

DEPT : SECRETARIAL  
REF No. SEC/ST EX.STT/ 14 /2017-18

May 15, 2017

BSE Ltd.  
First Floor, New Trading Wing,  
Rotunda Building, P J Towers,  
Dalal Street, Fort,  
**Mumbai – 400 001.**

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/year ended 31<sup>st</sup> March, 2017.

The aforesaid information is also being hosted on the website of the Bank [www.southindianbank.com](http://www.southindianbank.com).

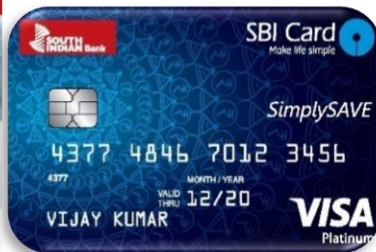
Kindly take the same in your records.

Yours faithfully,



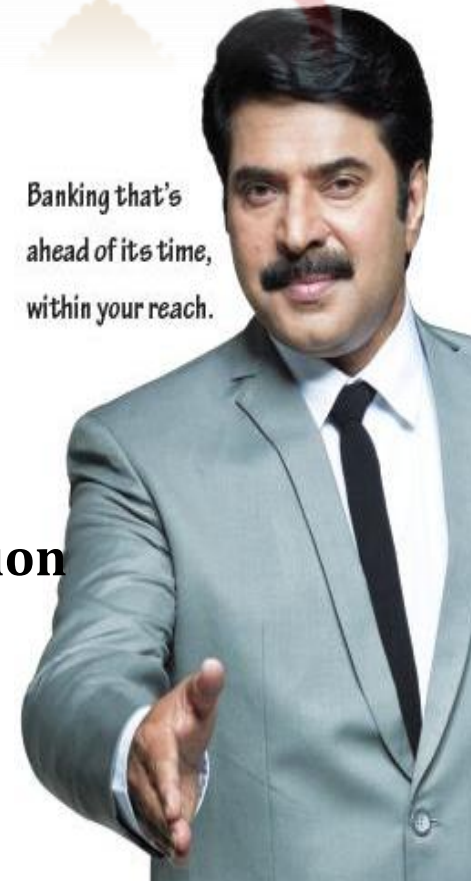
(JIMMY MATHEW)  
COMPANY SECRETARY

Encl: a.a.



*Experience Next Generation Banking*

Banking that's  
ahead of its time,  
within your reach.



**Investor Presentation  
May - 2017**

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Q4 FY17 Highlights



Business Strategy



Performance Matrix



Next Generation Bank




An Inflection Point



About Us

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# Q4 FY17 Highlights



# Augmented Capital via Rights Issue

## Issue Size

Offered 450,709,302 Equity  
Shares in the ratio of 1:3

## Use of Funds

Support business expansion and  
meet future capital  
requirements

## Price

At a fixed price of Rs.14/- per  
share (Premium of Rs.13/- on  
a FV of Re.1/-)

## Share Capital

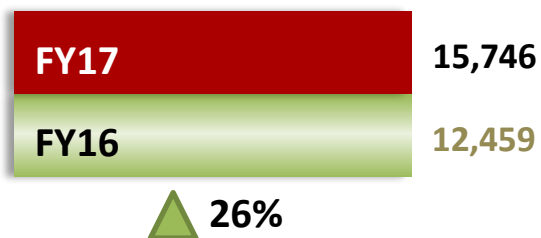
Pre allotment –1,35,21,27,907  
Post allotment –1,80,28,35,959

