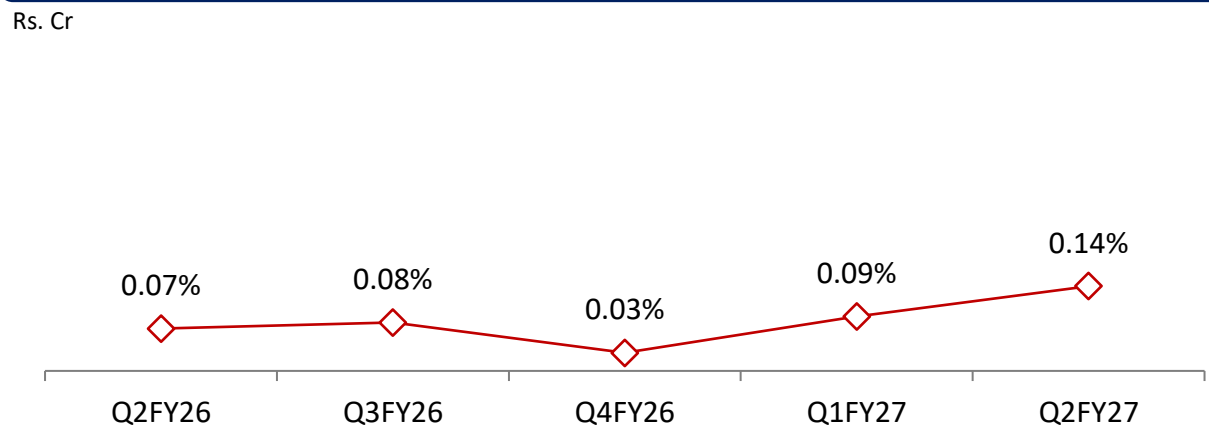
Significant improvement in PCR....



...with focus on Recoveries and Upgrades

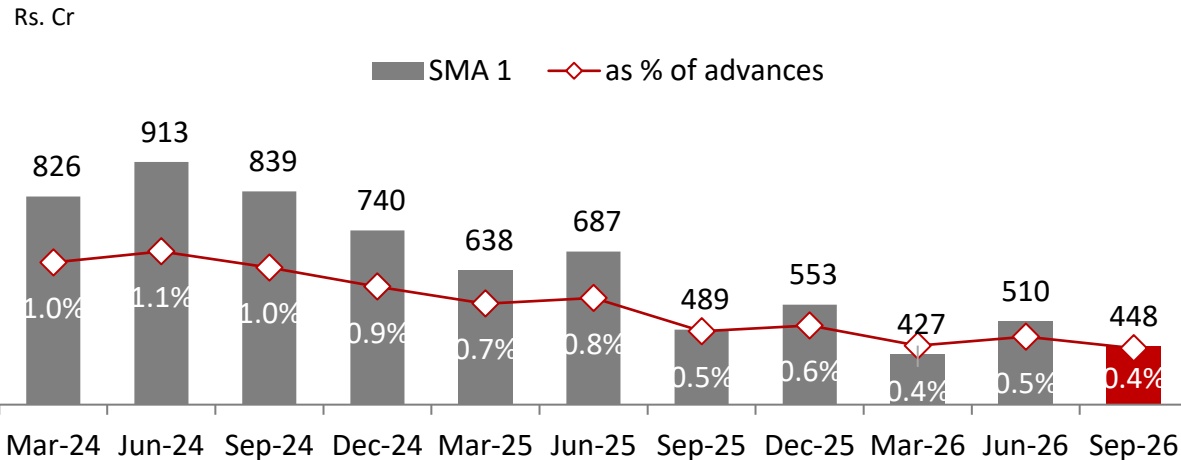


...and reduced Credit cost

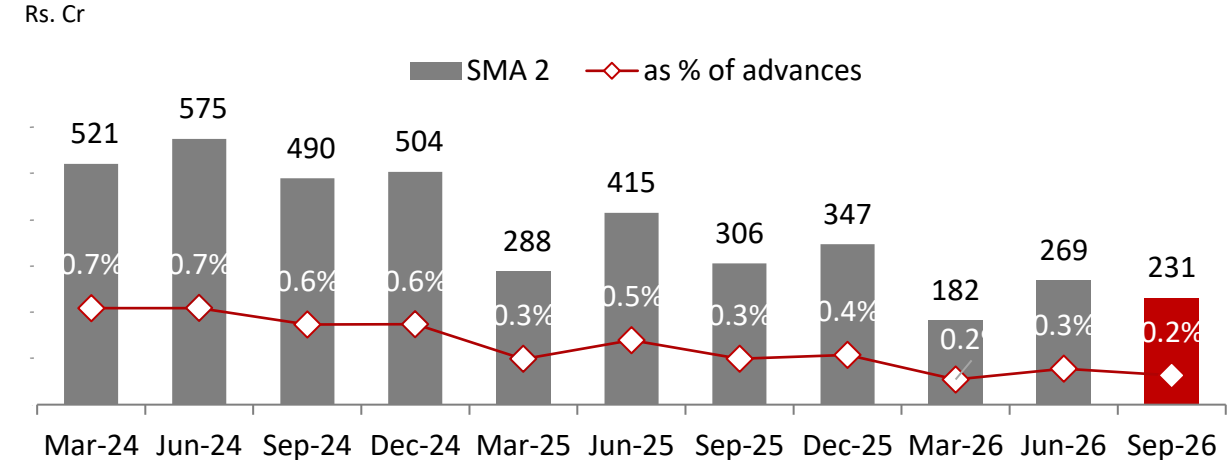


Pristine Asset Quality with enhanced metrics

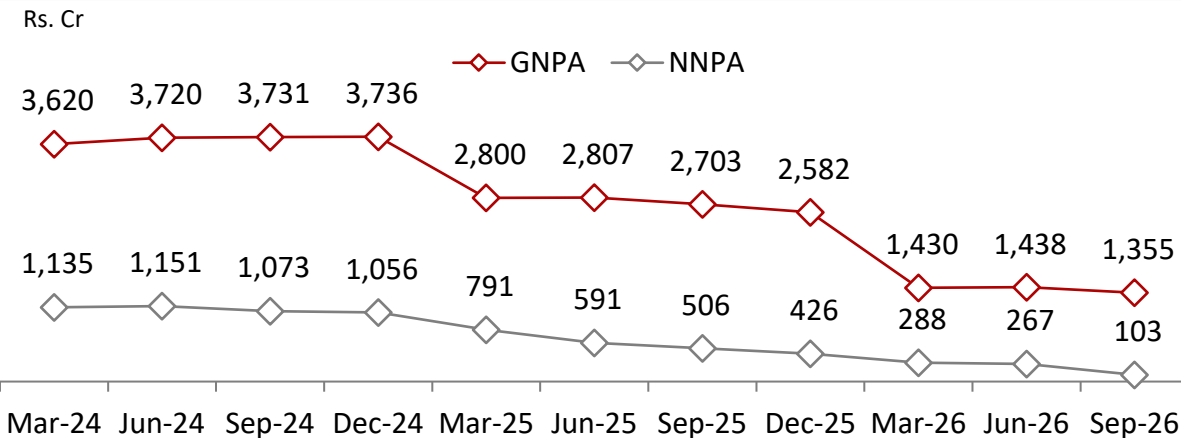
SMA 1 showing consistent improvement...



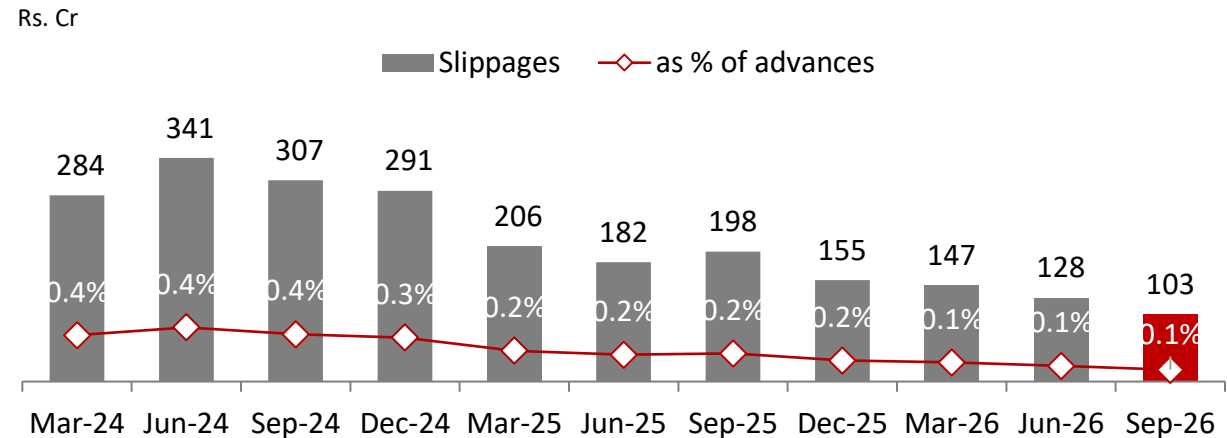
...with lower SMA 2 numbers...



