SOUTH INDIAN Bank

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Investor Presentation
January - 2018

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Q3 FY18 Highlights

Award Wins

Won Digital India Excellence Award 2017

Digital India Excellence Award 2017 for its innovation in mobile app 'Digital e-lock' in the 5th PAN-IIM World Management Awards 2017

Key Performance Highlights- Q3 FY18

Rs Crs

CASA

Q3 FY18	16,929
Q3 FY17	16,486

▲ 3%

Deposits

Q3 FY18	68,109
Q3 FY17	63,595

▲ 7%

Advances

Q3 FY18	52,449
Q3 FY17	45,234

▲ 16%

Net Interest Income

Q3 FY18	509
Q3 FY17	418

▲ 22%

Other Income*

Q3 FY18	159
Q3 FY17	259

▼ 39%

PPOP*

Q3 FY18	330
Q3 FY17	377

▼ 12%

PAT

Q3 FY18	115
Q3 FY17	111

▲ 3%

Bank has also decided to augment the paid-up capital by issue of upto 20 cr equity shares of FV of Re.1 each through QIP

*De-growth is mainly due to declining treasury trading profit from Rs. 127 cr of Q3 FY17 to Rs. 11 cr of Q3 FY18

Business Strategy

Our Strategy…

Expand Retail Business

- Focus on retail loan products
- Efficient branches for faster processing of loans
- Continuous training of work force
- Advanced technology for ease of customers
- Invest in Brand Building

Strengthen SME Base

- Cluster based approach in industry hubs
- Sole Banker to SMEs for all banking needs
- Dedicated vertical to penetrate SME banking

Improve CASA

- Strategy & Road map in place to increase CASA funds
- Centralized processes allowing branches to focus on garnering low cost funds

Enhance Asset Quality

- Granulize loan portfolio to spread out risk
- Cautious approach on large corporate lending
- Special recovery cell for monitoring non performing and restructured assets

Improve share of other Income

- Focus on increasing banking services for SME, Retail, NRI
- Enhance treasury capabilities & increase branch strength
- Expand PoS & ATM Network
- Leveraging technology to introduce modern & new-age banking products

...Performance in Line with Strategy

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Expand Retail, SME & Agriculture Business

Rs. 32,523 Crs

INCREASE 25% YoY

Strengthen SME Base

Rs. 13,255 Crs

INCREASE 25% YoY

Improve CASA

Rs. 16,929 Crs

INCREASE 3% YoY

Enhance Asset Quality (Restructured Book)

Rs. 509 Crs

DECREASE 61% YoY

Improve share of other Income

Rs. 148* Crs

INCREASE 12% YoY

*Other Income of Rs. 148 crore excludes profit on sale of investment

Shall continue to focus on Core Strengths

01 Increase …

CASA

02 Retail Business …

More Products

03 SME Business …

Sole Banker

Retail Relationships

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SME Relationships

06 Sustainable…

Asset Quality

05 Increase…

Fee Income

04 Improve

NIM

...Increase Retail & SME Business

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01

Centralized Marketing & Processing Centre (Kochi)

Loan Processing

- Enhanced risk management
- KYC compliance and fraud prevention tools

02

Retail Hub

- Home Loan
- Auto Loan
- MSME Loan
- LAP

Retail Business

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

03

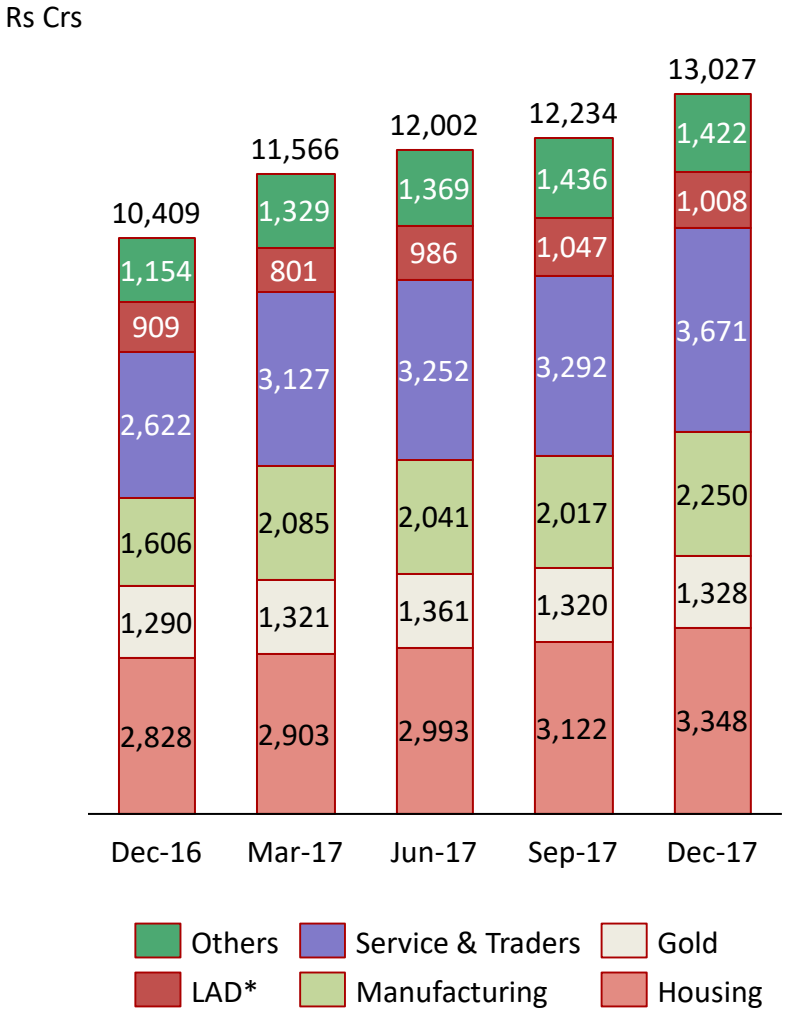
Cluster Branches

Branch Profitability

- Focus on particular geographies and open additional branches
- Improve Branch Profitability

...by focus on Housing Loans in Retail

Retail Breakup



*LAD = Loan against deposits

Housing: Key Initiatives

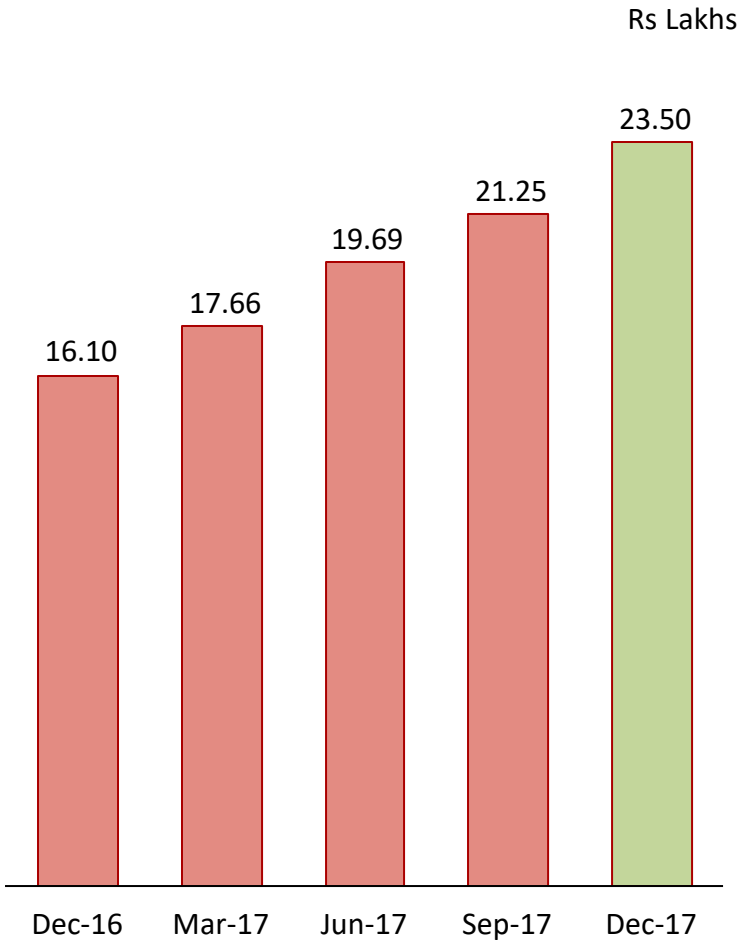
- Retail hub in Kochi to increase focus on housing finance
- Two more hubs to be set up – one in South India and one in North India
- Branch staff being given specific training to market mortgage loans
- Marketing initiative through TVCs
- Tailor made products for different segments

Oct to Dec 2017

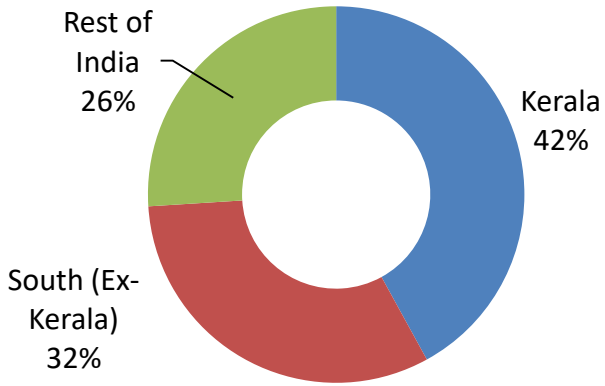
- Mortgage Loans Sanctioned : 2,820 Nos.
- Amount of Mortgage Loans Sanctioned – 950 Crs

...becoming a Banker of Choice to SMEs

Average SME Loan / Account



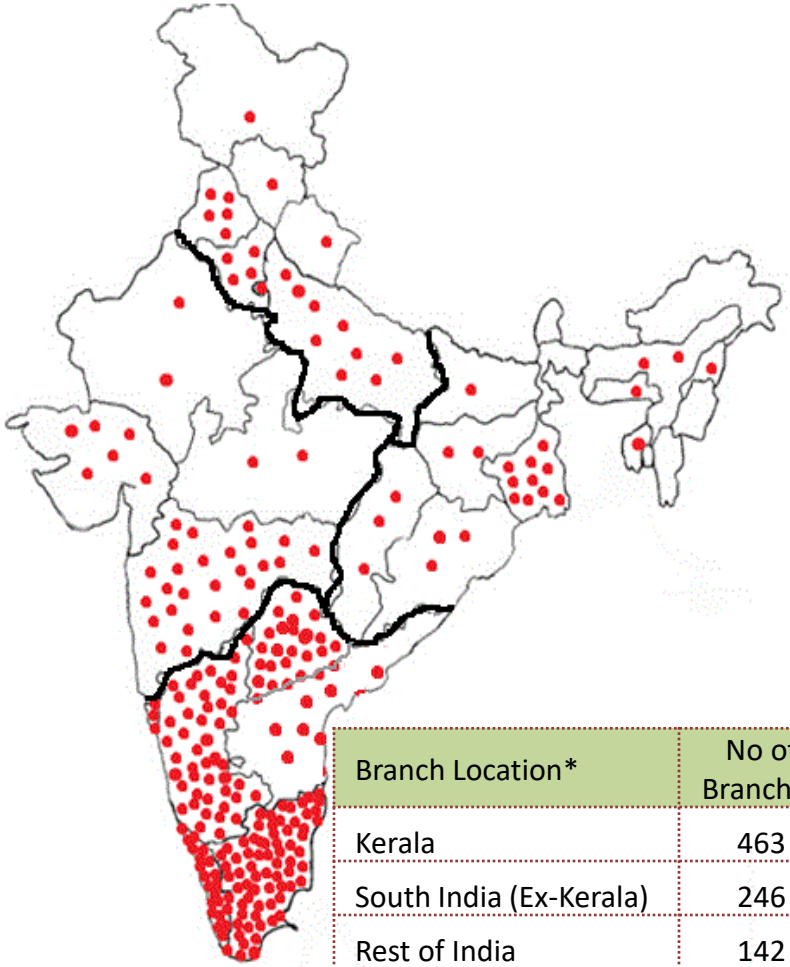
SME Loan Book by Geography – Q3 FY18



SME Highlights

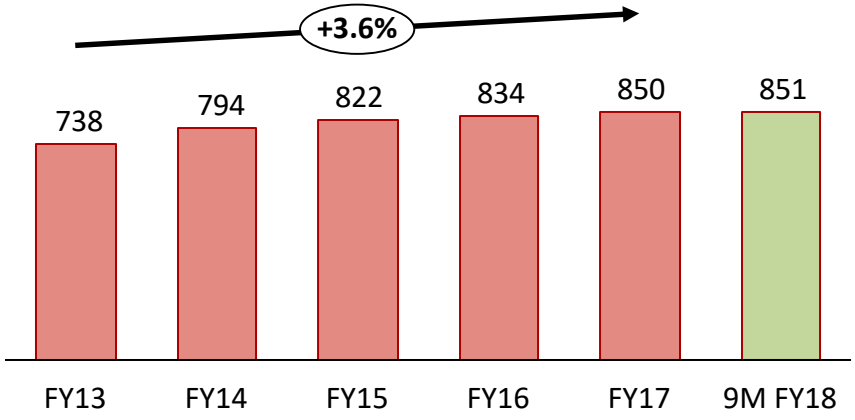
- Dedicated JGM appointed to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well – liabilities, vehicle finance, etc.
- Ongoing training (in-house as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