**Rights Issue over subscribed 1.84x**

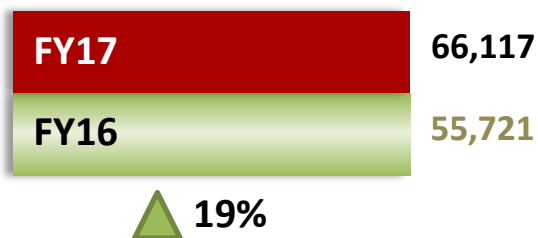
# Key Performance Highlights- FY17

Rs Crs

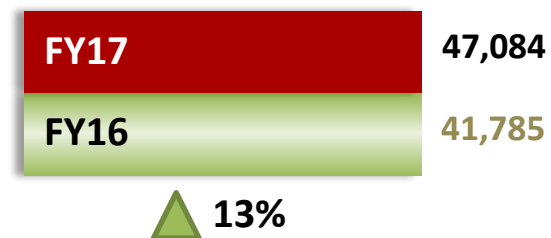
## CASA



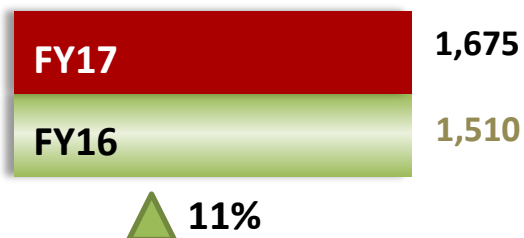
## Deposits



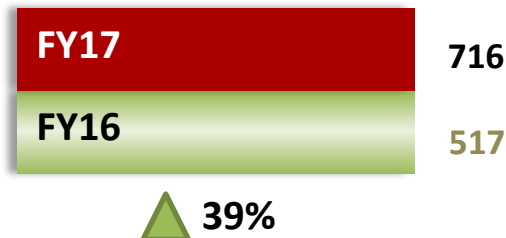
## Advances



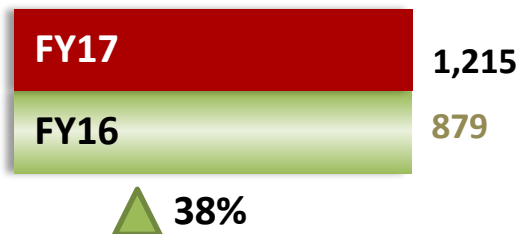
## Net Interest Income



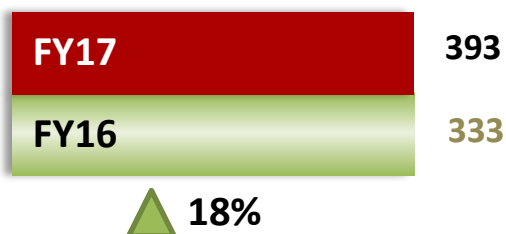
## Other Income



## PPOP



## PAT



# Recent Updates



- South Indian Bank has entered into an agreement with Flyworld Money Exchange to facilitate remittances by Indian expatriates in Australia
- Through this tie-up, NRIs in Australia could enjoy quick and cost-effective remittances to India using the SIB Express facility
- SIB has a correspondent banking arrangement with National Australia Bank for remittances to India
- SIB marks the first remittance arrangement with an exchange house in Australia



- South Indian Bank has introduced Aadhar-based payment in its UPI mobile application- SIB M-Pay
- With the latest addition in SIB M-Pay, the fund transfers can be done by just entering the Aadhar number of the beneficiary and the amount would be directly credited
- It is a major step in offering simple and efficient payment methods, as the country moves towards a 'Cashless Society'

# Representative Office in Dubai, UAE

RBI Approval Received for  
opening Representative  
Office in Dubai, UAE

01

03

02

Representative office will  
boost NRI Banking efforts  
for the Bank and expand  
NRI Customer base

Representative office is in  
addition to extensive  
arrangements with leading  
exchange houses

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# 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

Expand Retail, SME &  
Agriculture Business

**Rs. 27,862 Crs**

( **INCREASE**  
**15% YoY** )

Strengthen SME Base

**Rs. 10,984 Crs**

( **INCREASE**  
**12% YoY** )

Improve CASA

**Rs. 15,746 Crs**

( **INCREASE**  
**26% YoY** )

Enhance Asset Quality  
(Restructured Book)

**Rs. 571 Crs**

( **DECREASE**  
**59% YoY** )

Improve share of other  
Income

**Rs. 716 Crs**

( **INCREASE**  
**38% YoY** )