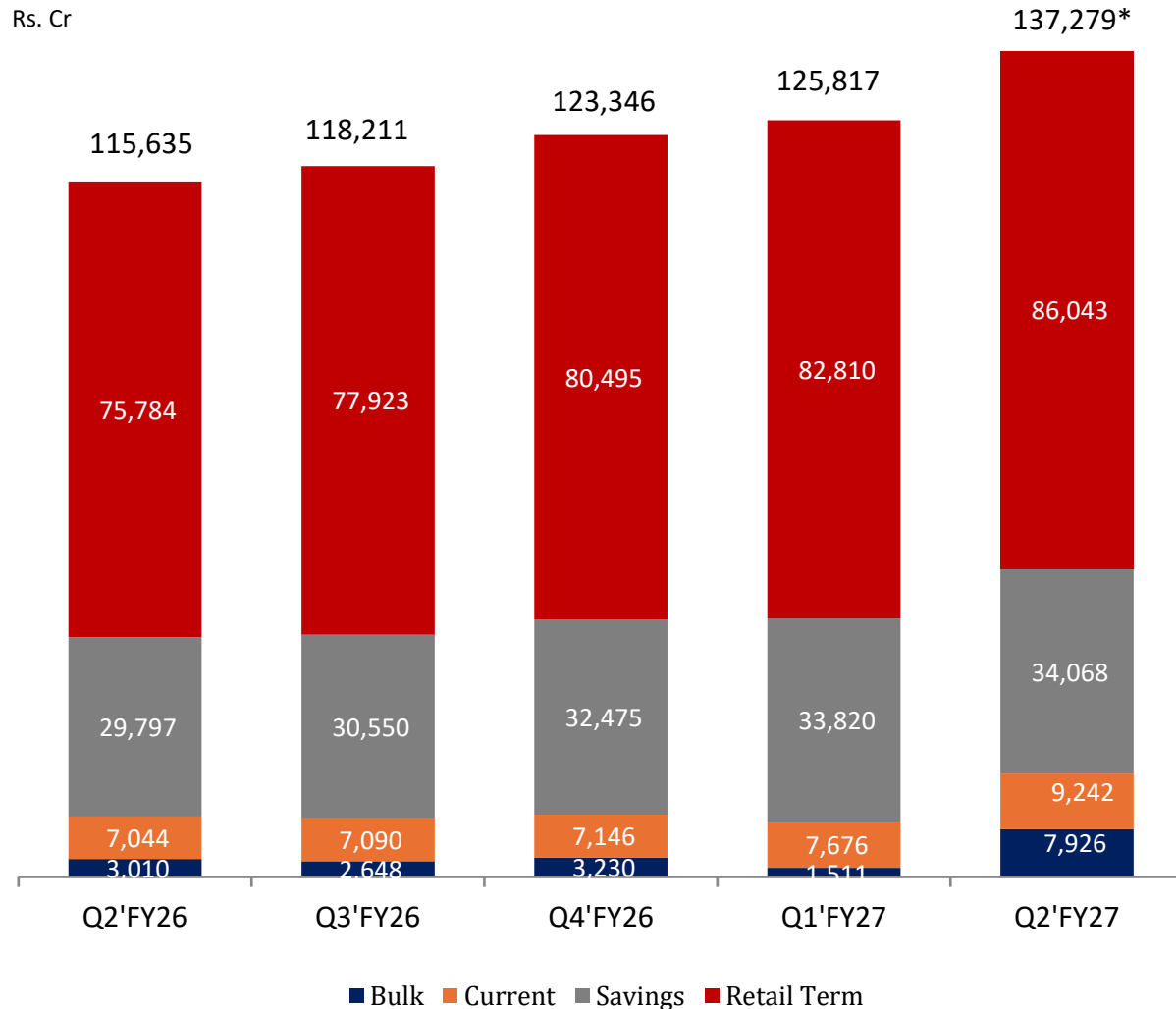
Significant improvement in GNPA & NNPA numbers....



...Slippages at all time low

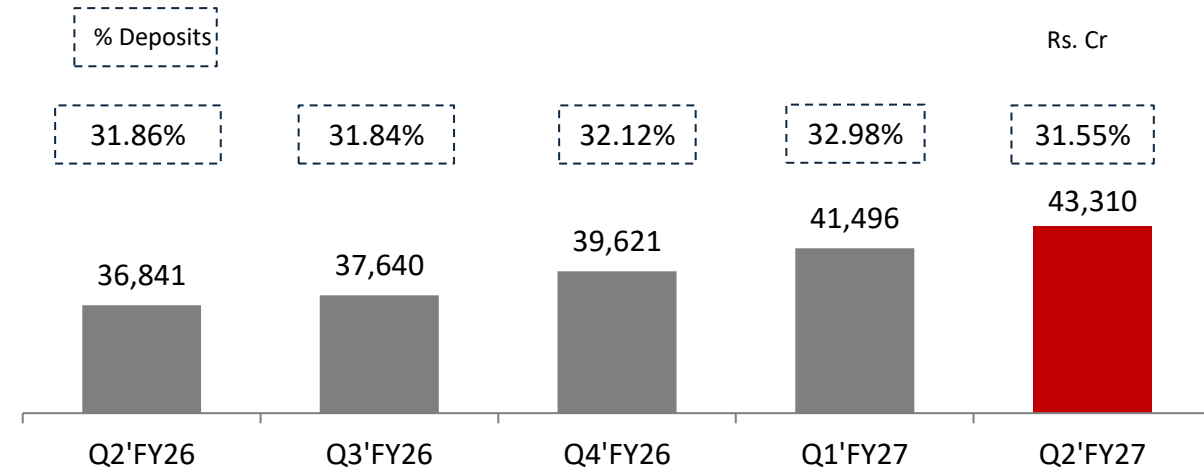


Breakup of Deposits

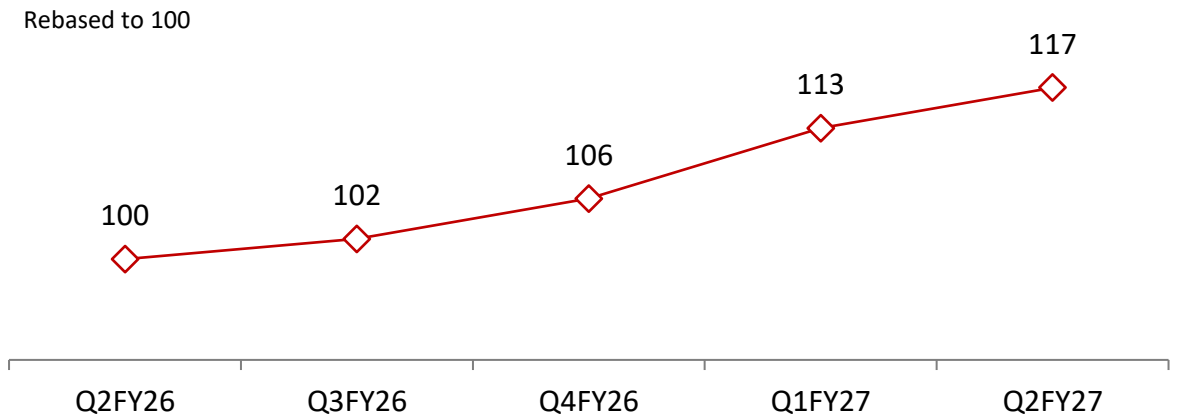


* Deposits have grown by 18.72% on a Y-o-Y basis.

CASA Ratio continues to hold...



CASA AQB continues to grow consistently....