...with the help of our Branch Network

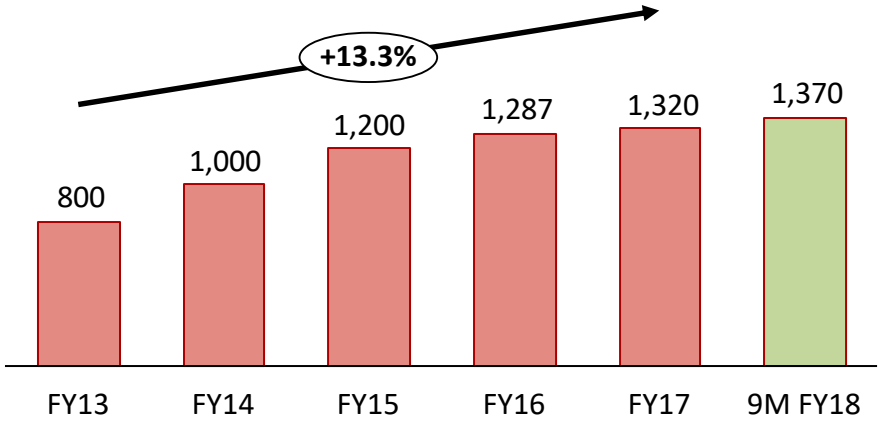


Branch Location*	No of Branches
Kerala	463
South India (Ex-Kerala)	246
Rest of India	142
Total	**851**

Total Branch Network



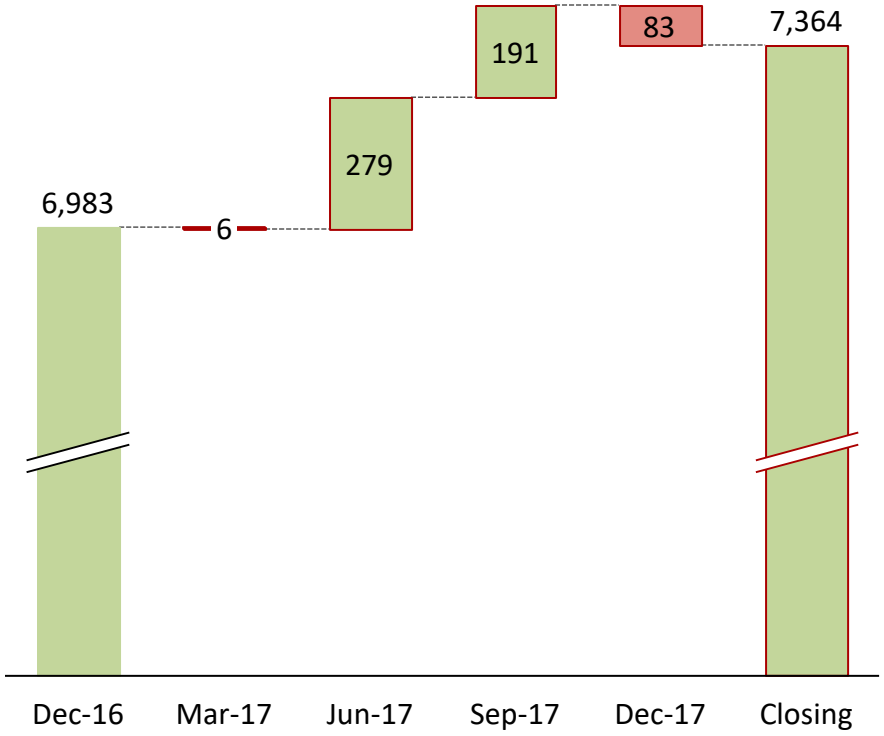
Total ATM Network



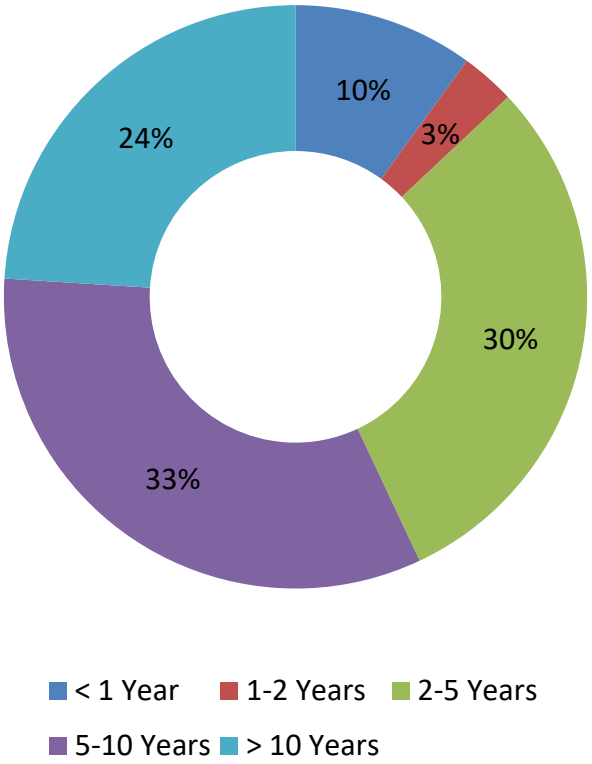
*Map for illustration purpose only

… and our Experienced Employees

Employee Addition



Total Employees: 7,364*



*Full-time officers and clerks.

Performance Matrix

Strong Deposit Franchise

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Core & Non-Core Deposits

Rs Crs

	Core Deposit	Non-Core Deposit	Total Deposit
Dec-17	56,640	11,469	68,109
Growth	5%	17%	7%
Dec-16	53,823	9,772	63,595

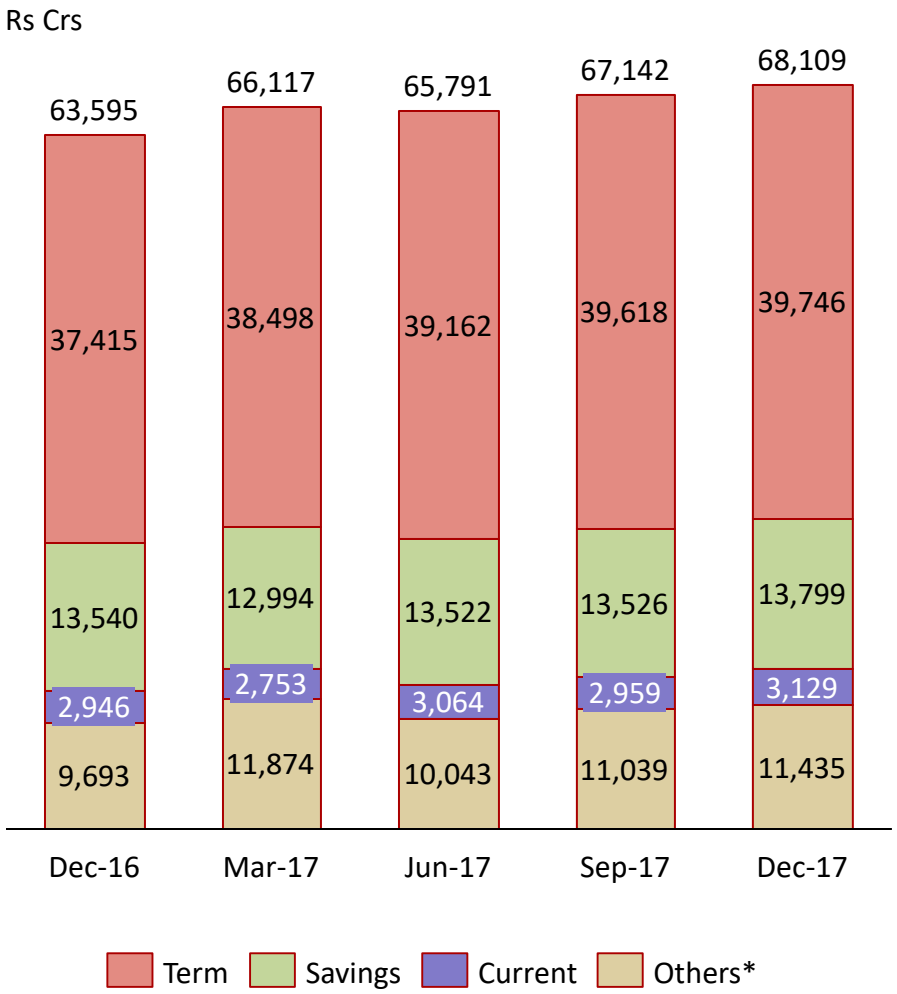
CASA Deposits

Rs Crs

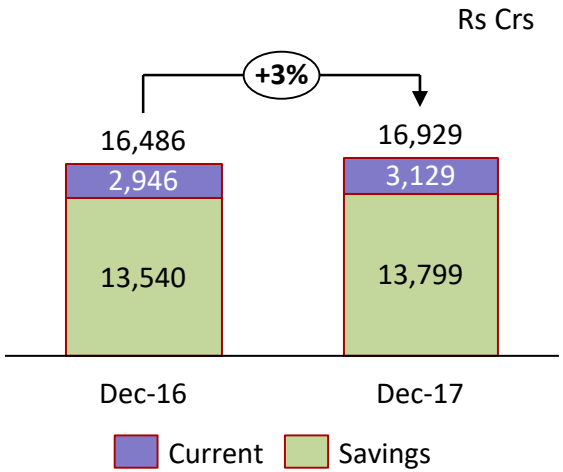
	Current Deposit	Savings Deposit	Total CASA
Dec-17	3,129	13,799	16,929
Growth	6%	2%	3%
Dec-16	2,946	13,540	16,486

Core Deposits Growing...

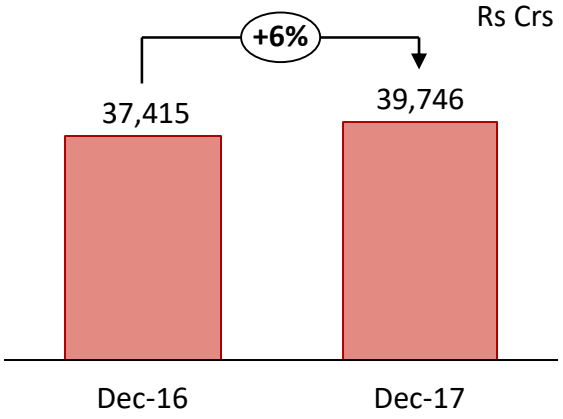
Breakup of Deposits



CASA Deposit



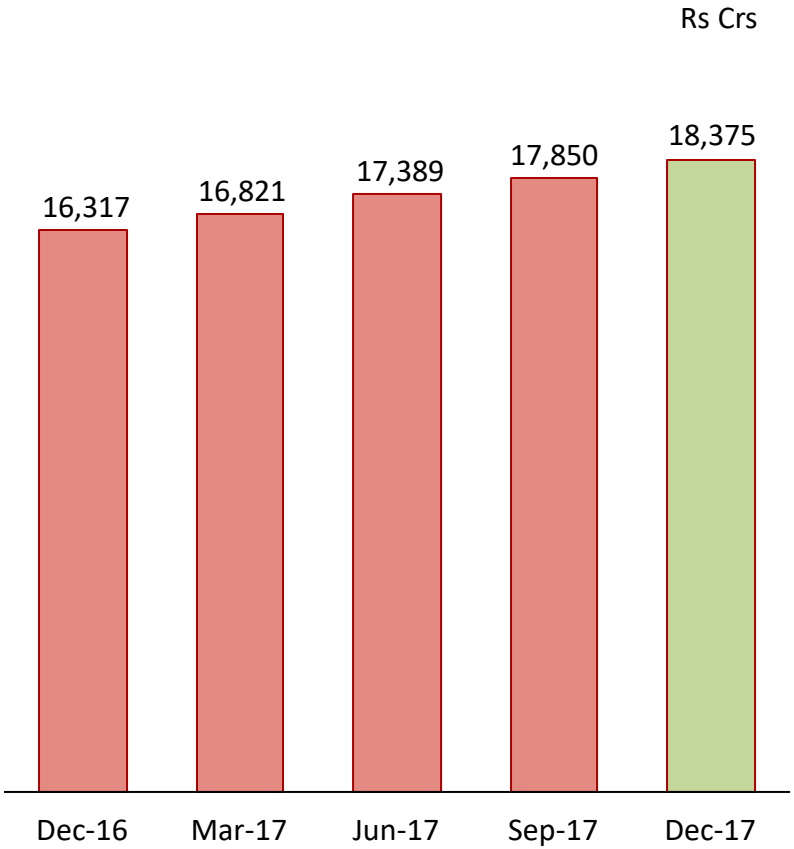
Term Deposits



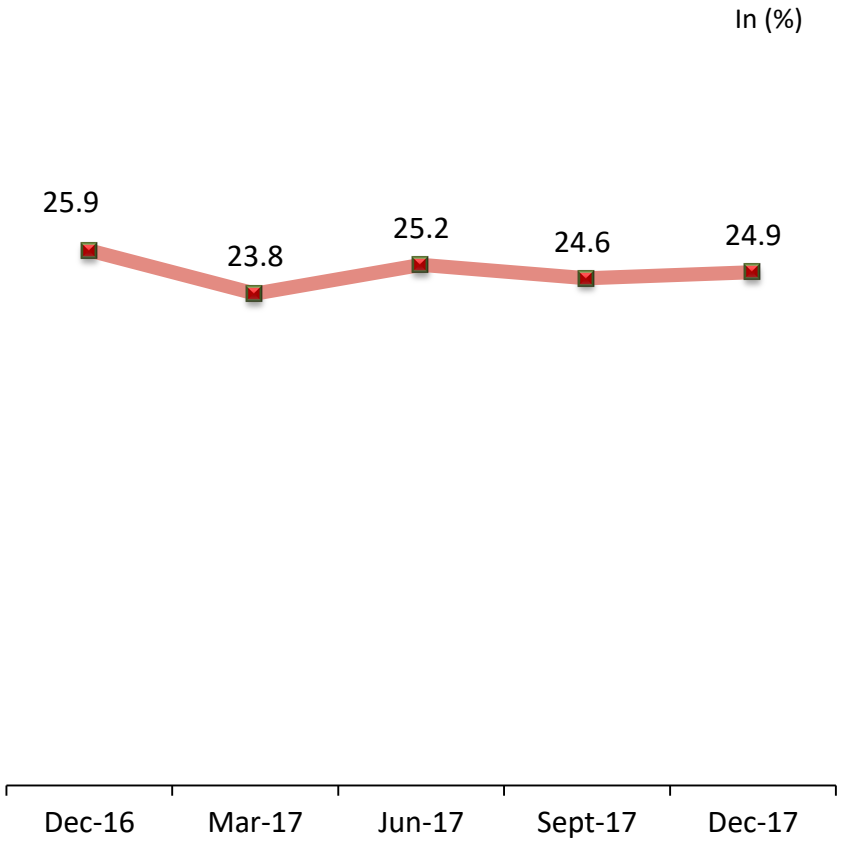
*Others includes: Bulk, Certificates of Deposits