# Shall continue to focus on Core Strengths



**01**

Increase ...  
**CASA**

**02**

Retail Business ...  
**More Products**

**03**

SME Business ...  
**Sole Banker**

**Retail  
Relationships**



**SME  
Relationships**

**06**

Sustainable...  
**Asset Quality**

**05**

Increase...  
**Fee Income**

**04**

Improve  
**NIM**

# ...Increase Retail & SME Business

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

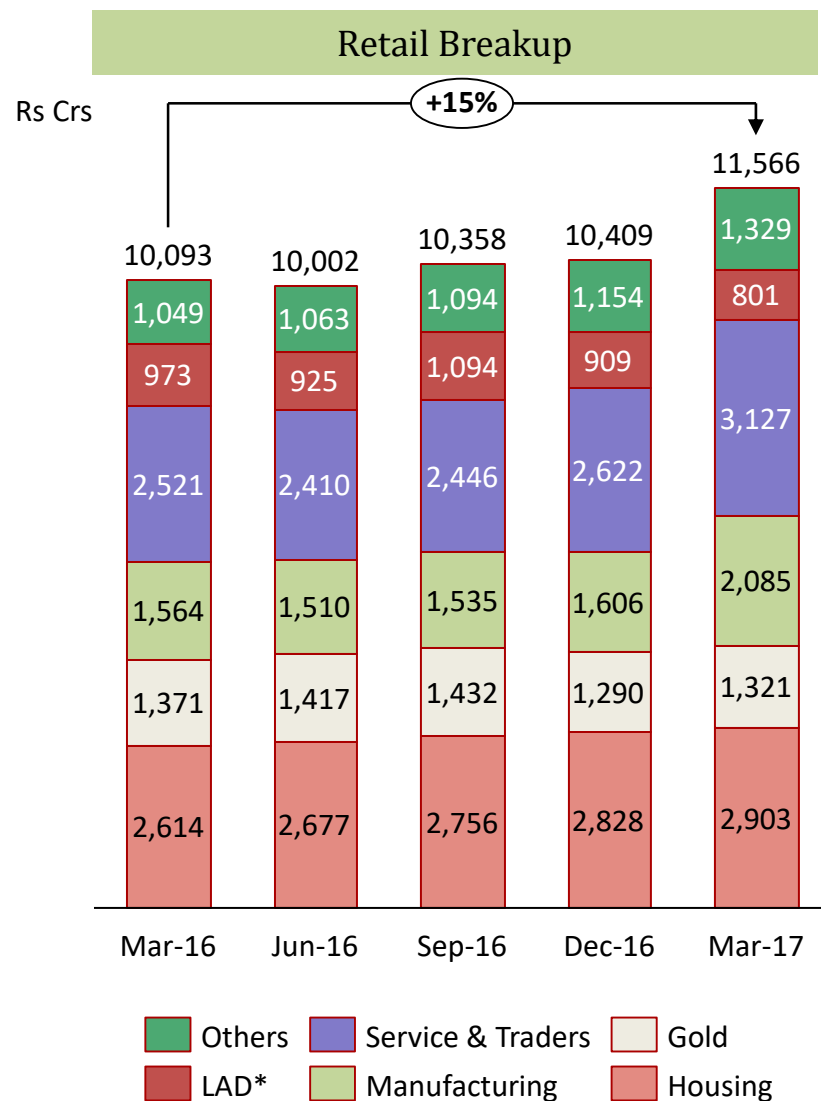
Cluster  
Branches



## Branch Profitability

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

# ...by focus on Housing Loans in Retail



## 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

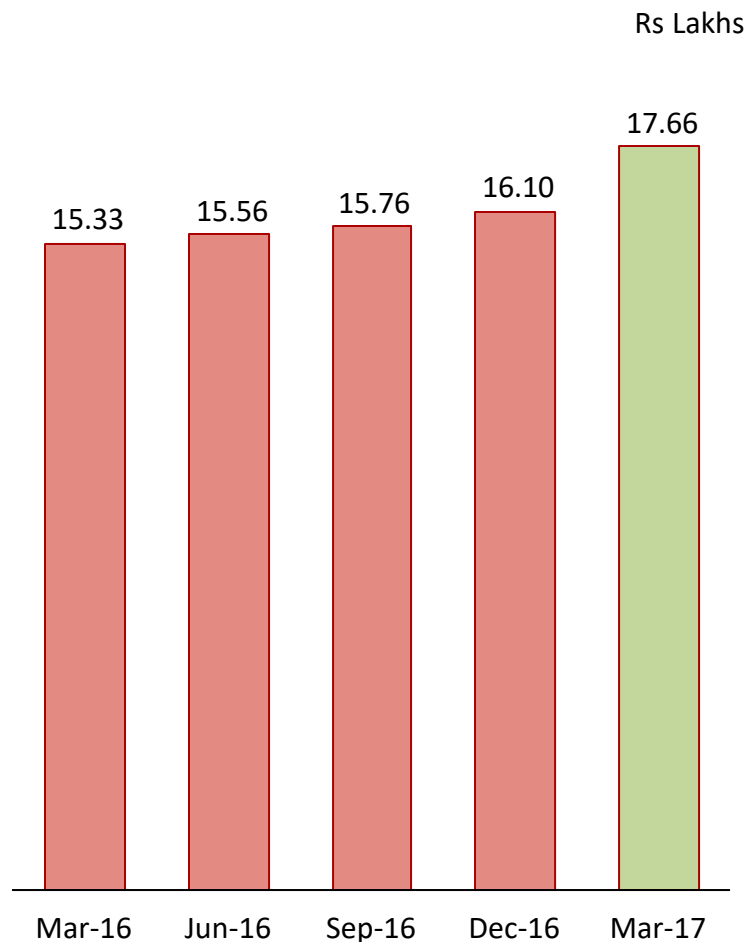
## Jan to Mar 2017

- Housing Loans Sanctioned : 990 Nos.
- Amount of Housing Loans Sanctioned – 195 Crs