NRI Deposit continues to be a focus with stable Cost of Funds

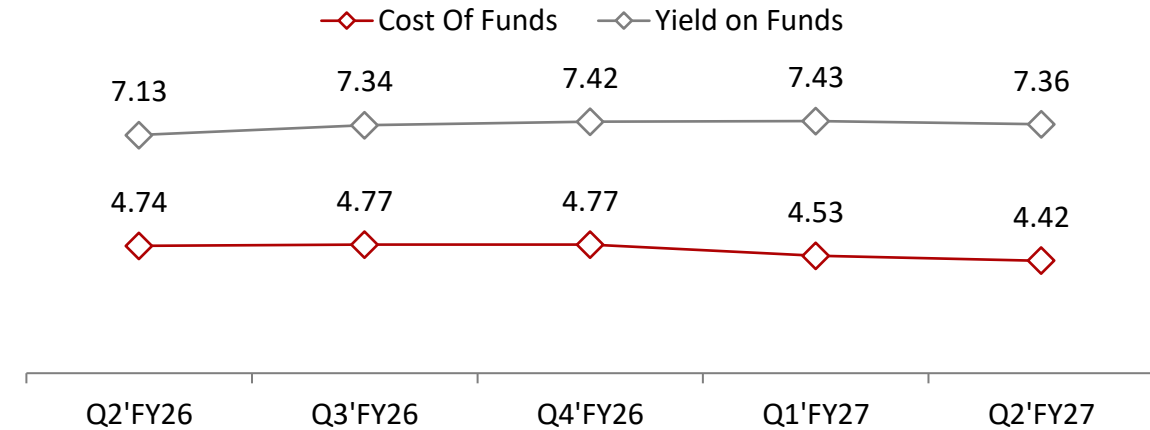
Breakup of Non Resident Deposits

Rs. Cr

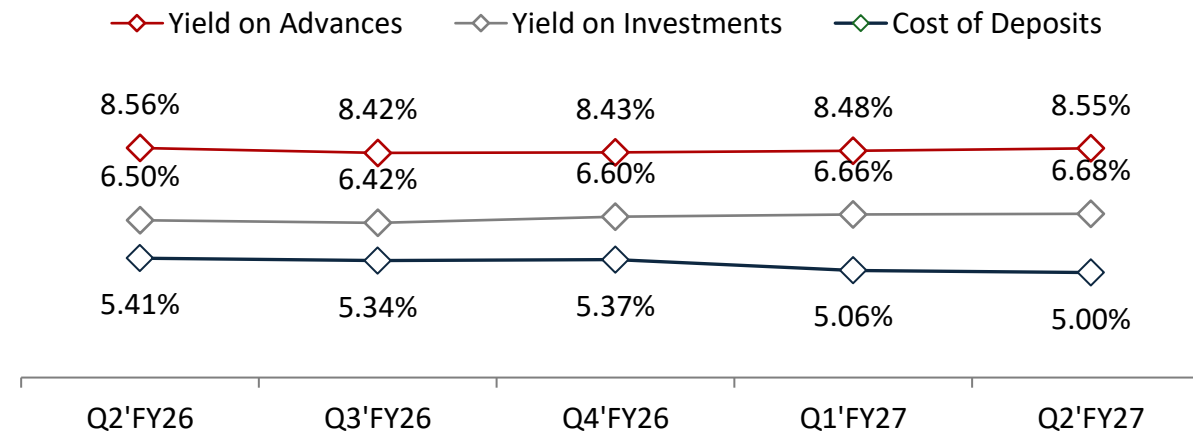
Deposit Type	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27
NR SB	8,143	8,533	9,112	9,501	9,562
NR CD *	62	62	67	72	75
FCNR (B), RFC & Others	2,876	2,954	3,283	3,482	5,207
Low-Cost NRI Deposit	11,081	11,549	12,462	13,055	14,844
NRE Term Deposit	20,667	20,907	21,264	21,708	21,627
NRO Term Deposit	1,447	1,509	1,645	1,669	1,732
Total	33,195	33,965	35,370	36,432	38,203

* Does not include overdue Deposit details

Cost of Funds / Yield on Funds



Yield on advances/ Yield on Investments / Cost of Deposits



5 Multitude of Digital Initiatives...

Driving customer empowerment through continuous digital transformation | RE-IMAGINING BANKING THROUGH EXTENSIVE DIGITIZATION



Domestic customers are allowed to **update** Aadhaar, PAN, Address and **KYC review** date through SIB Mirror+



Personal Finance Manager & Account aggregator facility live in **SIB Mirror+** for customers to keep track of their spend pattern in SIB & other bank accounts.



Onboarded INDMoney as Lending Service Provider for **end-to-end digital journey** and customer life cycle management for **Loan Against Mutual Fund and PL** products.



Customers can now modify the **renewal terms**, renewal flag of their deposit accounts completely online through **SIB Mirror+**



Integrated with **RBIH-ULI** platform for **land record verification** to ensure the end use of the Agri Gold loans extended to customers



New module introduced in Sibernet **TF Portal** enabling customer to request for **Buyer's Credit and Foreign LC** through TF portal.



Finacle CBS version upgrade to further enhance Bank's Core Banking Capabilities by providing improved system performance, scalability & integration capabilities



ULI based Vehicle Hypothecation Termination is enabled with direct integration, eliminating any manual intervention from customers.



With release of **UPI Mandate Interoperability**, customers can seamlessly view and port their UPI Autopay mandates from any UPI application.



Customer 360 within **in-house CRM** brings all customer data & interactions together, speeding decision making & boosting the quality of service and relationships.



Customers can easily raise **digital requests** for FSLD and Personal **Loan closure** through digital channels



UPI Help 2.0 released to simplify customer support for UPI transactions, incl. transaction assistance, grievance tracking, Autopay management, debit freeze & safety switch.



UPI Tap & Pay enables customers to make UPI payments by simply tapping their NFC enabled mobile phone on POS terminal, eliminating need to scan a QR code

AI at South Indian Bank

Artificial Intelligence (AI) capabilities are now in production across the Bank, powered by Zeni, our proprietary, open-source-based AI framework developed in-house and complemented by strategic vendor partnerships.



Dedicated AI Centre of Excellence accelerating innovation and technology-led growth

STRATEGIC TECHNOLOGY PARTNERSHIPS

Collaborating to Drive Intelligent Banking Transformation.



LEA Workflow Automation

Automating workflows of Legal and Enforcement communications



Outbound Voice BOT & AI powered call analytics

Automates outbound calls, analyzes call recordings intelligently



Automating Internal Audit

AI Based Internal Audit with Human Approver



AI assisted Cheque Verification in CTS

Automated reconciliation to generate discrepancy reports for post-facto verification & auditing



AI Assisted Quality Assurance

AI enhanced QA Process for Finacle and Digital Channels

IN-HOUSE INNOVATION · POWERED BY ZENI

Spanning productivity, customer experience, engineering, and risk & compliance.



Enterprise Agentic AI Assistant

Bank-wide work-flow automation and productivity layer



Retrieval-Augmented Generation (RAG)

Indexed knowledge base for instant search across internal documents and policies.



AI Tools for improving customer interactions

Autonomous information-retrieval agents augmenting service teams



AI-Assisted Engineering

Coding agents accelerating application development.



Governance

Agentic review for IT change-management workflows and AI/ML



Signature Verification

AI-assisted signature authentication accelerating internal operations.



Domain Aware Document Generator

AI-powered internal document Generation



Insight engine for Review and Complaints

AI-driven auditing platform for customer reviews and complaints



Day-Book Audit – Automated End to End

AI-driven audit of branch day books

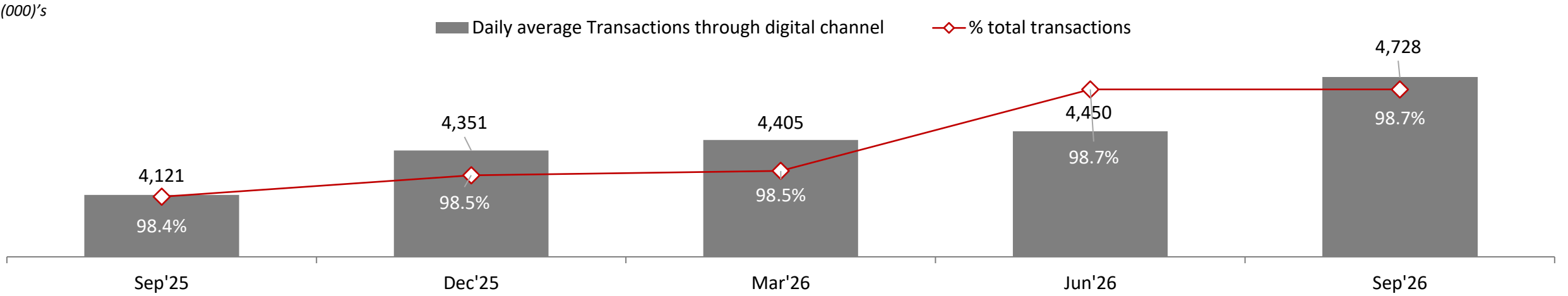


Resonate

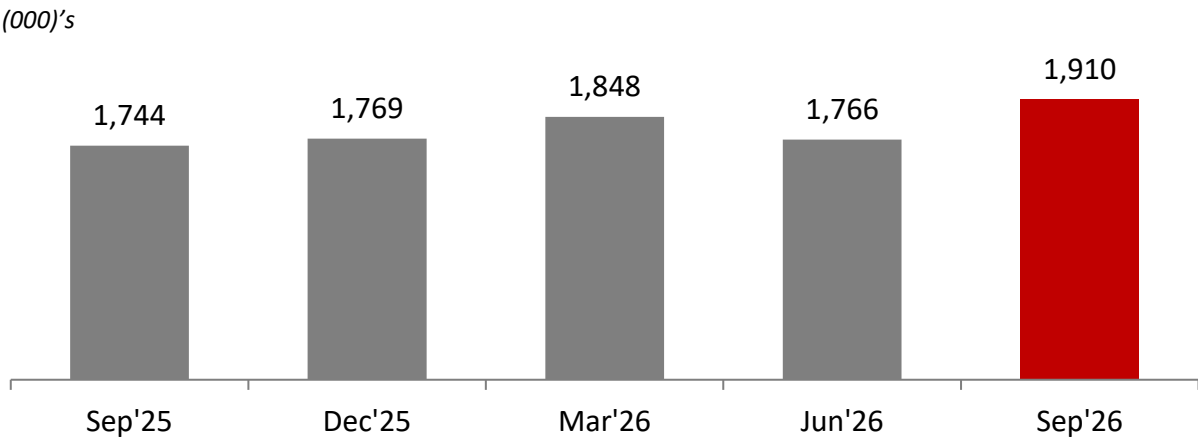
AI for continuous user engagement for Staff events in LMS

....leading to rising digital banking.....