NRI Deposits Growing…

NRI Deposits



CASA

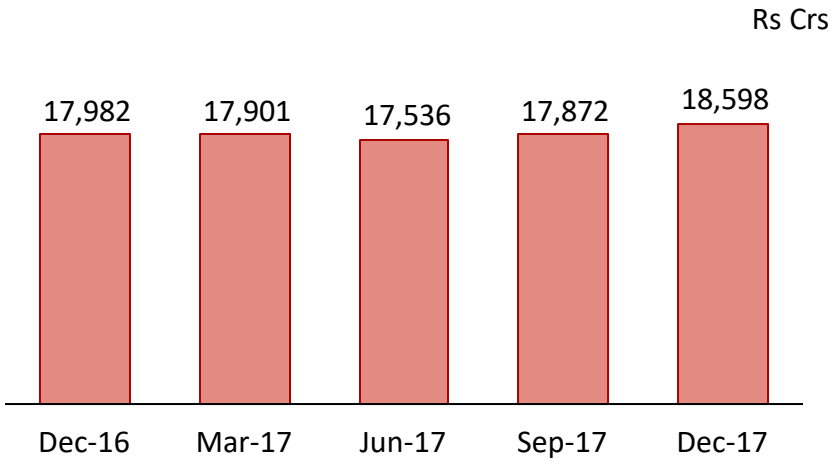


Break Up of Non Resident Deposits

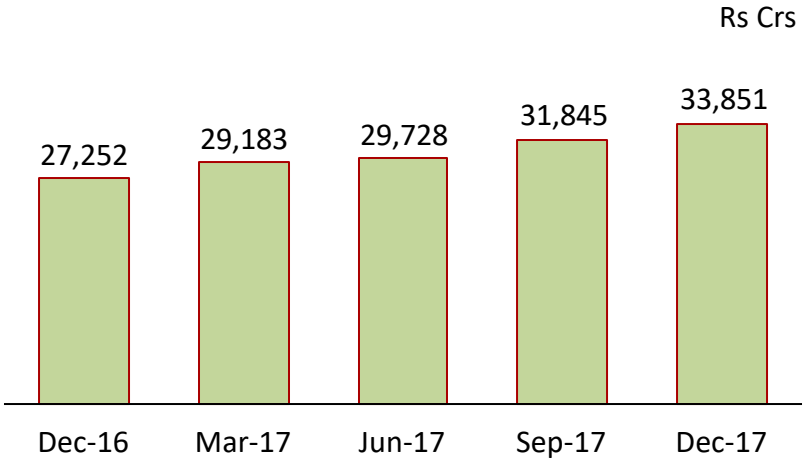
Deposit Type (Rs Crs)	Q3-FY 17	Q4-FY 17	Q1-FY 18	Q2-FY 18	Q3-FY 18
NRE SB	2,888	2,908	3,089	3,106	3,212
NRO SB	482	508	520	539	603
FCNR (B), RFC & Others	1,287	1,446	1,508	1,568	1,598
Low Cost NRI Deposit (Sub Total)	**4,657**	**4,862**	**5,117**	**5,213**	**5,413**
NRE Term Deposit	11,191	11,453	11,767	12,130	12,427
NRO Term Deposit	469	506	505	507	535
Total NRI Deposit	**16,317**	**16,821**	**17,389**	**17,850**	**18,375**

Composition of Loan Book

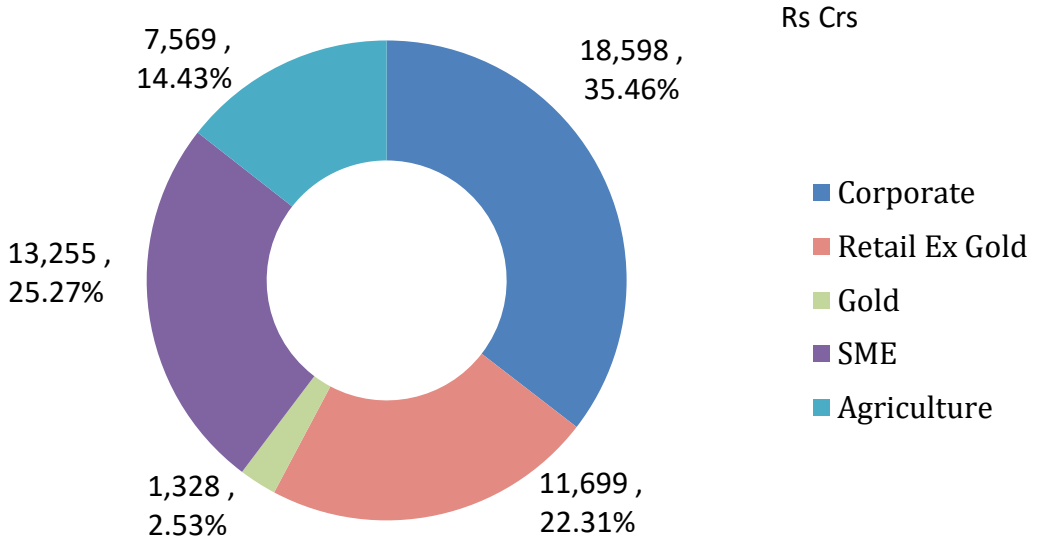
Corporate Advances (Above Rs 25 Crs)



Retail Advances

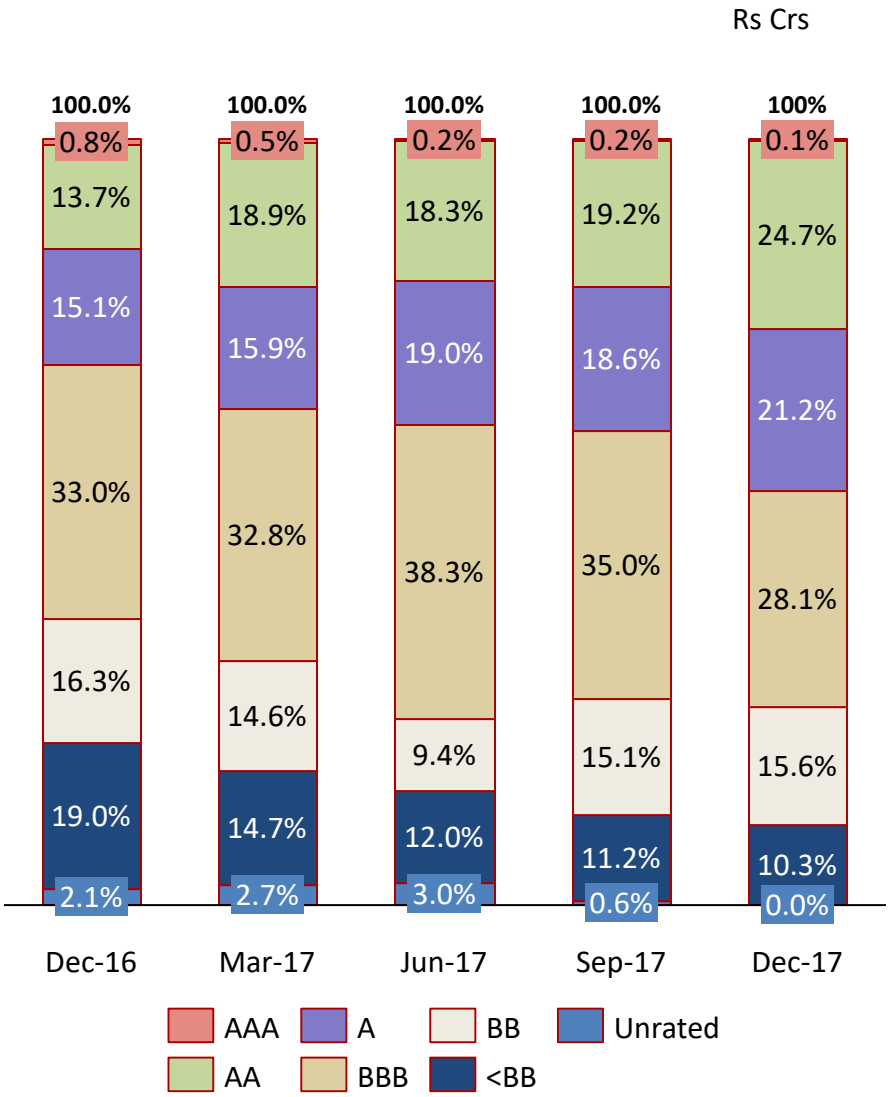


Segment wise Break Up of Total Loan Book



Composition of Corporate Loan Book

74% of Corporate Loan Book is Investment Grade



Segment wise Break Up of Corporate Loan Book > Rs.25 crore

Rs Crs	Sept - 17	Dec - 17
Financial Intermediarias	4,062	4,208
Infrastructure	3,096	2,788
Cements & Products	1,057	951
Professional Services	960	710
Basic Metal & Metal Products	911	1,133
Textiles	681	686
Trade	498	434
Chemicals and Chemical Products	502	412
Food Processing and Agri Allied Activities	488	450
Construction	392	351
All Engineering	338	303
All other Manufacturing Industries	3,690	4,308
All Other Service Sectors	1,197	1,864
Total Corporate Portfolio	**17,872**	**18,598**

Key Focus : Retail, SME & Agriculture

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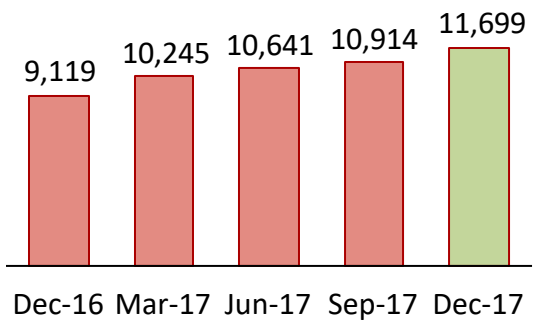
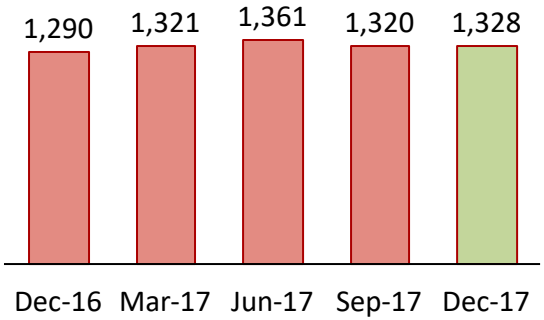
Retail excluding Gold

Rs Crs



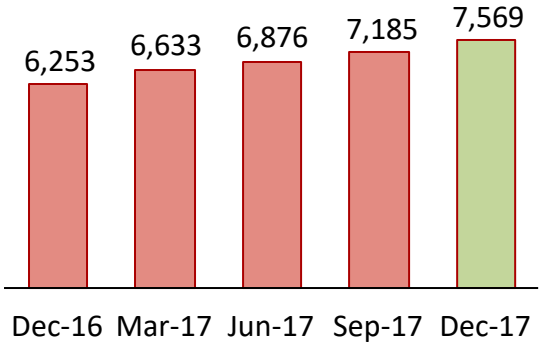
Gold (Average LTV – 65%)