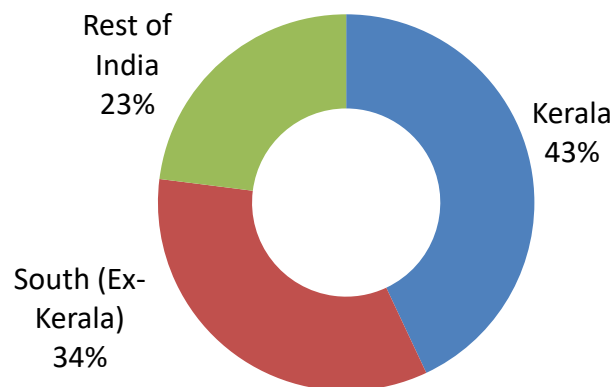
\*LAD = Loan against deposits

# ...becoming a Banker of Choice to SMEs

## Average SME Loan / Account



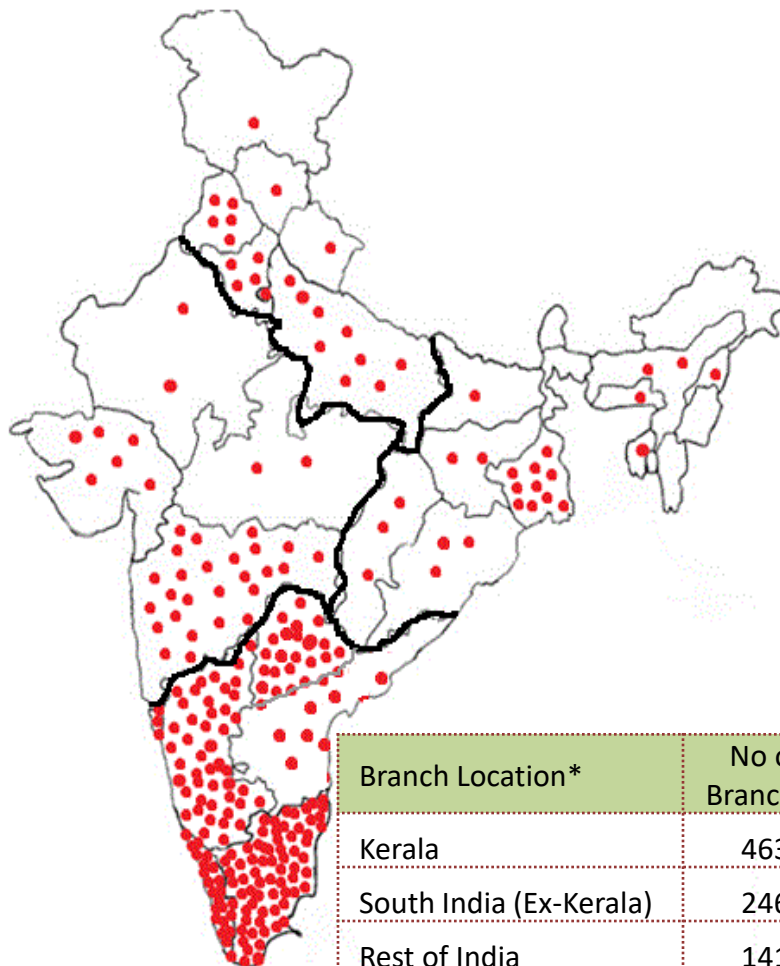
## Loan Book by Geography – Q4 FY17



## SME Highlights

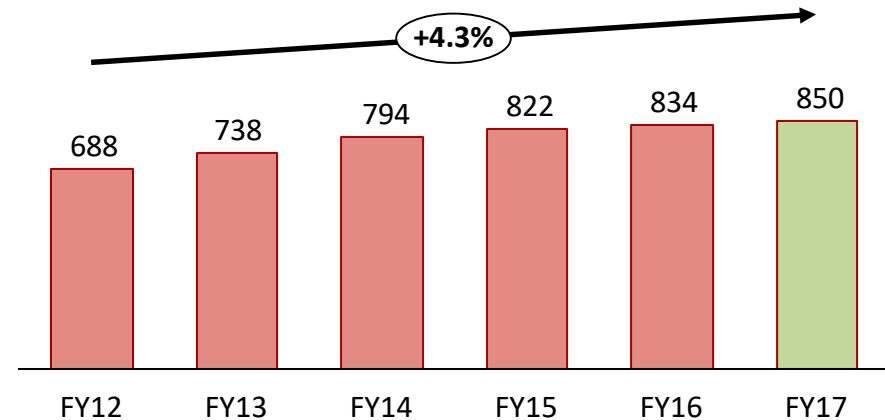
- Dedicated DGM appointed to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well – liabilities, vehicle finance, etc.
- Ongoing training (in-house as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

# ...with the help of our Branch Network

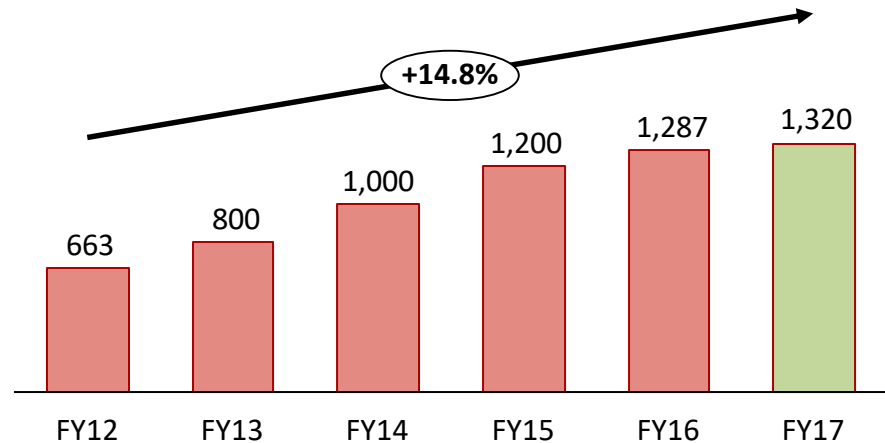


Branch Location*	No of Branches
Kerala	463
South India (Ex-Kerala)	246
Rest of India	141
<b>Total</b>	<b>850</b>

## Total Branch Network



## Total ATM Network

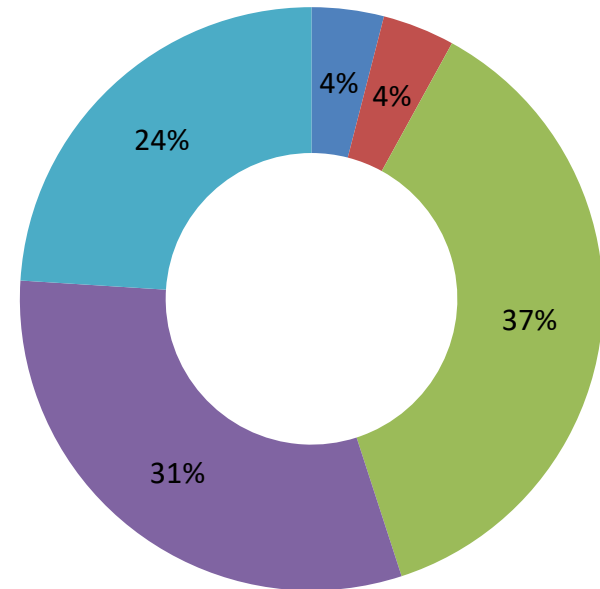
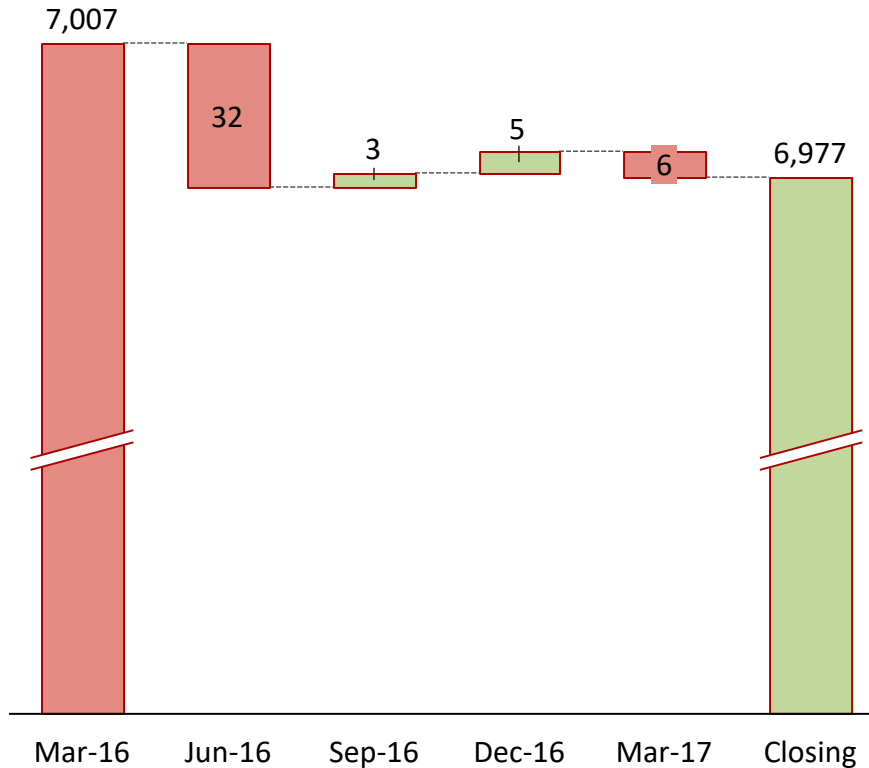