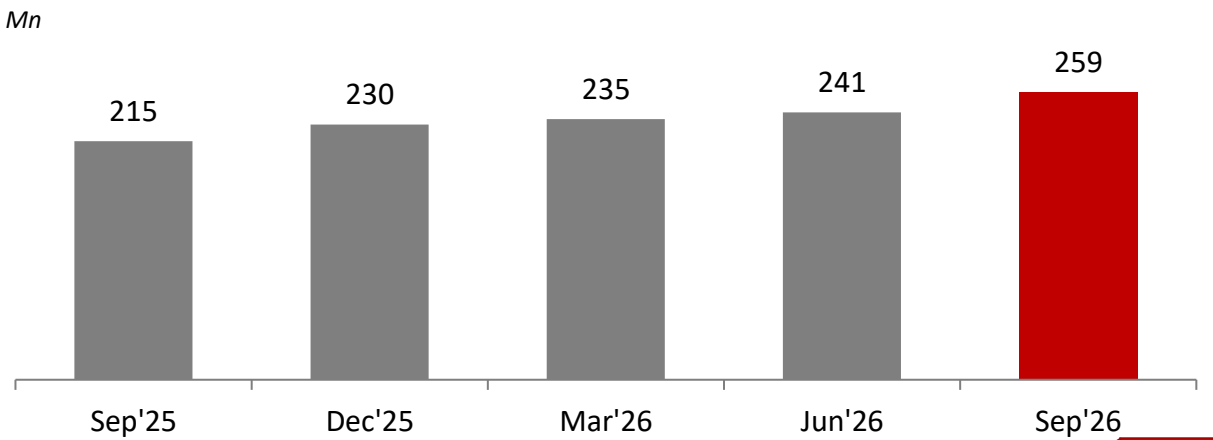
..leading to a rise in transactions with high digital share



Internet Transaction Volume

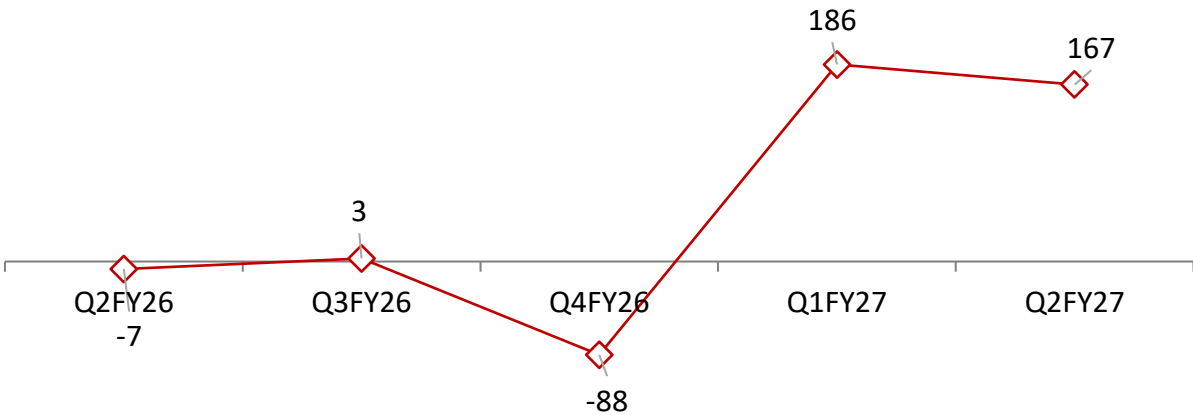


Mobile Transaction Volume

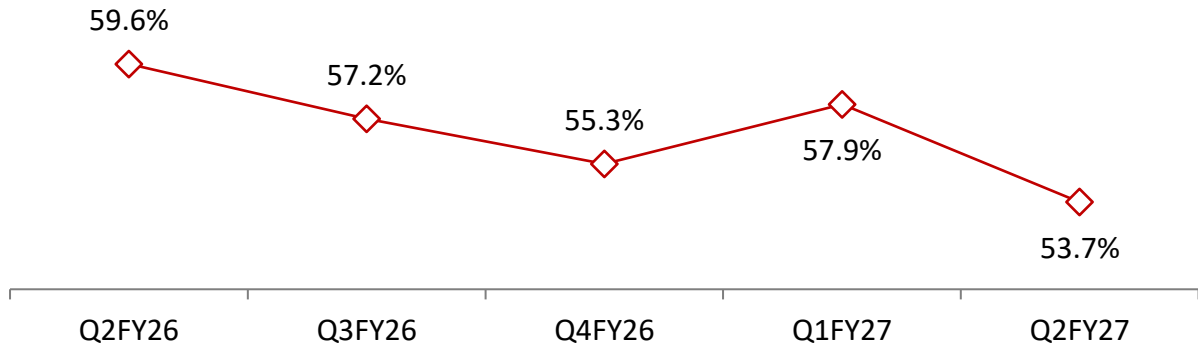


....creating operational efficiency

Employee Additions



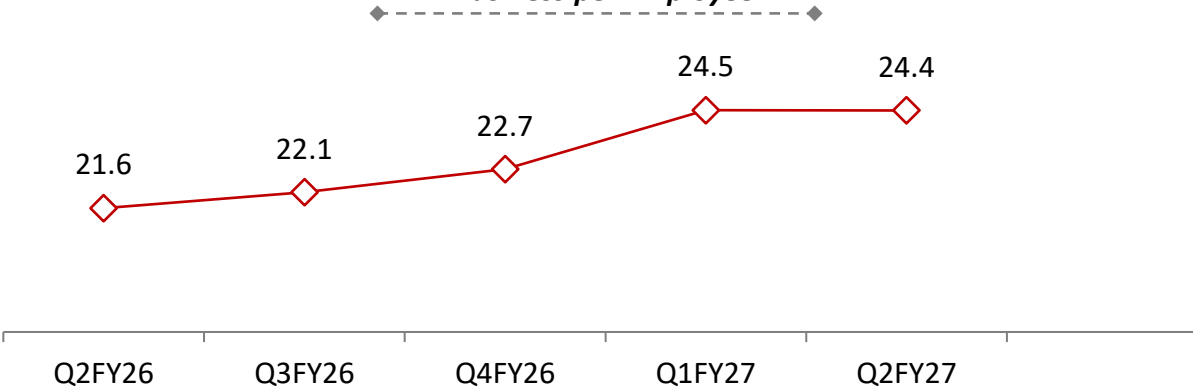
Cost-to-Income Ratio (Quarterly)