Rs Crs



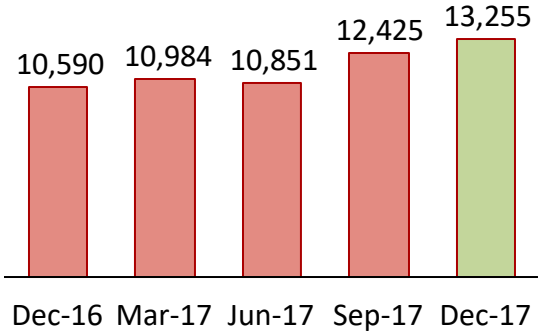
Agriculture

Rs Crs



SME

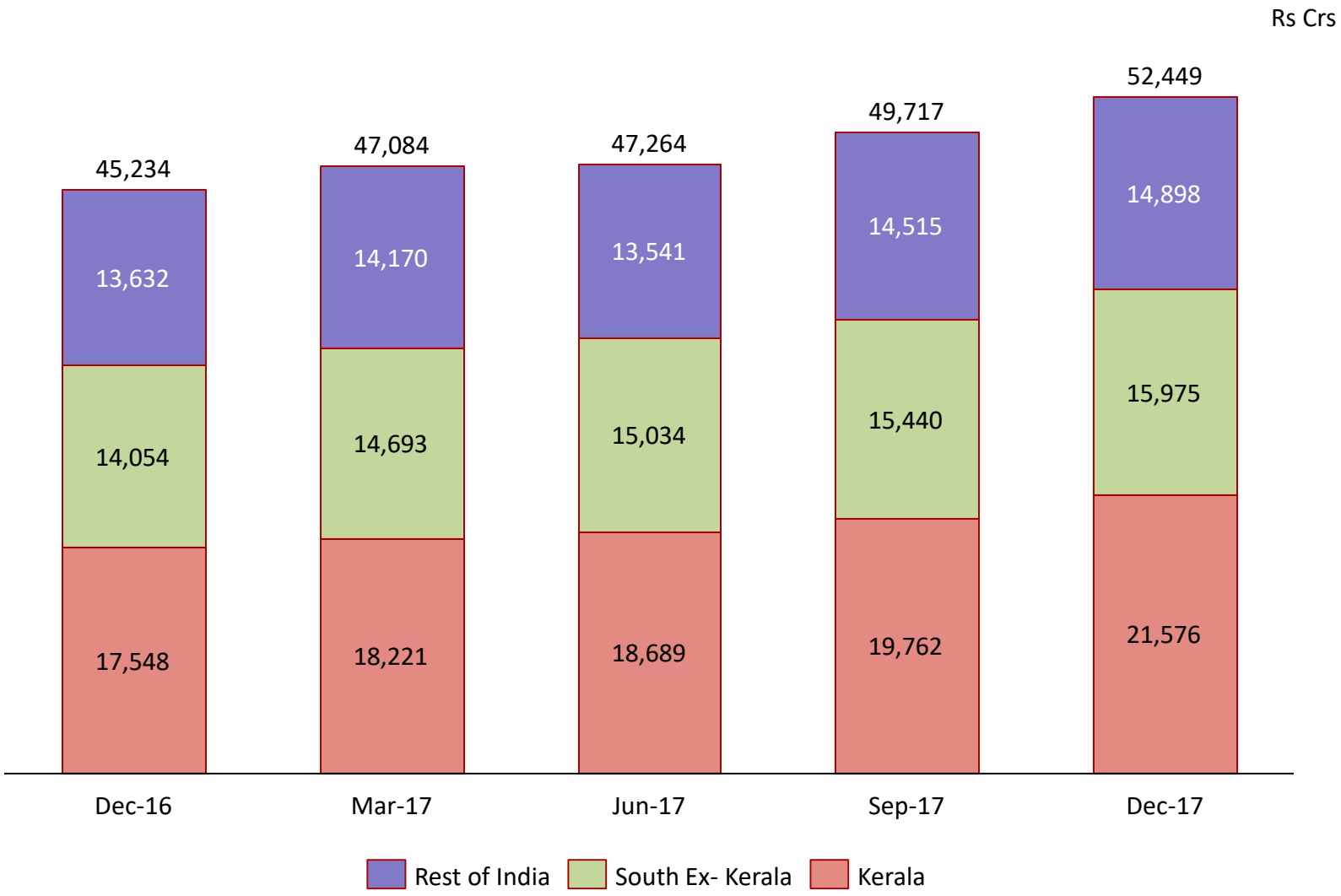
Rs Crs



Retail Loans (Excl. Gold), Agriculture & SME has grown by 25%

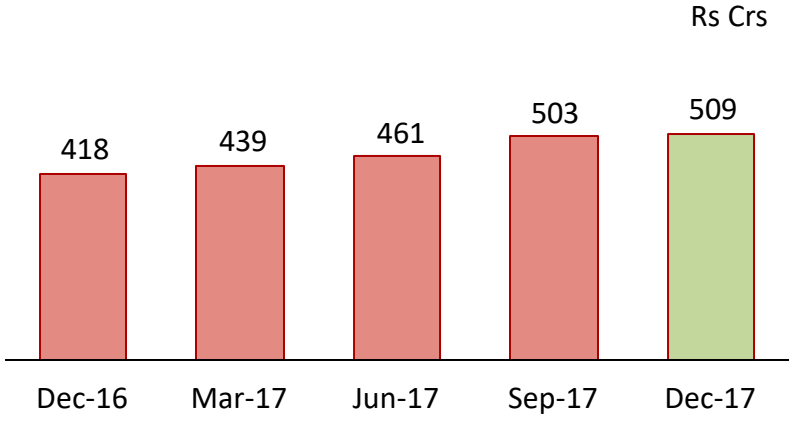
~16% of the Agriculture & SME Loans are backed by Additional Security by way of GOLD