\*Map for illustration purpose only

# ... and our Experienced Employees

## Employee Addition


Total Employees: 6,977\*




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

\*Employees include full-time officers and clerks.

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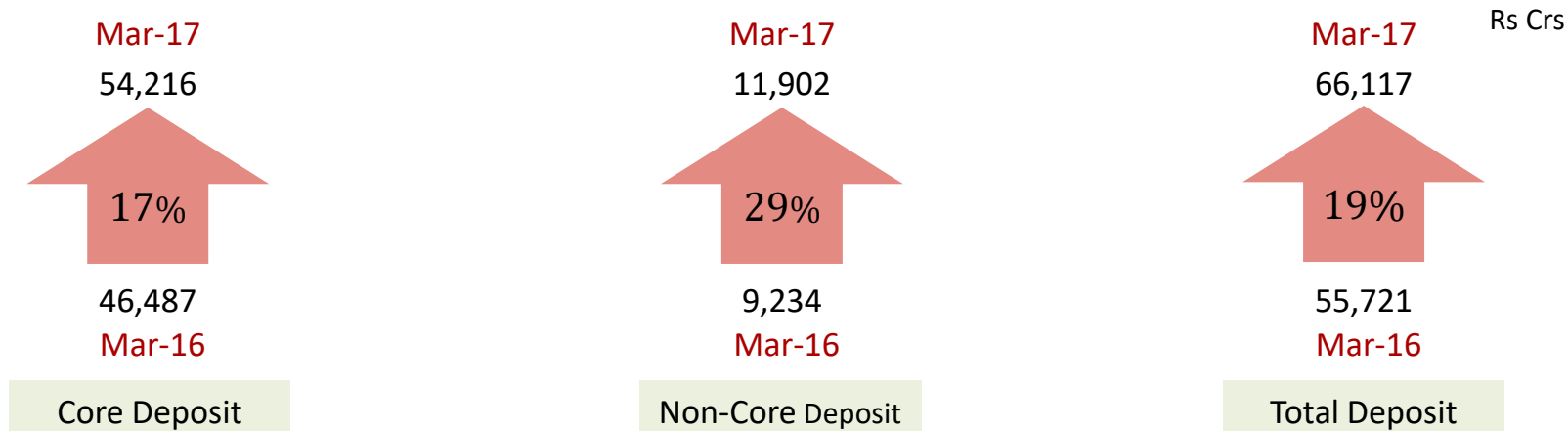