Improving productivity metrics

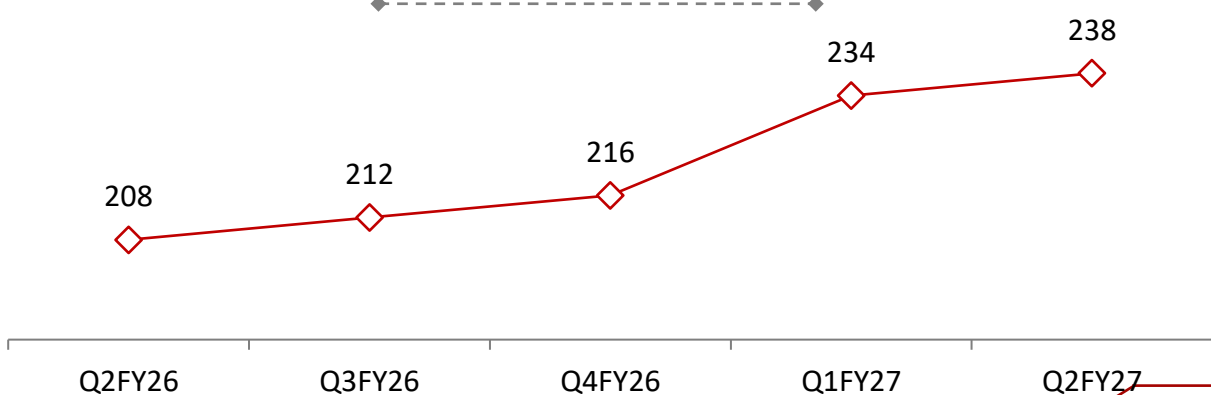
Rs. Cr

Business per Employee



Rs. Cr

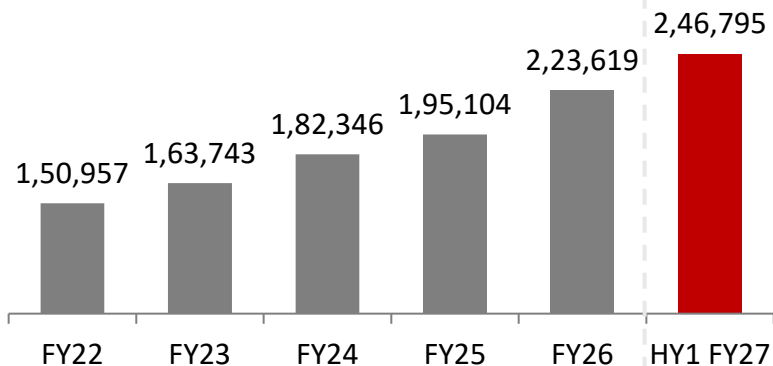
Business per Branch



6 Robust Track Record of Financial Performance

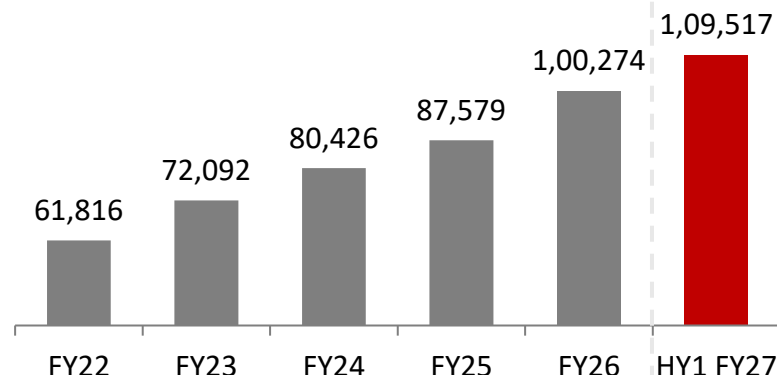
Total Business

Rs. Cr



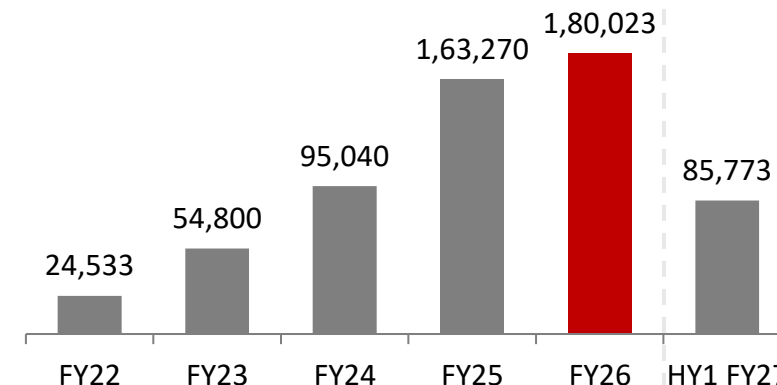
Gross Advances

Rs. Cr



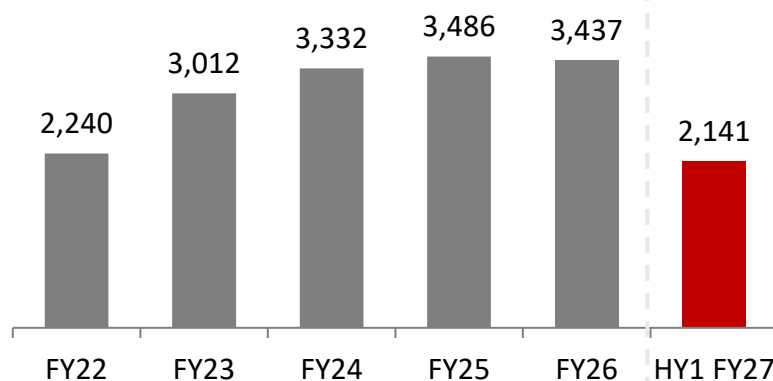
Disbursements

Rs. Cr



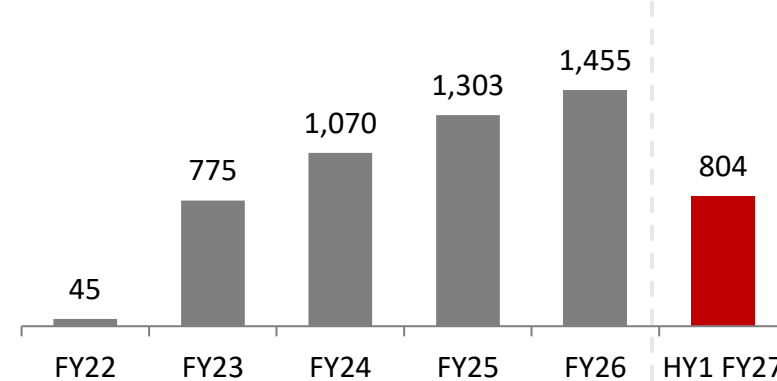
Net Interest Income

Rs. Cr

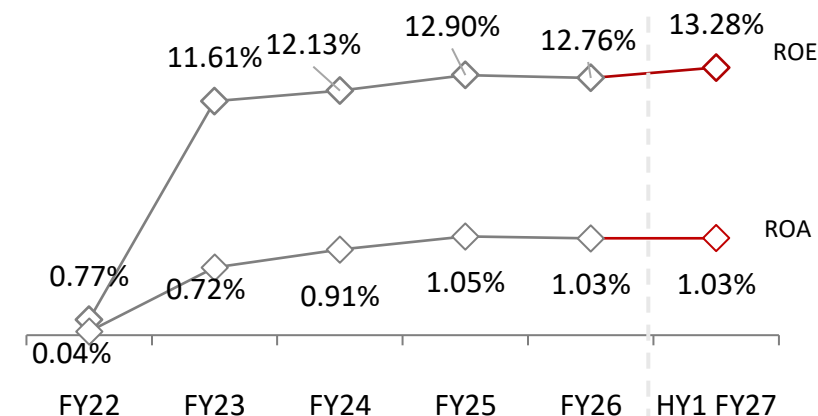


Profit after Tax

Rs. Cr



Return Metrics





KEY AREAS OF FOCUS

Key Areas of Focus



Way Forward – Growing Non-branch Distribution & Leveraging Partnerships

Asset partnerships

Co-lending partnerships



Equal daily installment program



Co-lending / DA platform



Loan against Mutual fund



Personal loan



Insurance premium financing



Strategic
Tie-Ups
(Live)

Liability Partnerships



Fintech Partnership- allowing NTB customers to open deposit accounts



Pure play –Inhouse products

In-house solutions for Digital deposits
/ Digital Personal loans/
Secured credit line on UPI



Strategic
Tie-Ups
(Live)



ANNEXURE

Profit & Loss Overview (Standalone)

Particulars (Rs. In Cr)	Q2-FY27	Q2-FY26	Y-o-Y (%)	Q1-FY27	Q-o-Q (%)	HY1 FY27	HY1 FY26	Y-o-Y (%)
Net Interest Income	1,116	808	38%	1,025	9%	2,140	1,641	30%
Non-Interest Income	468	516	-9%	379	23%	848	1,138	-25%
<i>Core Fee Income</i>	198	206	-4%	179	11%	377	393	-4%
<i>Treasury & Forex</i>	80	129	-38%	44	82%	124	386	-68%
<i>Other</i>	190	181	5%	156	22%	347	359	-3%
Total Income	1,584	1,324	20%	1,404	13%	2,988	2,779	8%
Operating Expenses	852	789	8%	812	5%	1,664	1,571	6%
Operating Profit	732	535	37%	592	24%	1,324	1,208	10%
Provisions & Contingencies	159	63	152%	84	89%	243	303	-20%
Profit Before Tax	573	472	21%	508	13%	1,081	905	19%
Provision for Tax	147	121	21%	130	13%	277	232	19%
Profit After Tax	426	351	21%	378	13%	804	673	19%

Balance Sheet Overview (Standalone)

Particulars (Rs. In Cr)	Q2 FY27	Q2 FY26	Y-o-Y (%)	Q1 FY27	Q-o-Q (%)
Capital & Liabilities	1,56,188	1,36,039	15%	1,44,451	8%
Capital	262	262	0%	262	0%
Reserves and Surplus	11,814	10,374	14%	11,539	2%
Deposits	1,37,279	1,15,635	19%	1,25,817	9%
Borrowings	3,681	6,647	-45%	3,607	2%
Other Liabilities & Provisions	3,152	3,121	1%	3,226	-2%
Assets	1,56,188	1,36,039	15%	1,44,451	8%
Cash & Balances with RBI	8,705	4,965	75%	4,780	82%
Balances with Banks	6,315	5,120	23%	4,860	30%
Investments	27,709	30,706	-10%	26,456	5%
Advances	1,08,388	90,196	20%	1,03,325	5%
Fixed Assets	1,040	1,023	2%	1,041	0%
Other Assets	4,031	4,029	0%	3,989	1%
Business (Net Advances + Deposits)	2,45,667	2,05,831	19%	2,29,142	7%
Current Accounts	9,242	7,044	31%	7,676	20%
Savings Accounts	34,068	29,797	14%	33,820	1%
CASA Ratio	31.55%	31.86%	-31bps	32.98%	-143bps

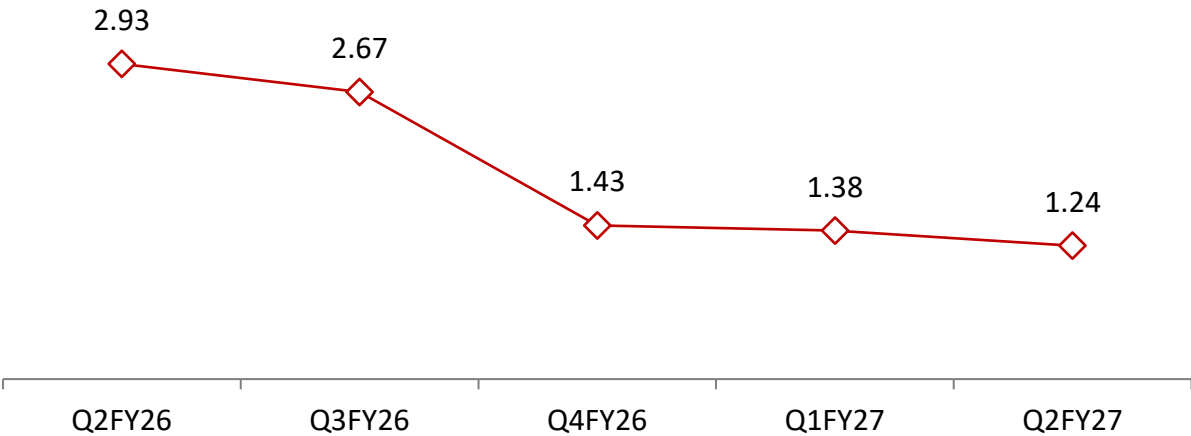
Key Metrics

Particulars	Q2FY27	Q1FY27	Q4FY26	Q3FY26	Q2FY26	Q1FY26
Net Interest Margin (NIM)	3.33%	3.23%	2.95%	2.86%	2.80%	3.03%
CRAR Basel III	19.40%	19.62%	19.66%	17.84%	17.70%	19.48%
RoA*	1.08%	1.05%	1.17%	1.07%	1.02%	1.01%
RoE*	14.00%	12.84%	14.49%	13.49%	13.11%	12.41%
Provision Coverage (Incl. W/off)	97.84%	94.51%	94.10%	91.57%	90.25%	88.82%
Provision Coverage (Excl. W/off)	92.42%	81.40%	79.87%	83.50%	81.29%	78.93%
CASA	31.55%	32.98%	32.12%	31.84%	31.86%	32.06%
Gross NPA	1.24%	1.38%	1.43%	2.67%	2.93%	3.15%
Net NPA	0.09%	0.26%	0.29%	0.45%	0.56%	0.68%
Book Value per Share (Rs.)	46.1	45.1	43.6	42.1	40.6	39.8
Earnings per Share (Rs.) *	6.1	5.8	5.6	5.3	5.1	4.9
Customer Touch Points						
Kerala	503	502	498	498	498	498
South Ex Kerala	288	283	282	282	282	282
Rest of India	168	168	168	168	168	168
Total	959	953	948	948	948	948