Advances growing Across Regions

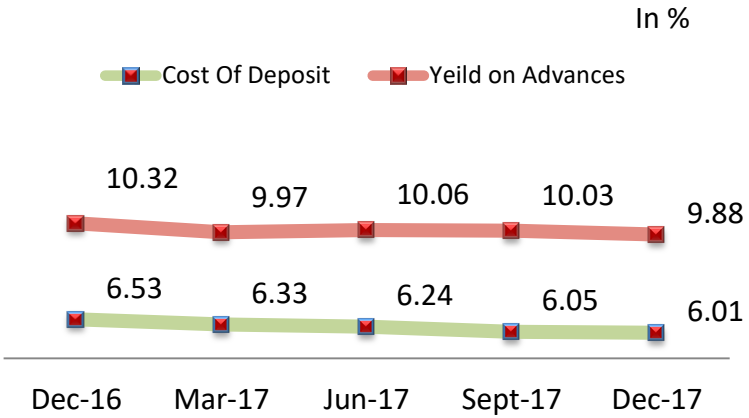


Net Interest Income - Quarter

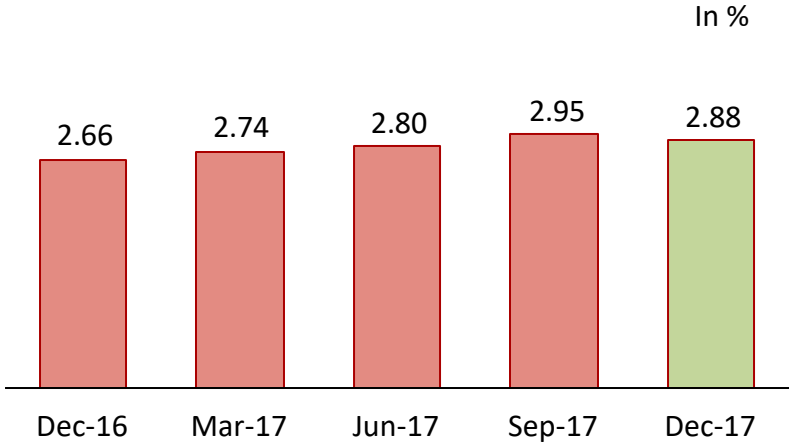
Net Interest Income



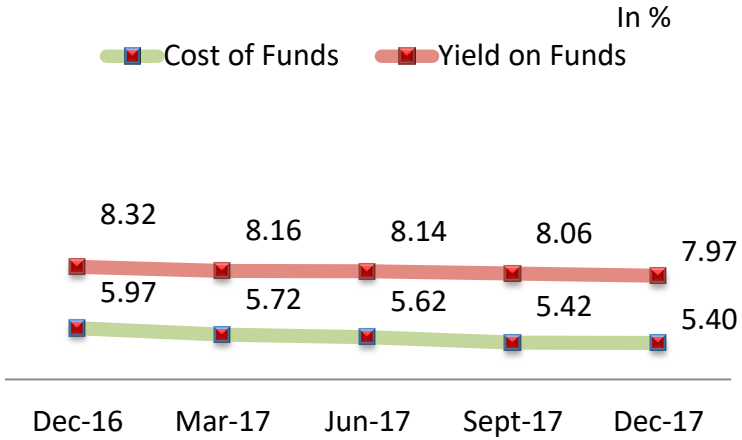
Cost of Deposits & Yield on Advances



Net Interest Margin

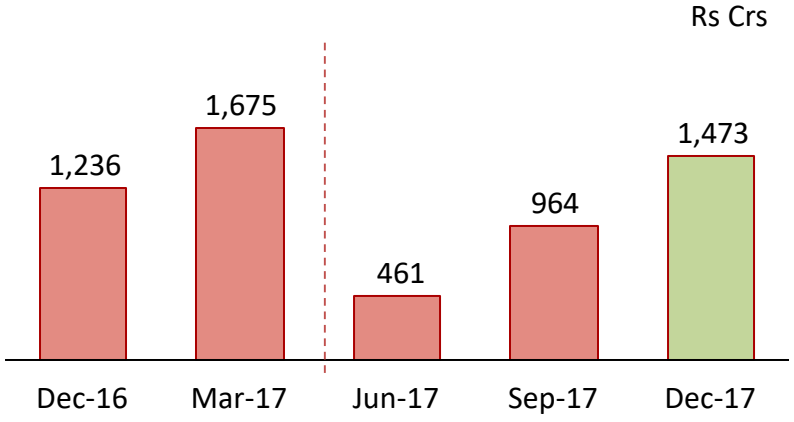


Cost of Funds & Yield on Funds

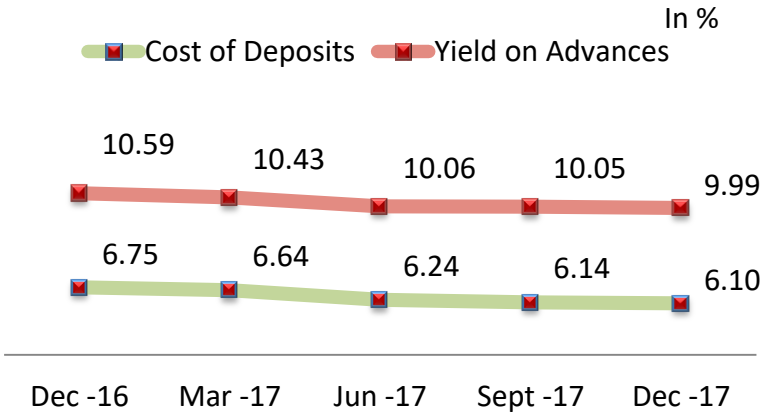


Net Interest Income - Cumulative

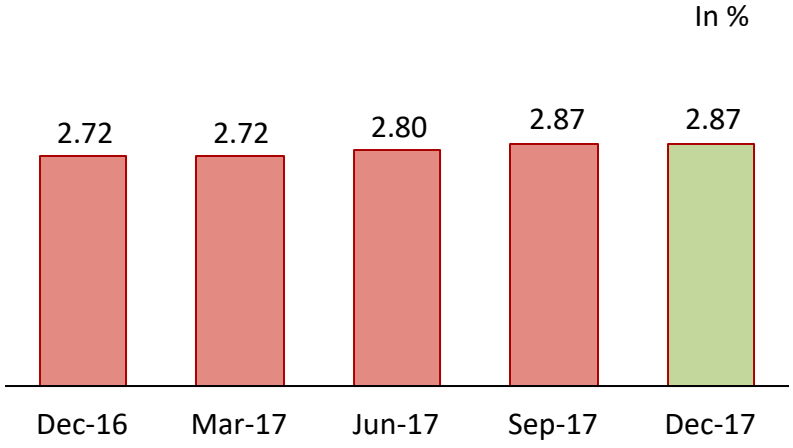
Net Interest Income



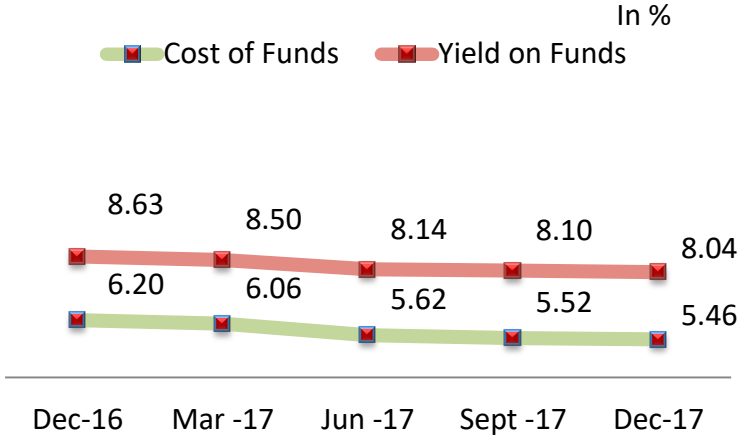
Cost of Deposits & Yield on Advances



Net Interest Margin

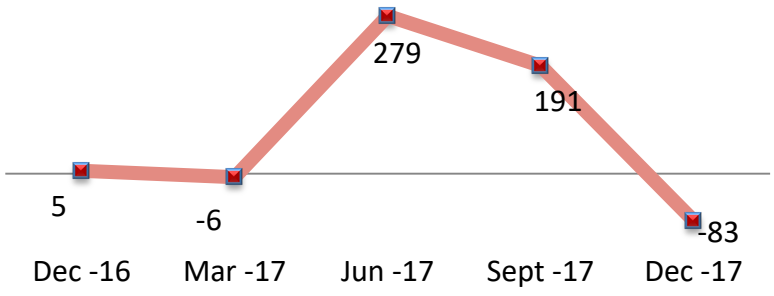


Cost of Funds & Yield on Funds



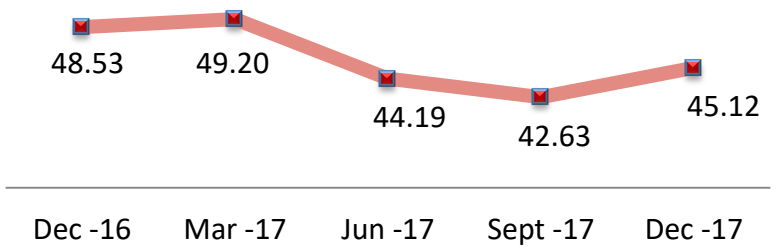
Improving Operating Efficiency

Employee Additions



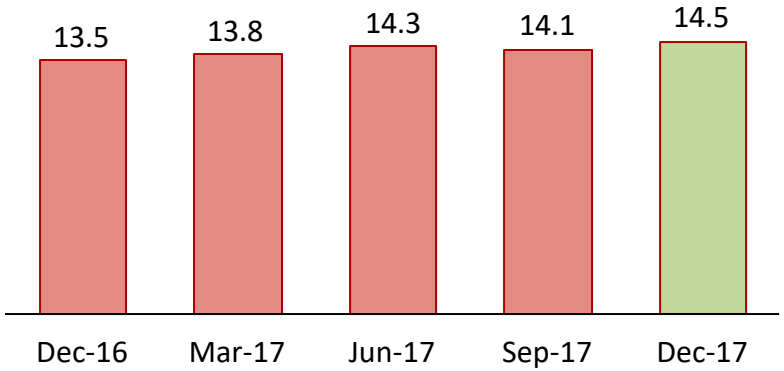
C/I Ratio

In %



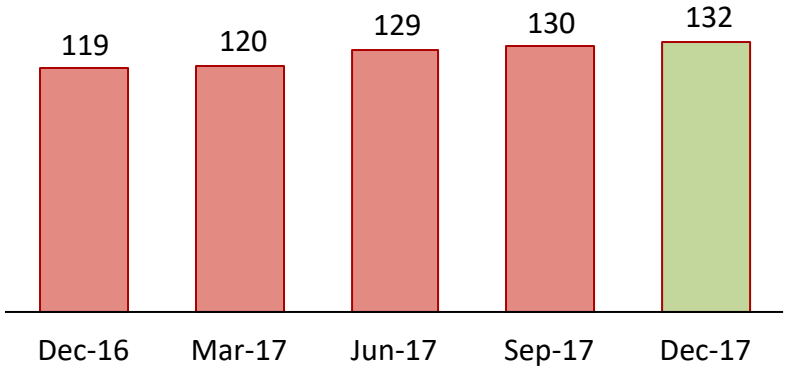
Business per Employee

Rs Crs



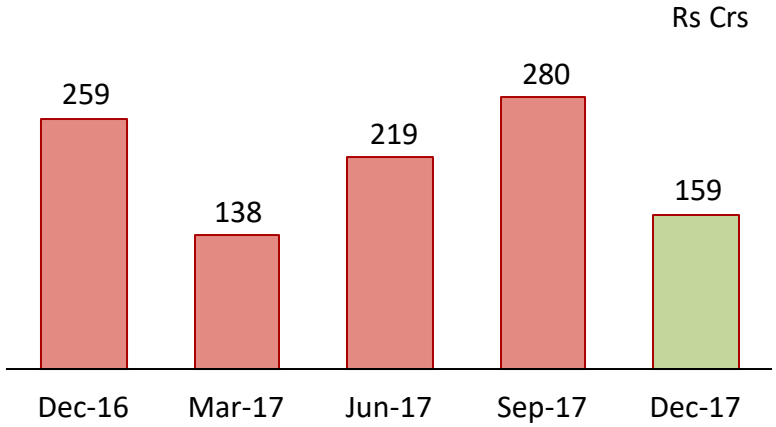
Business per Branch

Rs Crs

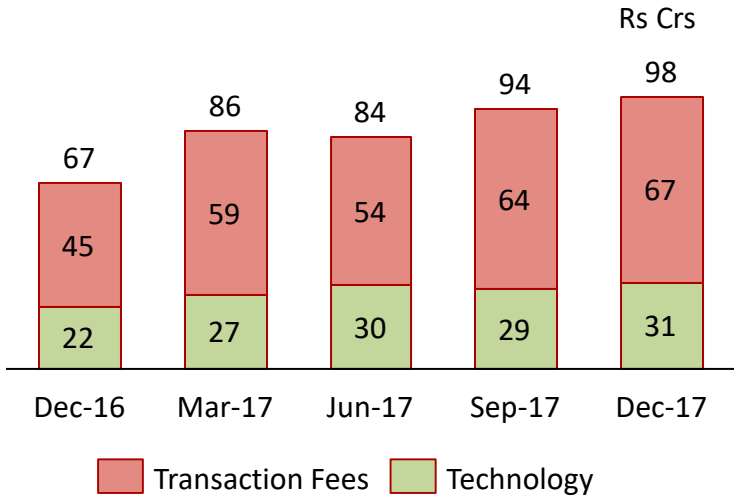


Sustainable Other Income

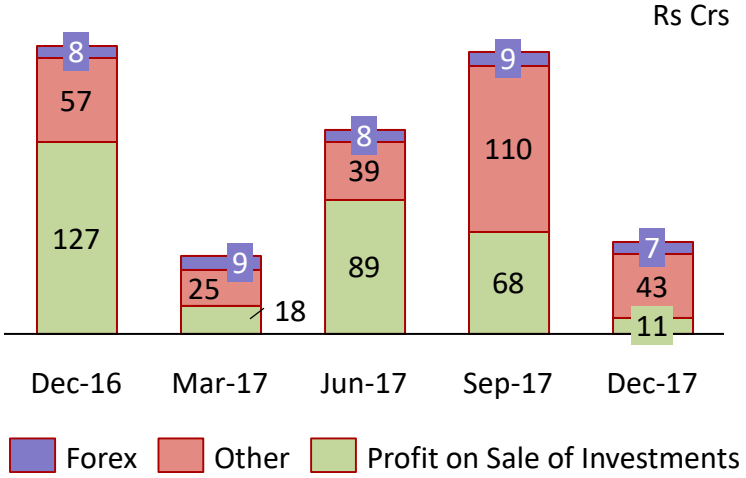
Total Other Income led by ....



...Sustainable : Transaction Fees + Technology



Profit on Sale of Investments, Forex & Others



Investment Book as on Dec-17

Details	Rs. Crs	M Duration
HTM	14,279	5.64
AFS	4,660	3.11
HFT	6	0.00
Total	**18,945**	**5.20**

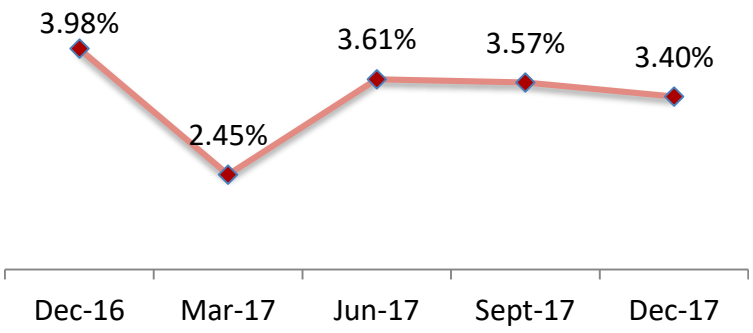
Break Up of Provisions

Rs Crs	Q3-FY 18	Q3-FY 17	Q2-FY 18
For NPA & NPI	229.8	167.0	120.5
For Depreciation on Investments	4.5	12.8	277.1*
For Standard Assets	6.5	1.9	13.9
For Restructured Advances/Sacrifices & FITL	-0.3	-16.9	-0.2
For Unhedged Forex Exposure	0.5	-0.9	1.3
Others	-86.7	42.7	41.1
Taxes	60.9	59.0	2.3
Total Provisions	**215.2**	**265.6**	**455.9**

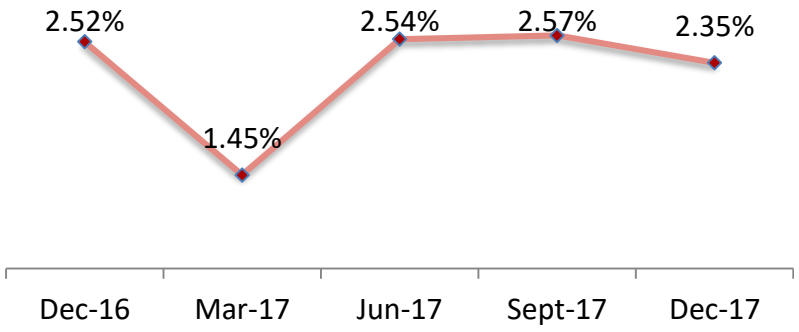
Depreciation on Investments* moved up to Rs. 277 crore on account of the additional provision of Rs. 252 crore against the NPAs sold by the bank to an ARC during the previous year

Non Performing Assets

Gross NPA



Net NPA



Gross NPA Movement

Rs Crs	Dec-16	Mar-17	Jun-17	Sept-17	Dec-17
Opening	1,745	1,787	1,149	1,696	1,766
Additions	197	1,150	686	252	258
Deductions	155	1,788	140	182	249
Closing	**1,787**	**1,149**	**1,696**	**1,766**	**1,775**

Net NPA Movement

Rs Crs	Dec-16	Mar-17	Jun-17	Sept-17	Dec-17
Opening	1,206	1,116	675	1,183	1,256
Additions	125	991	580	209	89
Deductions	216	1,432	72	136	134
Closing	**1,116**	**675**	**1,183**	**1,256**	**1,211**

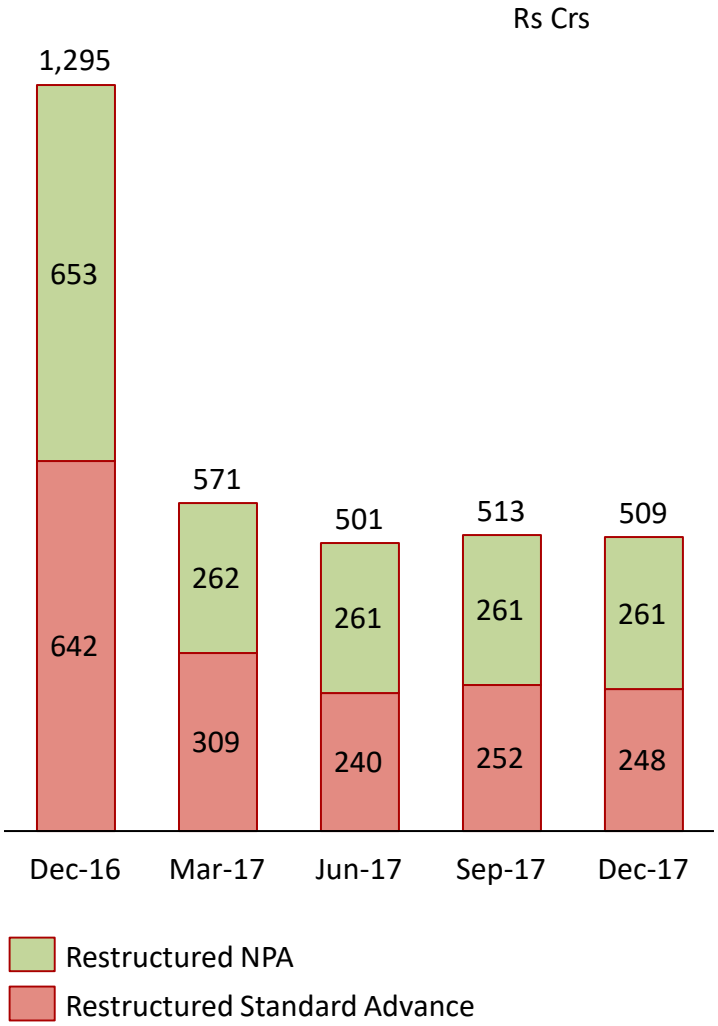
Stressed Assets - QoQ

	Gross Basis		Net Basis	
Rs Crs	Q2-FY 18	Q3-FY 18	Q2-FY 18	Q3-FY 18
NPA	1,766	1,755	1,256	1,211
Restructured Standard Advance	252	248	252	248
Other Stressed Advances	0	0	0	0
Total Stressed Assets	2,018	2,023	1,508	1,459
Advances	49,446	52,184	48,931	51,615
Stressed Assets as % of Advances	4.08%	3.88%	3.08%	2.83%

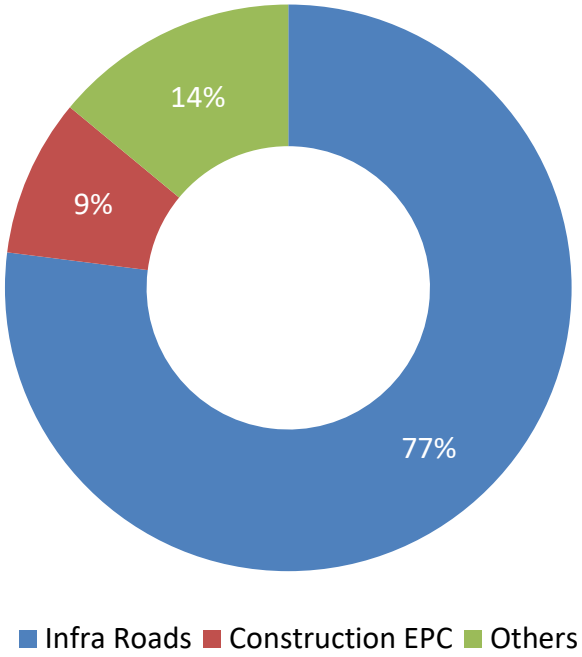
We have 'ZERO' accounts in our Watchlist of Large Corporate Book