# Performance Matrix

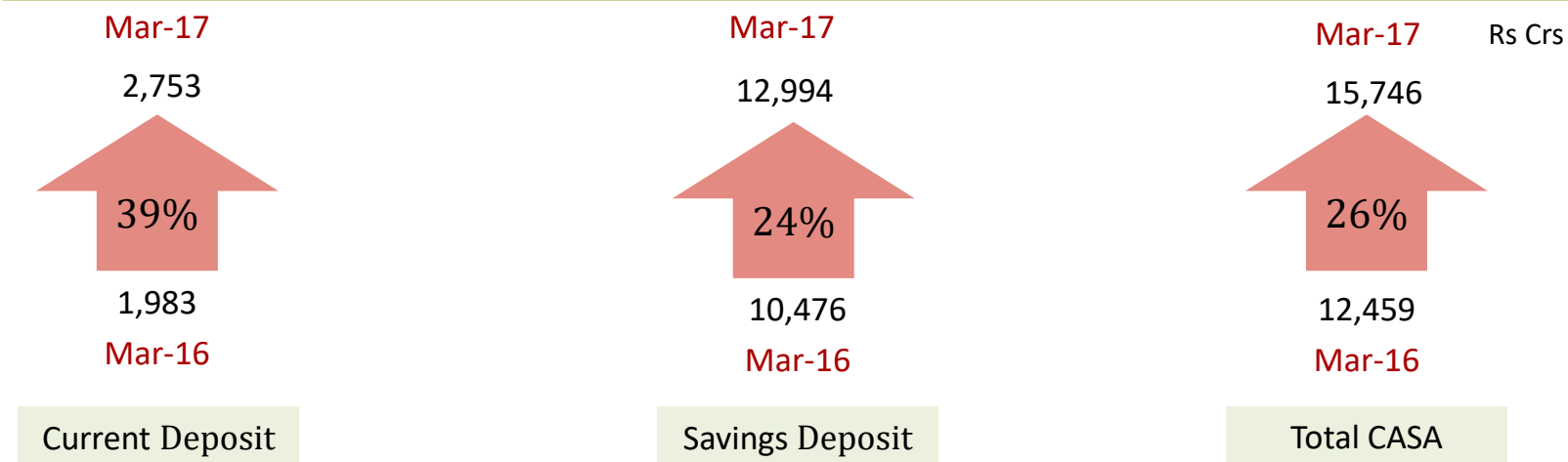


# Strong Deposit Franchise

## Core & Non-Core Deposits



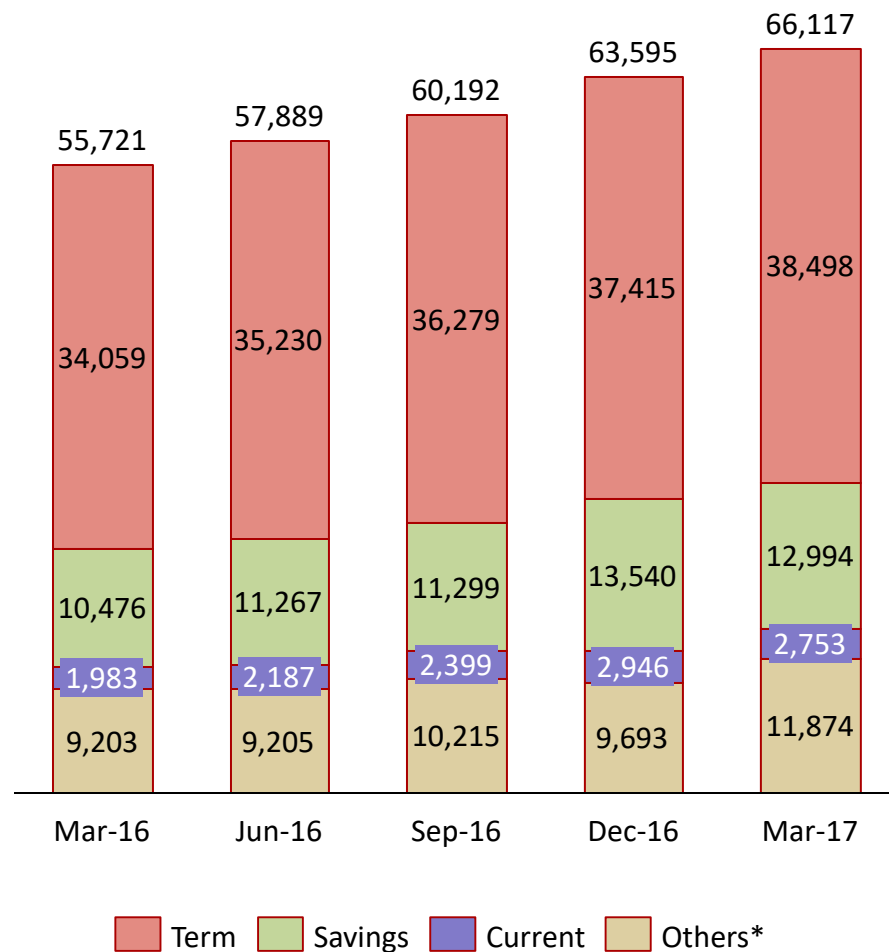
## CASA Deposits



# Core Deposits Growing...

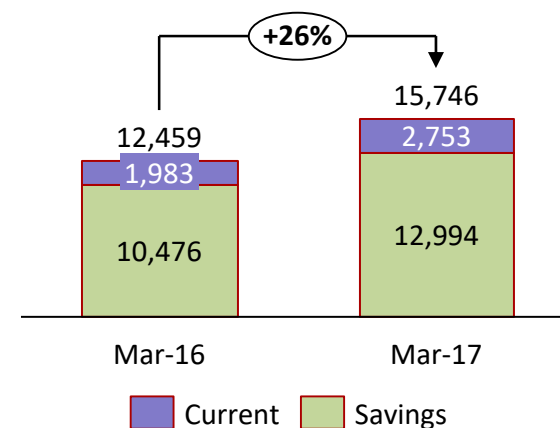