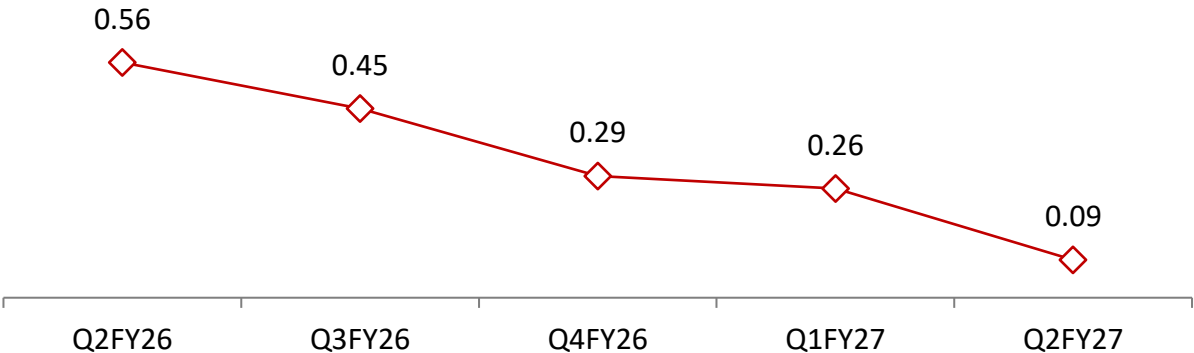
*Annualized

Non-Performing Assets

GNPA



NNPA

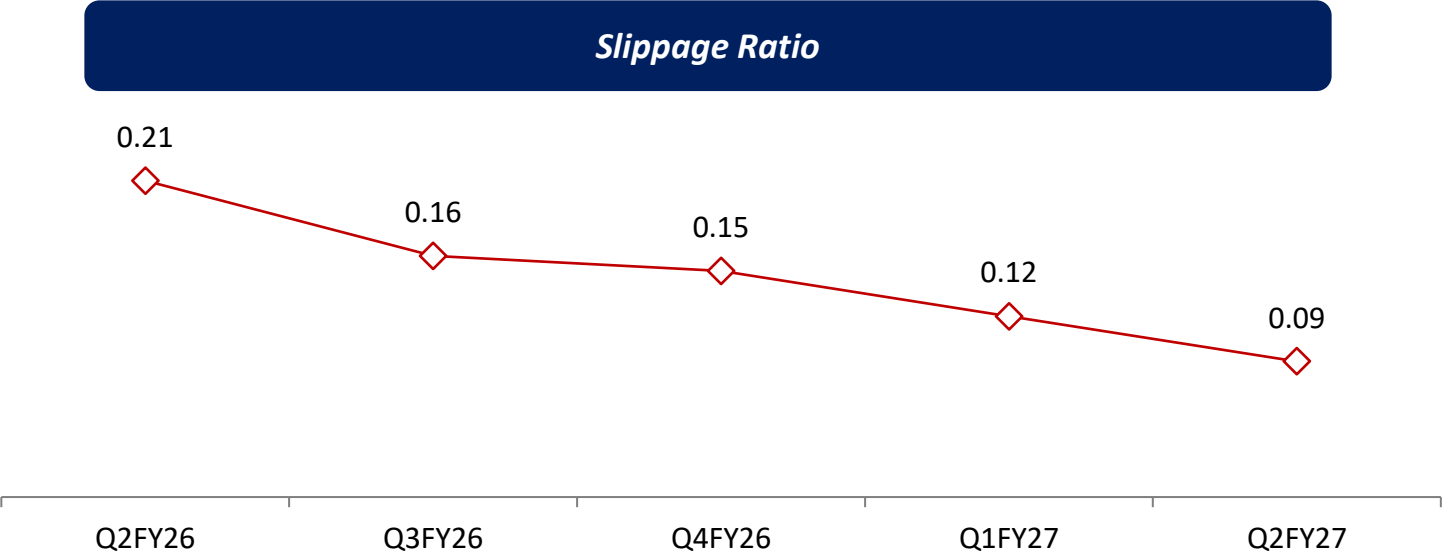


	GNPA Movement					NNPA Movement				
Rs. Cr	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Opening	2,807	2,704	2,582	1,431	1,438	591	506	426	288	267
Additions	202	177	149	130	105	108	73	60	55	38
Deductions	305	299	1,300	123	188	193	153	198	76	202
Closing	2,704	2,582	1,431	1,438	1,355	506	426	288	267	103

Provisions

Rs. Cr	Q2FY27	Q1FY27	Q4FY26	Q3FY26	Q2FY26	Q1FY26
For NPA & NPI	141	83	15	61	58	249
For Standard Assets	10	14	18	20	6	(5)
For Restructured Advances/Sacrifices & FITL	(1)	(2)	(2)	(2)	(3)	(6)
For Unhedged Forex Exposure	6	(2)	4	(1)	1	-
Others	3	(9)	-	2	1	1
Taxes	147	130	139	130	121	111
Total Provisions	306	214	174	210	184	350

Slippages & Asset Quality

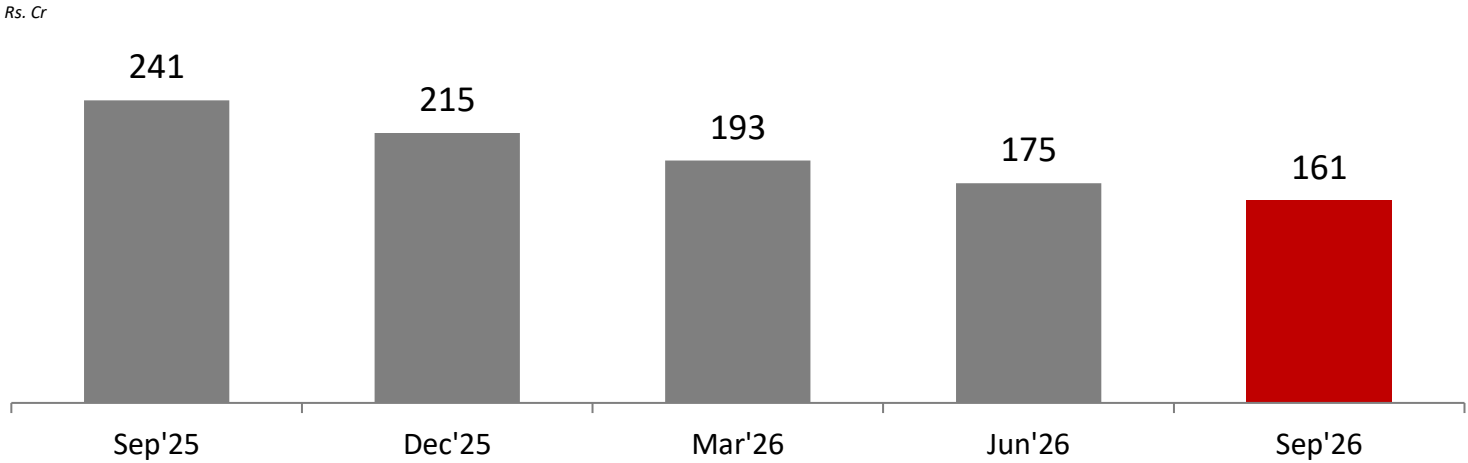


Segment wise GNPA					
Rs. Cr	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Agriculture	435	404	154	159	139
Business Loans	1,352	1,309	647	627	631
Personal Segment	550	567	378	400	372
Corporate	366	301	251	252	213
Total	2,703	2,581	1,431	1,438	1,355

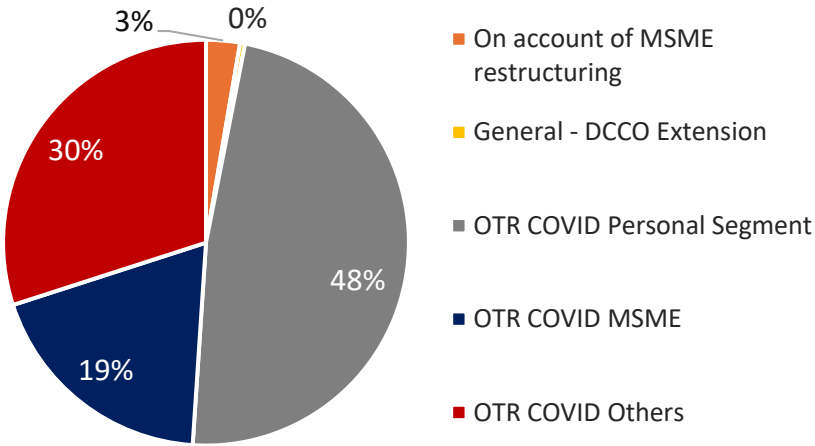
Segment wise Slippages			
Rs. Cr	Q2 FY26	Q1 FY27	Q2FY27
Agriculture	35	14	11
Business Loans	36	20	16
Personal Segment	91	94	74
Corporate	36	0	2
Total	198	128	103