Restructured Advances Breakup

Restructured Assets Break-up



Sector Standard Restructure – Q3FY18

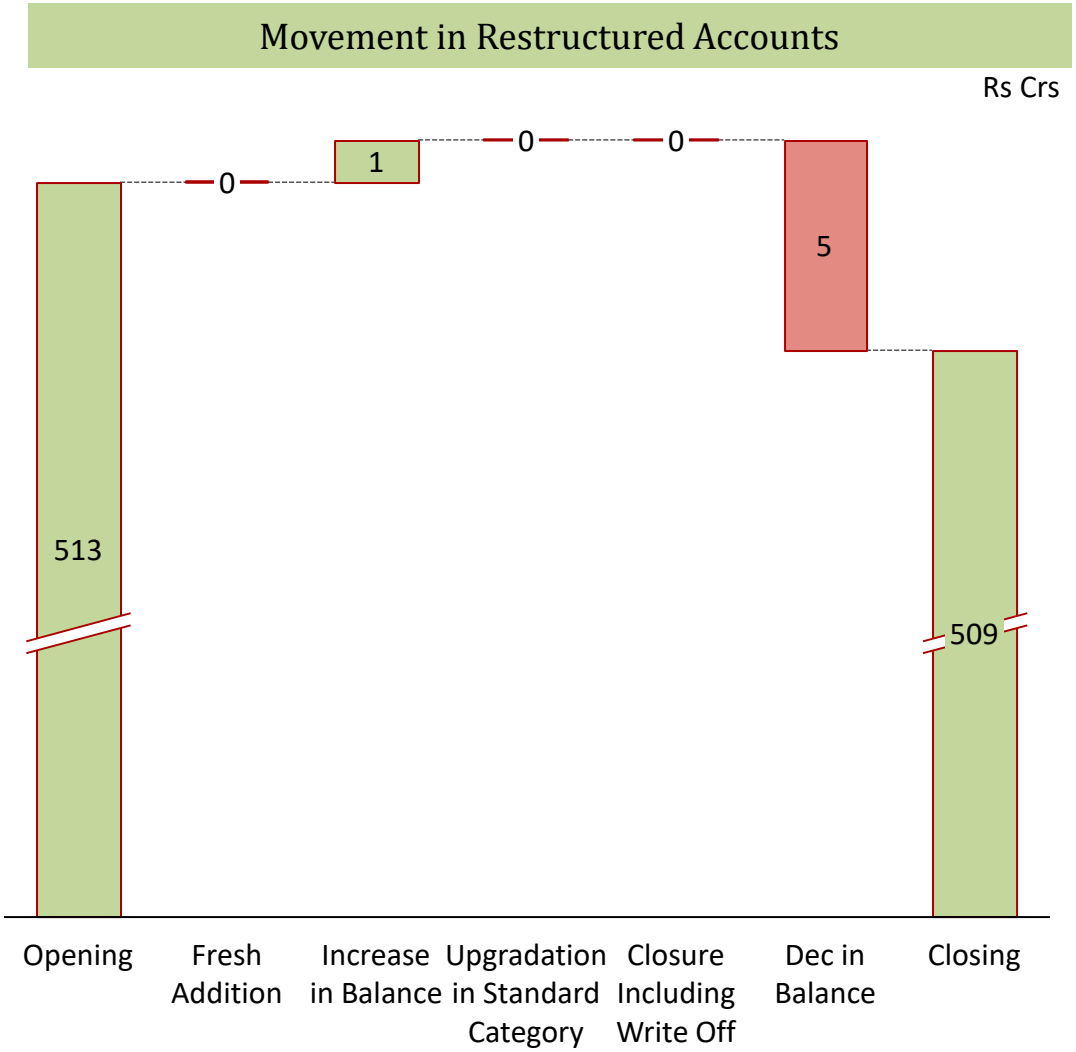


Restructured Standard Asset Book

Rs Crs

	Restructured Standard Advance						
	Opening	Fresh Addition	Increase in Existing Balance	Uday – SDL Investments	Decrease in Balance	Slippages to NPA	Closing Balance
Infra Roads	193	-	-	-	3	-	**190**
Construction EPC	22	-	-	-	-	-	**22**
Others	37	-	1	-	2	-	**36**
Total	**252**	**-**	**1**	**-**	**5**	**-**	**248**

Movement in Restructured Accounts

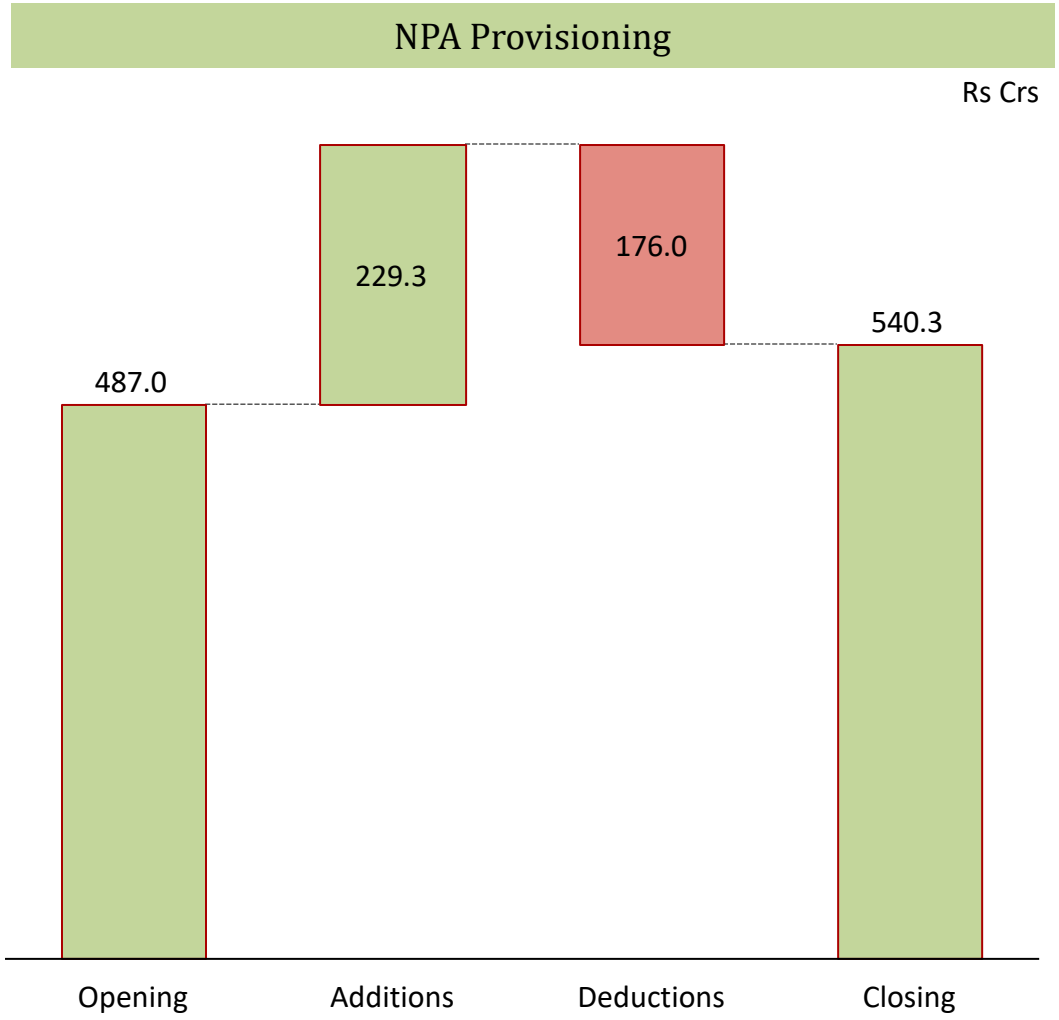


Shift of focus from Large Corporate to SMEs

Defocusing from Power & Infra Sectors

Special Recovery Cell & Asset Monitoring Cell

Adequate Provisioning

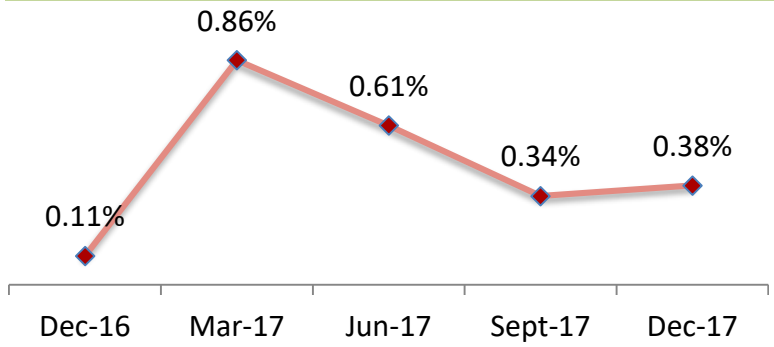


Provision Coverage Ratio – 49.35%

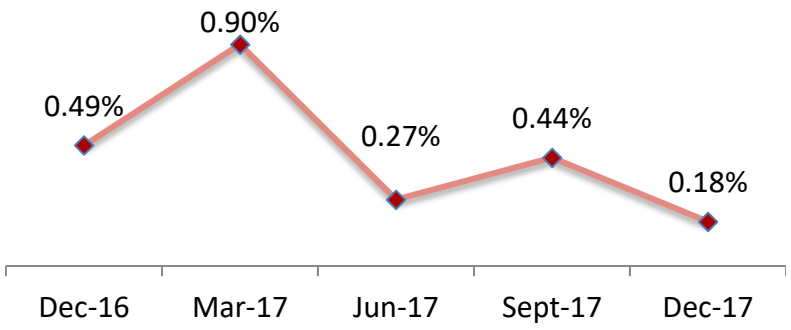
Fresh Slippages/Advance Ratios

SOUTH INDIAN Bank

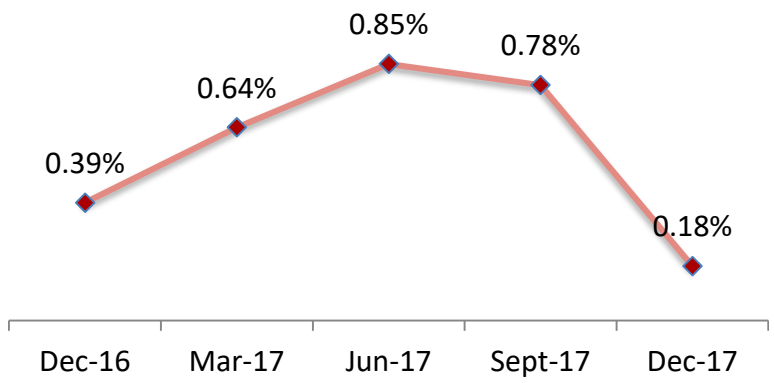
Retail Slippage



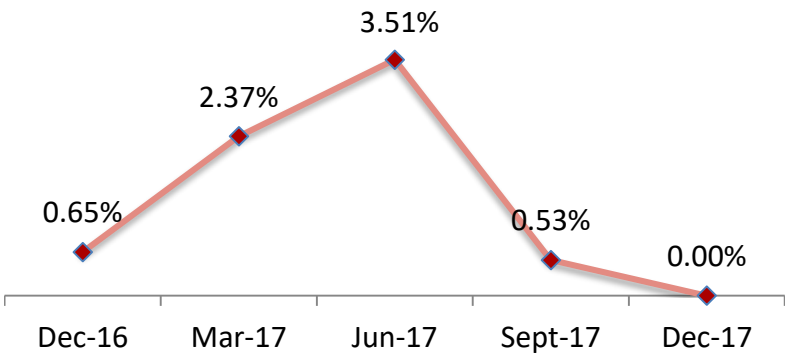
Agriculture Slippage



SME Slippage

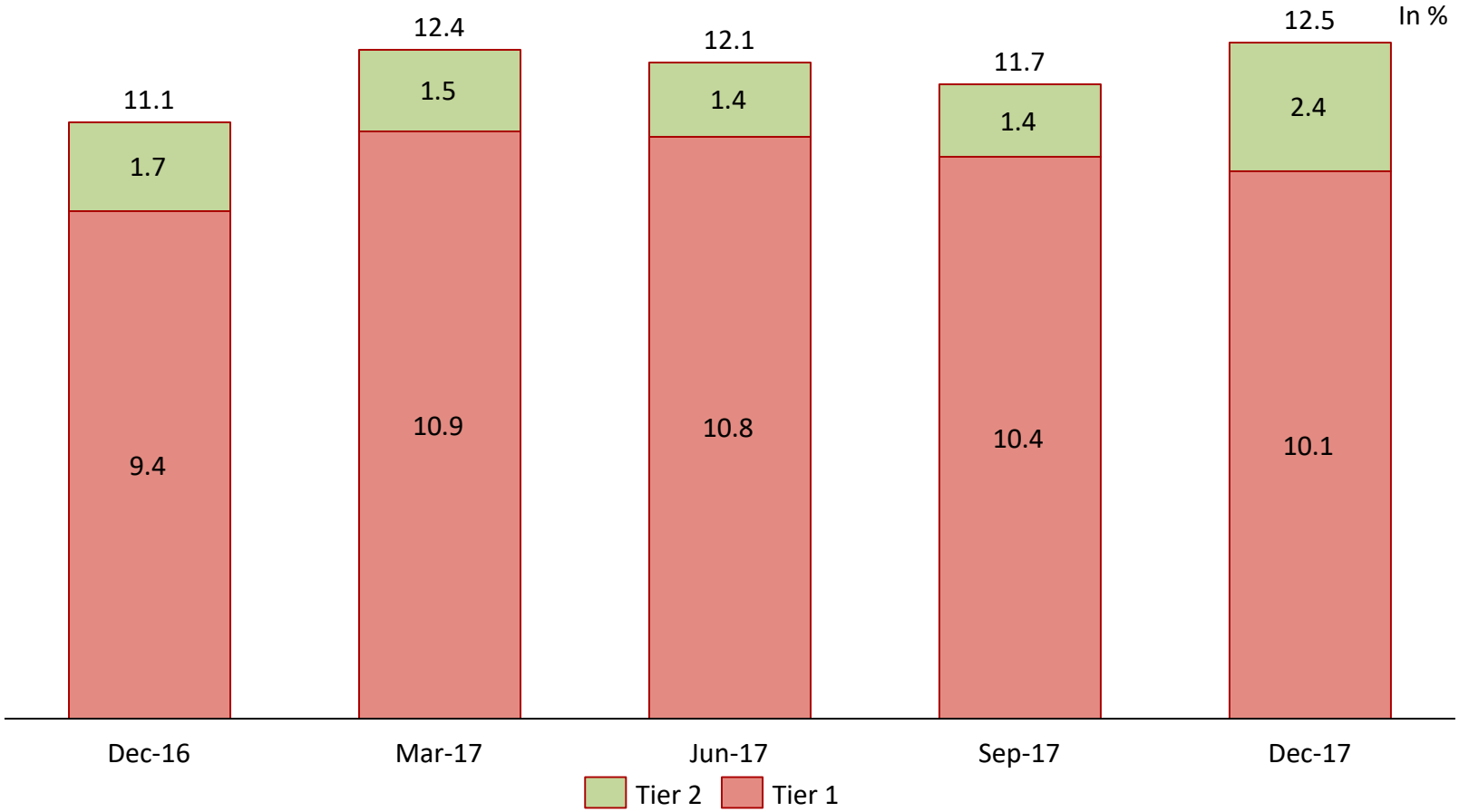


Corporate Slippage



Well Capitalized to support Growth

BASEL III



- Bank has issued Non-Convertible, Redeemable, Unsecured, Basel III Compliant Tier 2 Bonds for inclusion of Tier 2 capital aggregating Rs. 490 crore
- Bank has also decided to augment the paid-up capital by issue of upto 20 cr equity shares of FV of Re.1 each through QIP