## Breakup of Deposits

Rs Crs



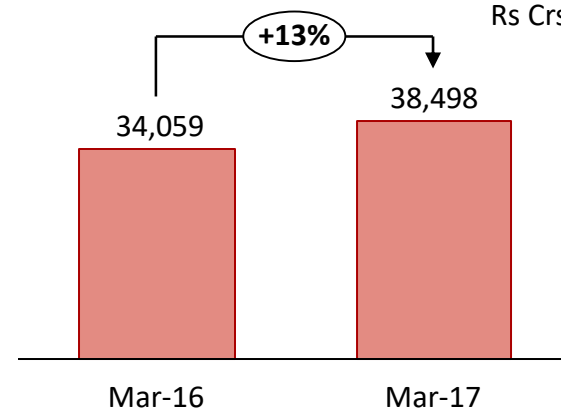
## CASA Deposit

Rs Crs



## Term Deposits

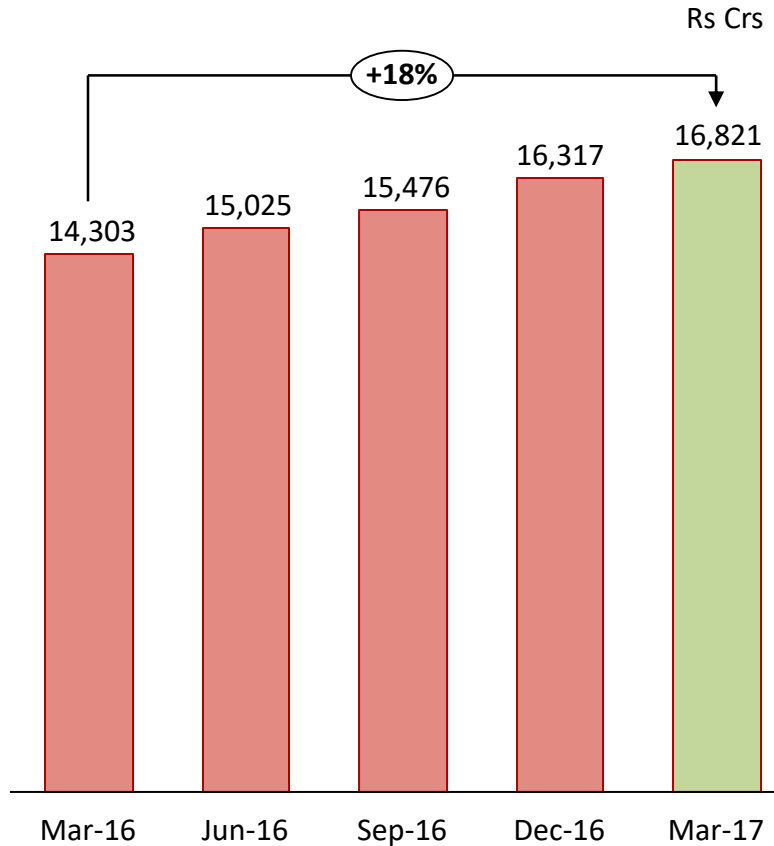
Rs Crs



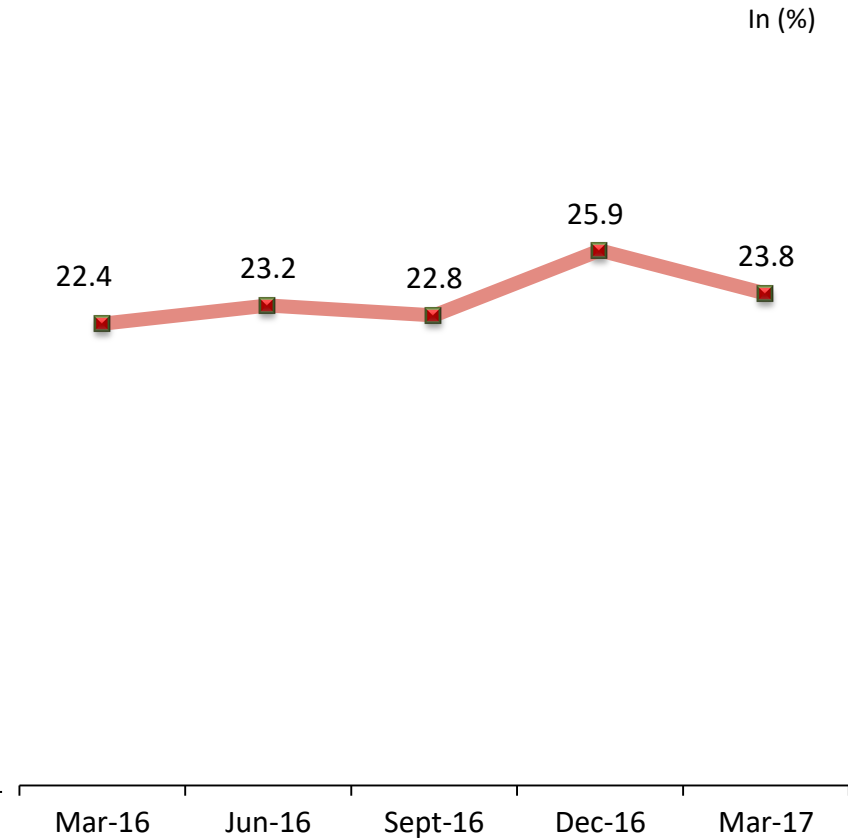
\*Others includes: Bulk, Certificates of Deposits