Stressed Assets

Restructured Standard Assets



Sectoral Break-up



COVID One Time Restructuring

Rs. Cr.	Covid 1.0	Covid 2.0	Total
MSME	3	27	30
Personal loans	3	73	76
Other exposures	36	13	49
Total	42	113	155

Security Receipts

Security Receipts Outstanding as on Sep 30, 2026 (Rs. Cr)		
Book Value	Provision	NAV
72.53*	-	72.53*

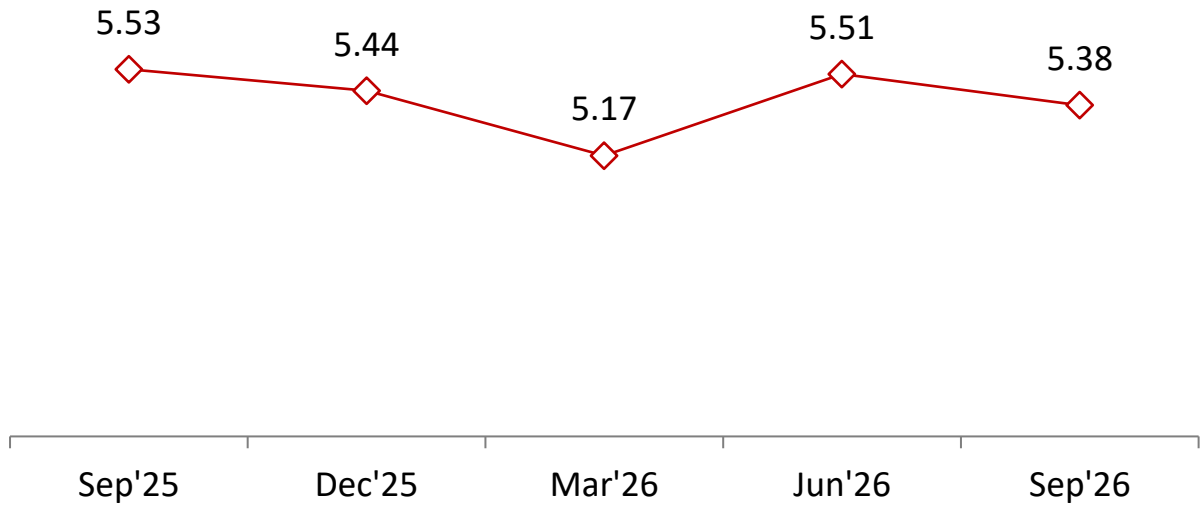
* SRs issued by NARCL

Investment Book

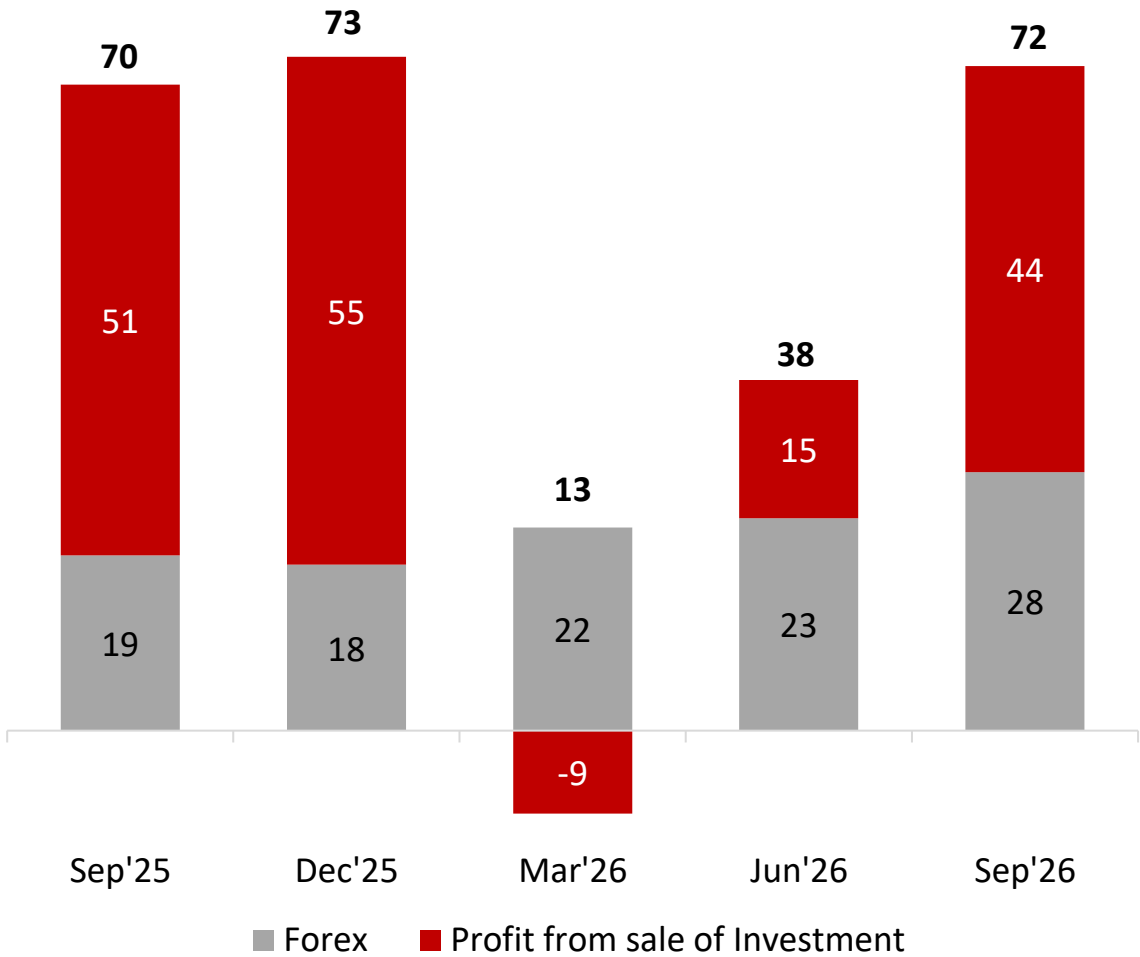
SLR & NON-SLR

Rs. in Cr	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
SLR	28,620	28,076	25,339	23,970	25,251
NON-SLR	2,153	2,097	2,079	2,546	2,560
Total	30,773	30,173	27,418	26,516	27,811

M Duration



Treasury & Forex Income *

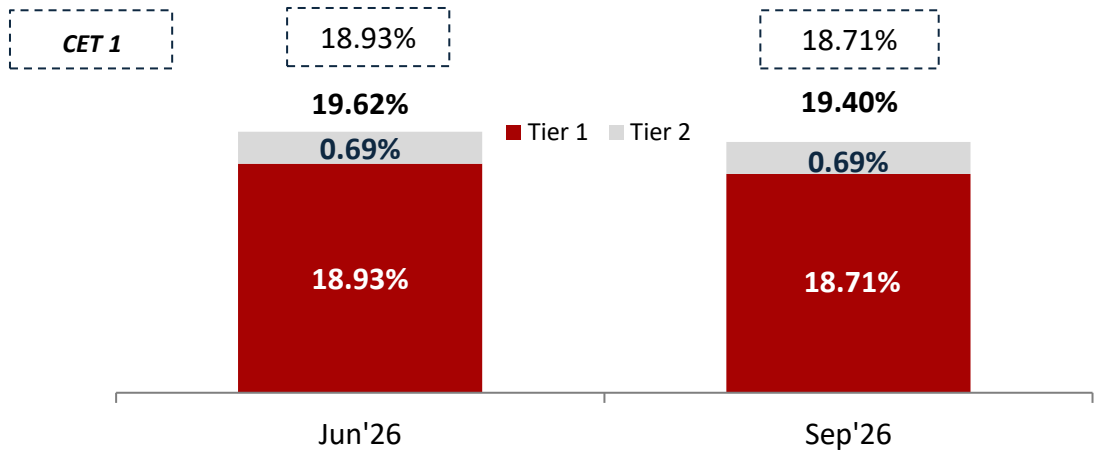


* Excludes depreciation on Investments

Capital Composition

Risk Weighted Assets

Total Capital Adequacy Ratio is well above minimum regulatory requirement of 11.50%