Balance Sheet Overview- Q3 FY18

SOUTH INDIAN Bank

Rs Crs	Q3-FY 18	Q3-FY 17	Y-o-Y (%)	Q2-FY 18	Q-o-Q (%)
Capital & Liabilities	**79,314**	**71,446**	**11.01%**	**75,837**	**4.59%**
Capital	181	135	33.59%	180	0.08%
Reserves and Surplus	4,940	4,141	19.28%	4,797	2.98%
Deposits	68,109	63,595	7.10%	67,142	1.44%
Borrowings	4,678	2,205	112.13%	2,116	121.12%
Other Liabilities & Provisions	1,406	1,369	2.70%	1,602	-12.19%
Assets	**79,314**	**71,446**	**11.01%**	**75,837**	**4.59%**
Cash & Balances with RBI	3,069	3,576	-14.18%	3,056	0.43%
Balances with Banks	584	1,420	-58.89%	532	9.75%
Investments	18,584	17,576	5.74%	18,208	2.07%
Advances	51,638	44,256	16.68%	48,954	5.48%
Fixed Assets	655	595	10.12%	651	0.56%
Other Assets	4,784	4,023	18.90%	4,435	7.85%
Business (Advances + Deposits)	**1,19,747**	**1,07,850**	**11.03%**	**1,16,096**	**3.14%**
Current Accounts	3,129	2,946	6.22%	2,959	5.77%
Savings Accounts	13,799	13,540	1.92%	13,526	2.02%
CASA Ratio	24.86%	25.92%	-4.12%	24.55%	1.23%

Profit & Loss Overview- Q3 FY18

SOUTH INDIAN Bank

Rs Crs	Q3-FY18	Q3-FY 17	Y-o-Y (%)	Q2-FY18	Q-o-Q (%)
Net Interest Income	509	418	22.00%	503	1.23%
Other Income	159	259	-38.57%	280	-43.37%
Total Income	668	676	-1.16%	784	-14.74%
Operating Expenses	338	299	13.04%	323	4.52%
Operating Profit	330	377	-12.42%	460	-28.27%
Provisions (Ex-Tax) & Contingencies	154	207	-25.33%	454	-65.99%
Profit Before Tax	176	170	3.25%	7	2568.33%
Provision for Tax	61	59	3.24%	2	2581.50%
Profit After Tax	115	111	3.25%	4	2561.41%

Key Metrics- Quarterly

Particulars	FY15				FY16				FY17				FY18		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Net Interest Margin (NIM)	2.7%	2.9%	2.5%	2.7%	2.5%	2.8%	2.9%	2.6%	2.7%	2.8%	2.7%	2.7%	2.8%	2.9%	2.9%
CRAR Basel III	12.2%	12.1%	11.4%	12.1%	11.4%	11.9%	11.7%	11.8%	11.7%	11.1%	11.1%	12.4%	12.1%	11.7%	12.5%
RoAA (Annualized)	0.5%	0.6%	0.6%	0.1%	0.5%	0.6%	0.7%	0.5%	0.6%	0.7%	0.6%	0.4%	0.6%	0.02%	0.6%
Provision Coverage	62.5%	62.9%	60.4%	61.0%	56.1%	55.3%	50.3%	40.3%	42.6%	46.1%	50.2%	55.1%	44.6%	44.1%	49.4%
CASA	22.1%	22.1%	21.5%	20.6%	22.3%	22.8%	23.0%	22.4%	23.2%	22.8%	25.9%	23.8%	25.2%	24.6%	24.9%
Gross NPA	1.5%	1.6%	1.8%	1.7%	1.9%	2.2%	2.8%	3.8%	4.0%	4.0%	4.0%	2.5%	3.6%	3.6%	3.4%
Net NPA	0.9%	0.9%	1.0%	1.0%	1.2%	1.4%	1.8%	2.9%	2.9%	2.8%	2.5%	1.5%	2.5%	2.6%	2.4%
Book Value per Share (Rs.)	25.9	26.5	27.1	26.6	27.1	27.8	28.5	28.5	30.0	30.8	31.6	26.9	27.7	27.6	28.4
EPS (Rs.) (Annualized)	3.8	3.0	2.9	2.3	1.9	2.3	2.6	2.5	2.8	3.0	3.1	2.6	2.3	0.1	2.5
Branches															
- Kerala	439	440	441	444	447	447	447	449	453	454	455	463	463	463	463
- South India (Ex-Kerala)	230	232	233	239	242	244	244	245	245	245	245	246	246	246	246
- Rest of India	132	133	136	139	139	140	140	140	140	140	140	141	142	142	142
Total Branches	**801**	**805**	**810**	**822**	**828**	**831**	**831**	**834**	**838**	**839**	**840**	**850**	**851**	**851**	**851**
ATMs															
- Kerala	565	587	607	651	670	682	688	698	701	713	718	724	745	756	769
- South India (Ex-Kerala)	297	313	325	365	378	380	384	387	388	391	393	394	396	393	396
- Rest of India	156	163	176	184	196	198	200	202	202	202	202	202	203	205	205
Total ATMs	**1,018**	**1,063**	**1,108**	**1,200**	**1,244**	**1,260**	**1,272**	**1,287**	**1,291**	**1,306**	**1,313**	**1,320**	**1,344**	**1,354**	**1,370**

Next Generation Bank

Present across Customer Touch Points

Traditional & Alternate Channels

SIB Mirror +

Mobile Banking

ATMs

1,370 ATMs across India

Branches

851 Branches & 53 Extension Counters

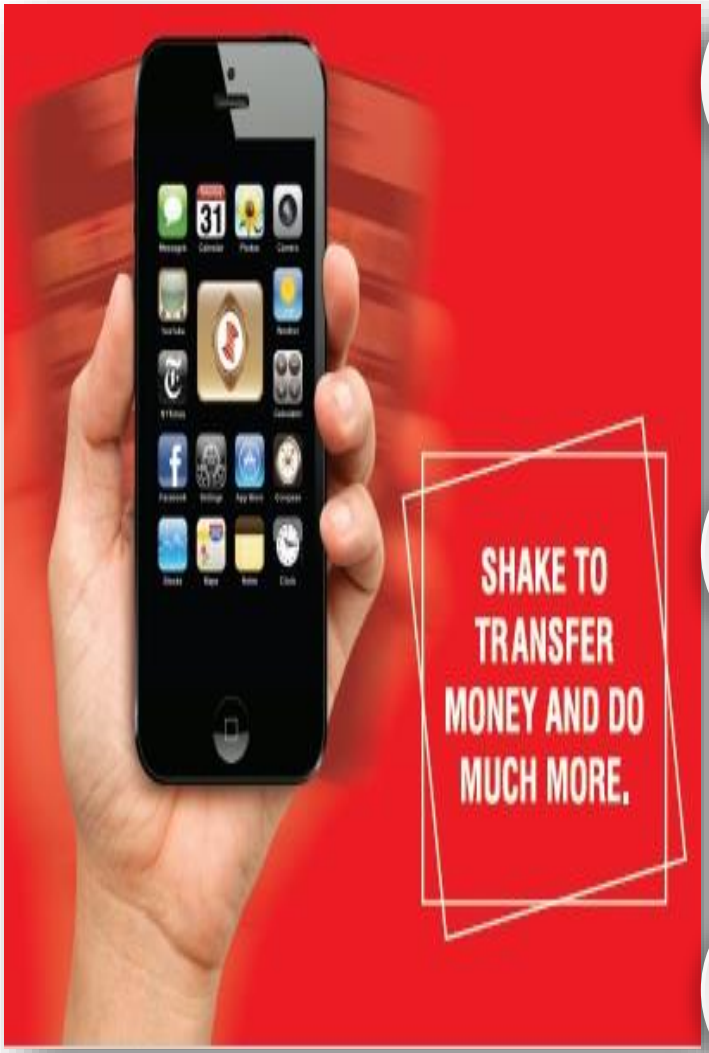
SIBerNeT

SIB PoS

Internet Banking

Point of Sale

Technology Initiatives



SIB Mirror is a mobile-led platform with instant account access, balance retrieval, immediate fund transfers, all account intimations, and much more

SIB-er Net is a suite of comprehensive internet banking services positioning SIB as a technology-driven bank offering superior services to retail customers

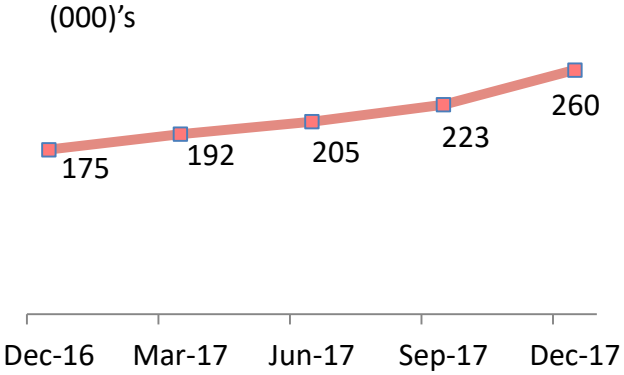
Retail branches now interconnected with single-window service and providing real-time online, real-time transactions to customers

SIB offers Visa, MasterCard, and RuPay debit cards with online access to users for secure domestic and international transactions

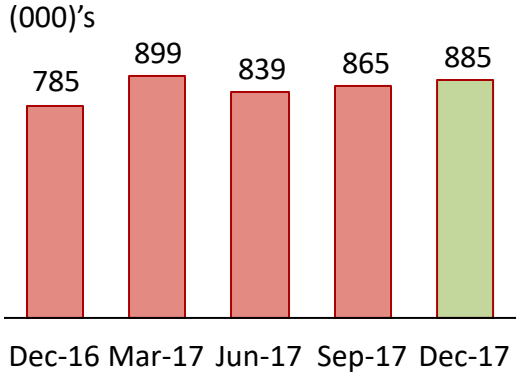
Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools

Personal Banking: Technology Banking

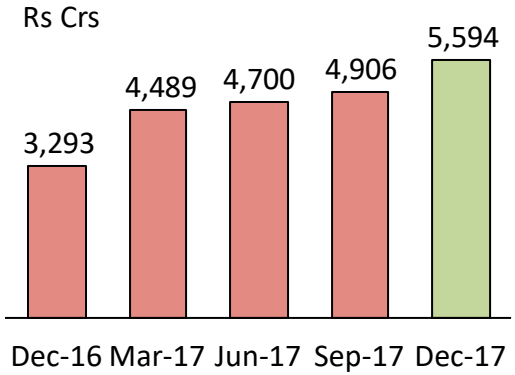
Active Internet Users



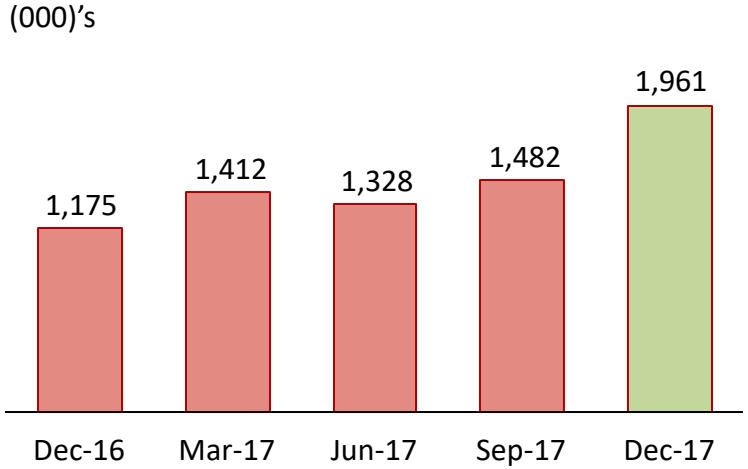
Internet Transaction Volume



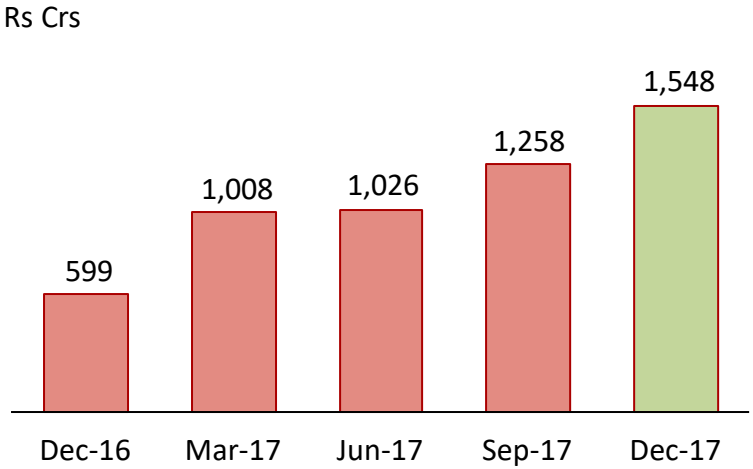
Internet Transaction Value



Mobile Transaction Volume

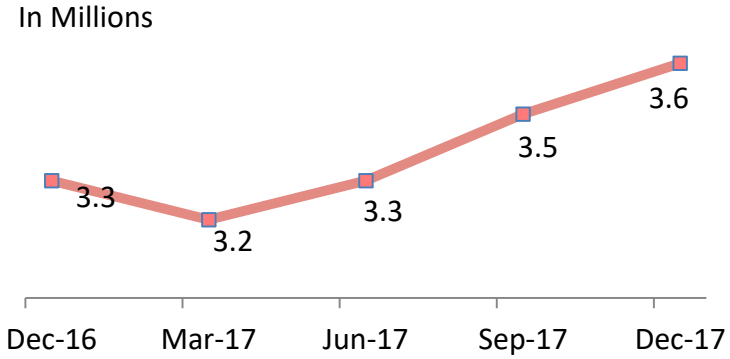


Mobile Transaction Value

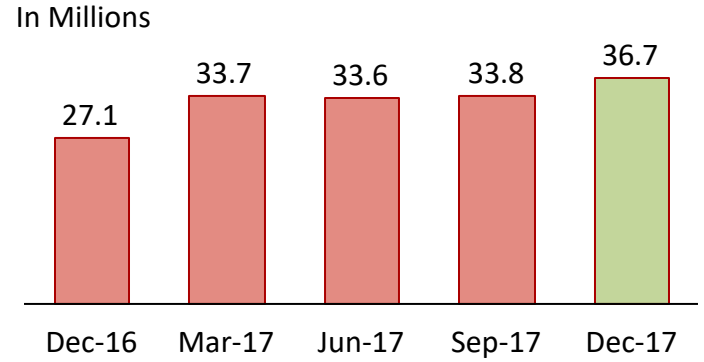


Personal Banking: Debit Cards

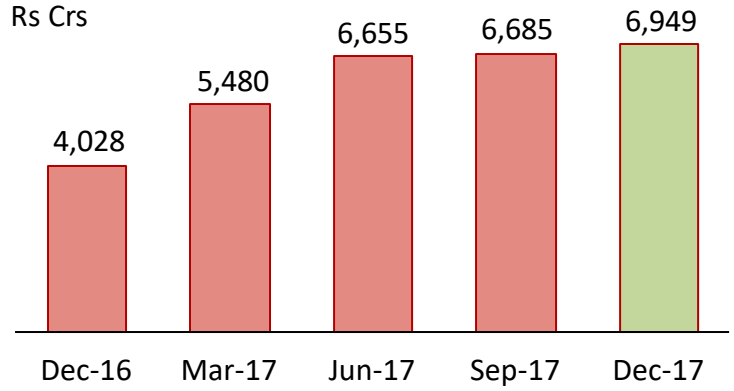
No of Active Debit Cards



Debit Card Transaction Volumes



Debit Card Transaction Value



An Inflection Point

Moving Towards Vision 2020…

Appointed International Finance Corporation

- Provides advisory support to bank on the medium and long term strategy for significant growth in retail, agriculture and SME sectors

Entered Memorandum of Understanding with NSIC

- Facilitates loans to MSE and promotes the MSME credit portfolio of the Bank

Opened Centralized Marketing & Processing Centre

- Houses the Bank's Marketing Dept, Retail Loan Hub and Transaction Banking Dept

….to become Retail Banking Power House

About Us

Milestones

FIRST among the private sector banks in Kerala to become a scheduled bank in 1946 under the RBI Act

FIRST bank in the private sector in India to open a Currency Chest on behalf of the RBI in April 1992

FIRST private sector bank to open a NRI branch in November 1992

FIRST bank in the private sector to start Industrial Finance Branch in March 1993

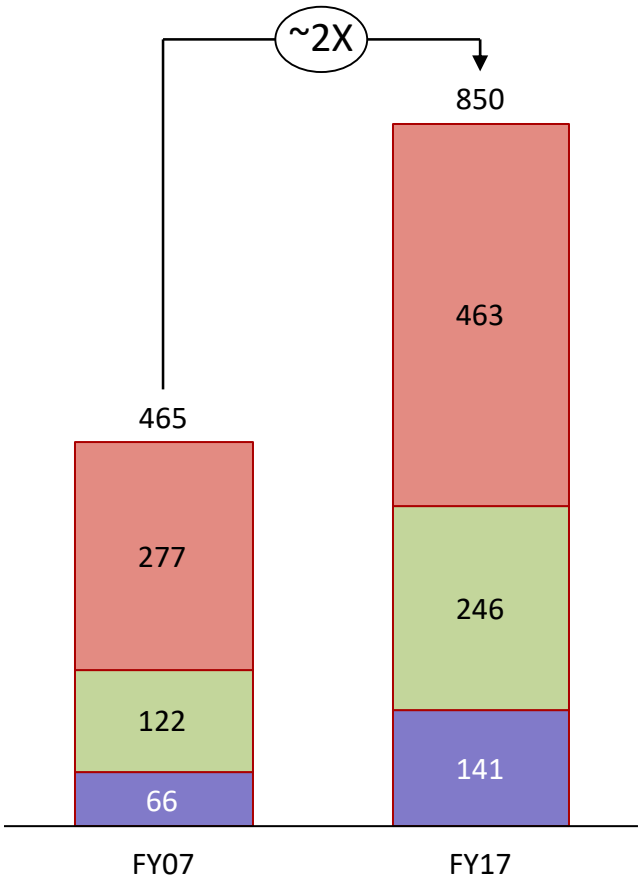
FIRST among the private sector banks in Kerala to open an "Overseas Branch" to cater exclusively to the export and import business in June 1993

FIRST bank in Kerala to develop an in-house, a fully integrated branch automation software in addition to the in-house partial automation solution operational since 1992

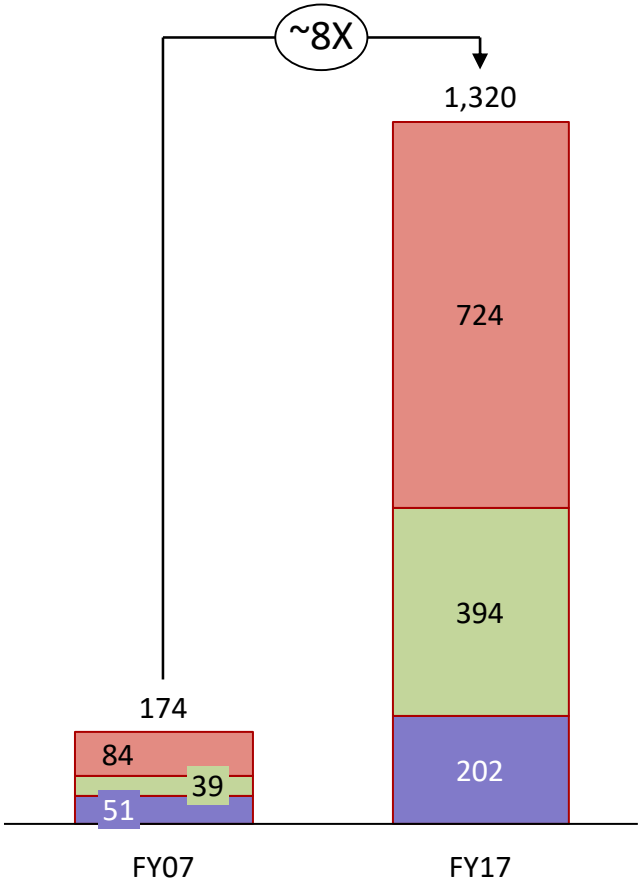
The FIRST Kerala based bank to implement Core Banking System

Expansion since FY07

Branch Network



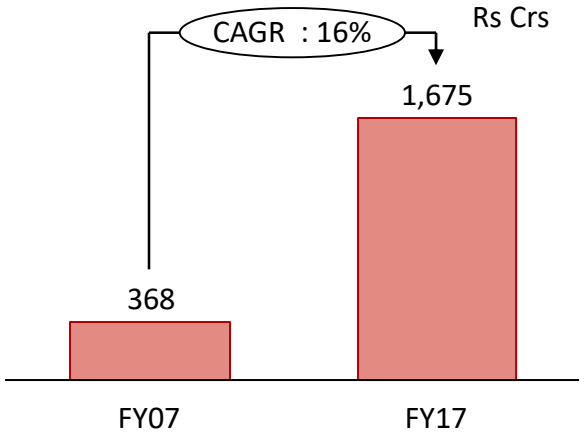
ATM Network



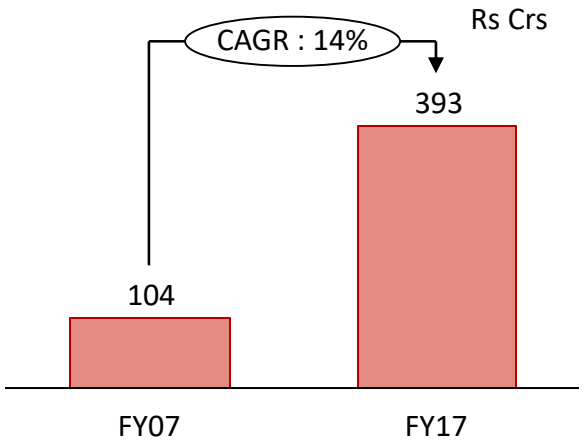
Kerala | South Ex-Kerala | Others (Rest of India)

Performance since FY07

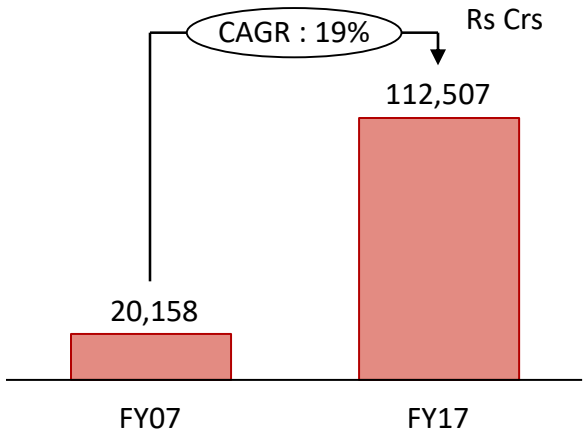
Net Interest Income



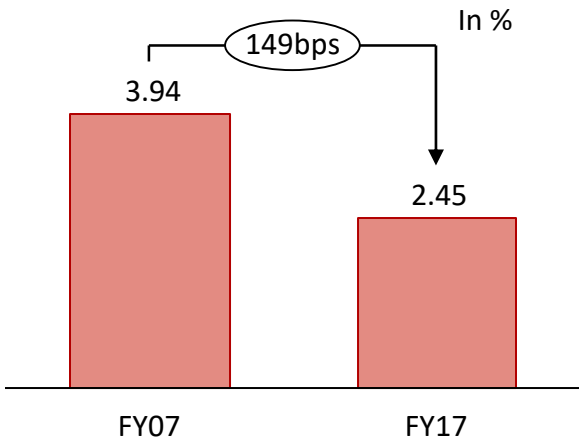
Profit After Tax



Business (Advances + Deposits)



Gross NPA



Leadership Team

SOUTH INDIAN Bank

Mr. V. G Mathew , MD & CEO

- Post Graduate in Physics and CAIIB with over 37 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

SOUTH INDIAN Bank

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

SOUTH INDIAN Bank

Mr. John Thomas, Senior General Manager
(Business Development Department)

- Bachelors Degree in Science, MBA and CAIIB

Mr. Benoy Varghese, Senior General Manager
(Country Head – Wholesale Banking)

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

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

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

Mr. Anto George T, General Manager
(Head of Inspection & Vigilance Department and Chief of Internal Vigilance)

- Bachelors Degree in Arts & Post Graduate Diploma in Computer Application, Certification in RDBMS & Oracle 8i and JAIIB

Mr. Paul V.L., Senior General Manager
(Administration)

- Masters Degree in Arts and Post Graduate Diploma in Personnel Management & JAIIB

Mr. Sanchay Sinha
(Country Head – Retail Banking)

- Bachelor's degree in Arts, Post Graduate Certificate in Business Management (XLRI)

Management Team

SOUTH INDIAN Bank

Mr. C.P. Gireesh, Chief Financial Officer

- Bachelors Degree in Mathematics
- Fellow member of the Institute of Chartered Accountants of India and Certified Associate of the Indian Institute of Banking & Finance

Mr. Jacob EA, Chief Compliance Officer

- Bachelors Degree in Science & CAIIB - I

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

Awards & Recognition

Awarded with ISO 27001:2013 Certification

The certification process involved an extensive audit, conducted by British Standards Institution against the criteria set out by the ISO 27001:2013 standards on various domains of IT functions

Awards & Recognition

Won "IBA Banking Technology Awards"

Won National Payments Excellence Awards - 2016

Won Finnoviti Award - 2017

Awards & Recognition

Won Two IDRBT Best Bank Awards

Bagged "Dun & Bradstreet, India's Top Banks & Banking Awards 2017"

For further information, please contact:

Company	Investor Relations Advisors
The South Indian Bank Ltd. CIN – L65191KL1929PLC001017 Mr. C. P. Gireesh, CFO/ Mr. Vijith S, Dy. General Manager cpgireesh@sib.co.in vijiths@sib.co.in www.southindianbank.com	**Strategic Growth Advisors Pvt. Ltd.** CIN - U74140MH2010PTC204285 Mr. Shogun Jain/ Ms. Sanghamitra Karak shogun.jain@sgapl.net / sanghamitra.karak@sgapl.net +91 77383 77756 / +91 9833692935 www.sgapl.net