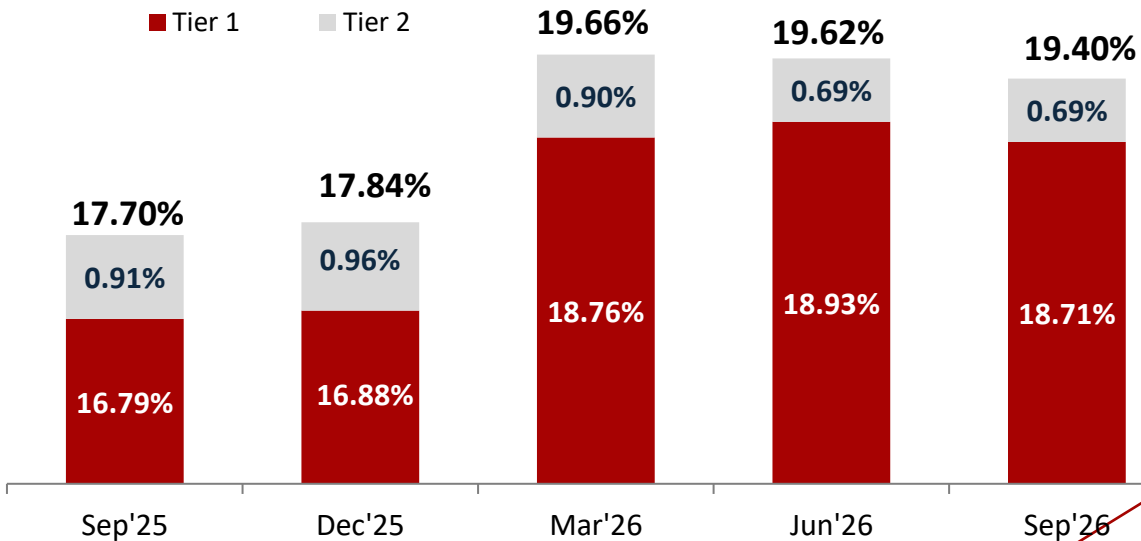
Total Risk weighted assets to Total assets stands at 39.37% as on Sep 30, 2026

Rs. Cr	Risk Weighted Assets	
	Jun'26	Sep'26
Total Capital	11,553	11,928
Tier I	11,146	11,503
Of which CET 1	11,146	11,503
Tier II	407	425
Risk Weighted Assets	58,873	61,497

Consistent improvement in the CET 1 Capital

Rs. Cr	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	Mar-26	Sep-26
Total Capital	7,273	7,258	7,977	9,985	10,227	11,117	11,928
Tier I	6,031	6,051	6,816	8,853	9,521	10,606	11,503
Of which CET 1	5,531	5,551	6,316	8,353	9,521	10,606	11,503
Tier II	1,243	1,207	1,161	1,132	706	511	425

CRAR



Strong Management Team lead by

Mr. Mahesh Muralidhar Pai

MANAGING DIRECTOR & CEO



Mr. Mahesh Muralidhar Pai, aged 50 years is an accomplished banker with close to 3 decades of experience across governance, strategy, treasury, foreign exchange, retail, agriculture and MSME credit. Before joining the Bank, he was serving as Chief General Manager at Canara Bank spearheading digital banking and innovation. He has handled multiple strategic initiatives of the Bank including setting up of gold loan vertical.

He has also headed one of the largest zones of Canara Bank. Mr. Mahesh Muralidhar Pai's professional experience includes a stint in overseas operations of Canara Bank at New York, USA. Amongst other positions, he has served as Director in Canara Bank Tanzania Ltd., and represented the Bank in Fixed Income Money Market and Derivatives Association of India (FIMMDA), Swift India Domestic Services Private Ltd. and Secondary Loan Market Association.

He was also a Director in Karnataka State Financial Corporation and Canara Bank Securities Ltd. He is recognised for his strategic clarity, execution excellence, integrity, and strong industry relationships with banking and technology partners. He brings in board relevant experience in entire segments of universal banking.

Strong Management Team



Mr. Dolphy Jose

Executive Director, 32 years

- More than 32 years of experience , MBA in General Management
- Two decades of association with Kotak Mahindra Bank, with expertise in both Retail assets and liabilities, branch banking, P&L management, building distribution, establishing strategic partnerships including Co-Lending and focusing on non branch business.



Mr. Senthil Kumar

CGM & Chief Credit Officer, 31 years

- Management graduate with 31 years of experience in banking and finance
- 21 years of experience with ICICI Bank across Sales, Credit, Product, Recovery and Collection functions



Ms. Minu Moonjely

CGM - Head Large & Emerging Corporate Group, 30 years

- Post Graduate in Commerce, CAIIB and Advanced Management in Banking and Finance by IIBF. Associated with SIB for more than 30 years.
- Previously headed Credit Underwriting. Experienced banking professional with extensive expertise in Credit analysis, Risk management, Foreign exchange and Branch banking. Also headed the largest MSME region of the Bank.



Mr. Anto George T

EVP & Chief Operating Officer, 36 years

- MBA in Human Resource management, Associated with SIB for more than 30 years.
- Handled HR, Branch banking, Internal Audit & Vigilance, Fraud Management, Regional Head and Retail Banking. Currently having the additional responsibility of Secured Retail Asset verticals namely Housing Loan, Auto Loan, Agri, Gold, etc.



Mr. Sony A

CGM & CIO, 34 years

- Certified Information Systems Auditor from ISACA, USA and MBA. Over 30 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.

Strong Management Team



Ms. Chithra H

SGM & Chief Compliance Officer, 34 years

- Fellow member of the Institute of Chartered Accountants of India & Certified Associate of the Indian Institute of Banking & Finance
- Associated with SIB for over 30 years. Rich experience in the field of Finance, Compliance, Risk, Treasury Back office, Branch operations and Regional Head.



Mr. Vinod A N

SGM & Head of Treasury, 32 years

- Associated with Kotak Group & SBI during last 28 years. Masters in Financial Management (MFM) from JBIMS, Mumbai with more than 31 years of experience In Banking & Financial Markets.
- Has Treasury & Fund Management experience of 21 years in Money markets, Forex & Derivatives, Fixed Income & Equity Markets in the Front Office Dealing Room at SBI & Kotak Mahindra Bank.



Mr. Jimmy Mathew

SGM - Head HR & Company Secretary, 20 years

- B. Com, FCS, ACMA, Certified CSR Professional, Certified course in HR Management, ICSI Post Membership Qualification in Corporate Governance and Certified Associate of the Indian Institute of Banking & Finance.
- Associated with SIB for more than 16 years. Proficient in handling various corporate law and Secretarial matters. Before joining the Bank has 4 years' experience as Company Secretary in other organisations and currently serves as Company Secretary of the Bank with additional charge of heading the HR Department.



Mr. Nandakumar G

SGM & Chief of Internal Vigilance, 34 years

- Associated with SIB for more than 30 years. Head of Inspection and Vigilance
- Vast experience across business functions like Branch/RO management, Retail Banking including Bancassurance and Marketing. Headed three large metro regions of the Bank.



Mr. Nehru Singh B

SGM & Chief Risk Officer & Head – Credit Policy, 30 years

- MBA & CAIIB qualified, Has 30+ 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.

Strong Management Team



Mr. Vinod Francis

SGM & Chief Financial Officer, 20 years

- Associate member of the ICAI and Certified Associate of the Institute of Banking & Finance. Associated with SIB for over 20 years. Rich experience in the field of Finance, Credit and Branch Operations
- Leadership Development Programme by IIM, Bangalore, Strategic Finance for Emerging CFOs by IIM, Lucknow, Certificate Course on Forensic Accounting and Fraud Detection by ICAI. Executive Education programme in General Management by Indian School of Business (ISB), Hyderabad



Mr. Shibu K Thomas

GM - IT, 26 years

- Bachelors Degree in Engineering with certification in cyber security
- Experienced IT and cyber security professional with more than 26 years of combined IT/cyber security experience.



Mr. Vinod G

GM & Head - Data Science, 31 years

- Masters in Business Administration, Masters in Commerce, Certified Associate of the Indian Institute of Banking & Finance, Fellow of the Insurance Institute of India
- Rich experience in general insurance, development banking, risk management, business intelligence, data analytics, predictive modelling, data science, etc.
- Associated with SIB for over 5 years



Mr. Ananth Babu

SGM & Head Cards, 25 years

- Over 25 years of experience in Cards, Payments & Retail Lending across leading organisations like American Express, HDFC Bank, Axis Bank & CSB Bank with proven track record in scaling up and managing large businesses.
- Expertise in P&L Management, Distribution, Contact Centre operations and Digital. Holds a PGDBM from Xavier Institute of Management, Mumbai.



Mr. Sreekumar Chengath

GM & Head – Business Process Group, 31 years

- B. Tech in Computer Engineering, MBA in Banking and Finance, Certified Associate of Indian Institute of Banking and Finance
- Over 31 years of banking experience, Associated with SIB for over 25 years. Rich experience in IT, IT Security and Centralized Banking Operations



Mr. Madhu Madhavan Pillai

GM & Head – MBG & Zonal Head Branch Banking, 34 years

- Masters in Mathematics ; Certified Associate of Indian Institute of Banking & Finance (CAIIB) ; Associated with the bank for more than 30 years
- Vast experience in Branch Banking (Retail/MSME), Corporate Banking, Lead 3 major Regions of the Bank as Regional Head



Mr. Binoy R K

GM & Business Head – Emerging Corporate Group, 20 years

- Holds B.Com Degree, CAIIB and Fellow Member of Institute of Cost Accountants of India
- Two decades of banking experience spanning Credit , Branch Banking and Regional Leadership roles



Mr. Vijith S

GM & Head – Strategic Alliances & Digital Business Department, 20 years

- Fellow member of the Institute of Chartered Accountants of India & Certified Associate of the Indian Institute of Banking & Finance
- Associated with SIB for over 20 years. Rich experience in the field of Finance, Compliance, Strategic Alliances, Investor Relations, Credit and Branch Operations.



THANK YOU