# NRI Deposits Growing...

## NRI Deposits

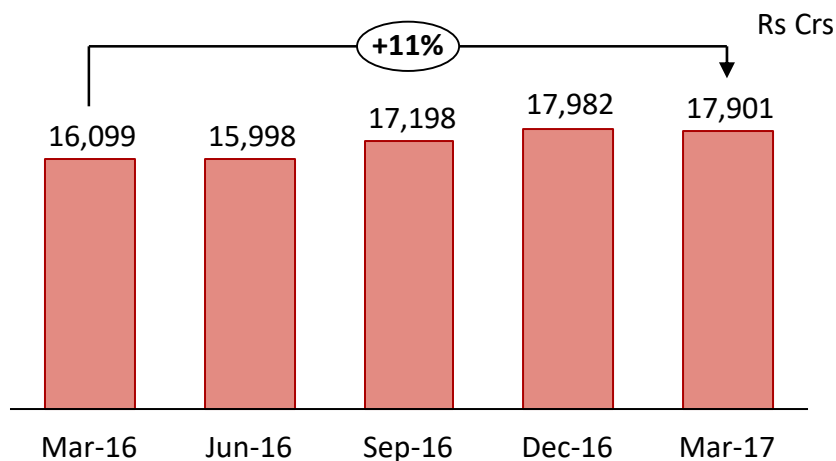


## CASA

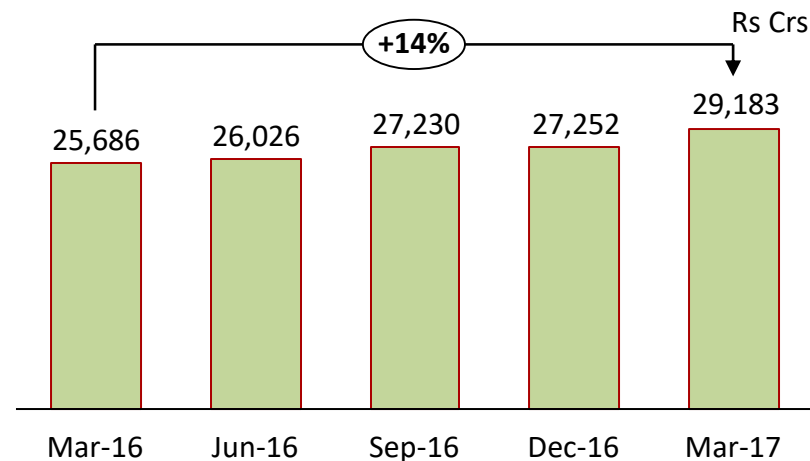


# Composition of Loan Book

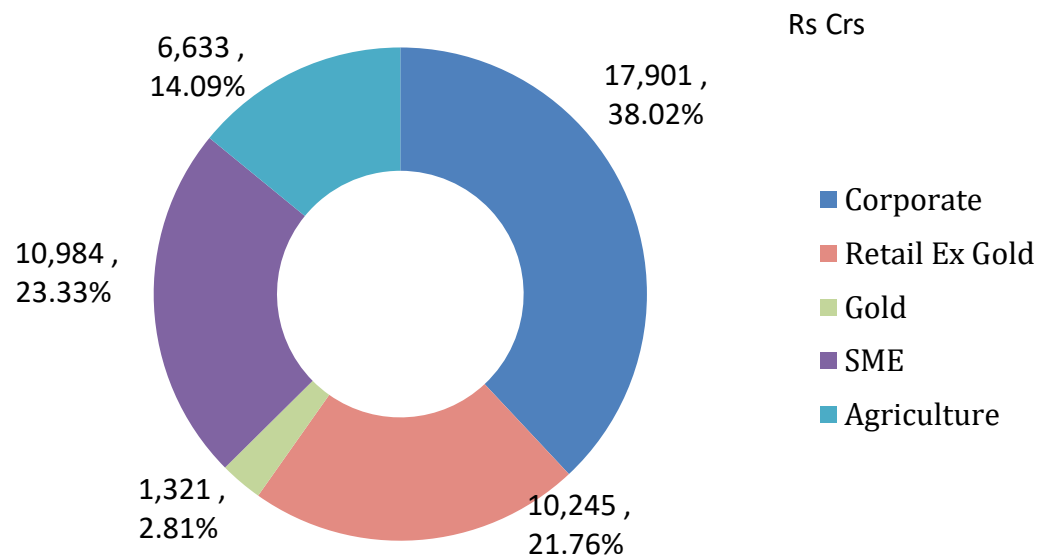
## Corporate Advances (Above Rs 25 Crs)



## Retail Advances

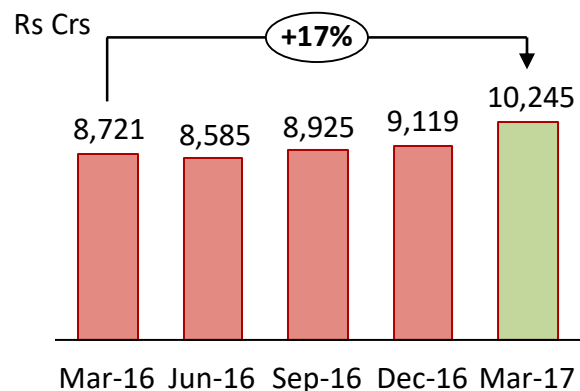


## Segment wise Break Up of Total Loan Book

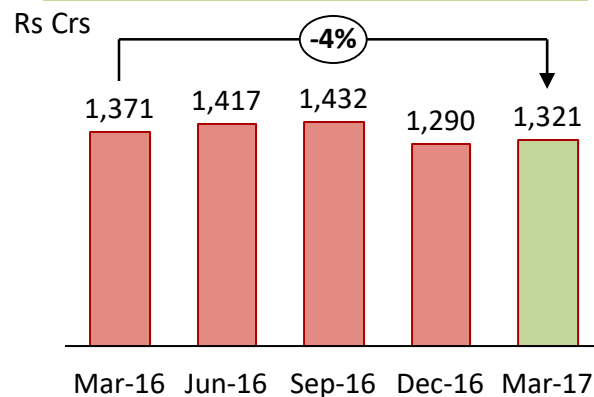


# Key Focus : Retail, SME & Agriculture

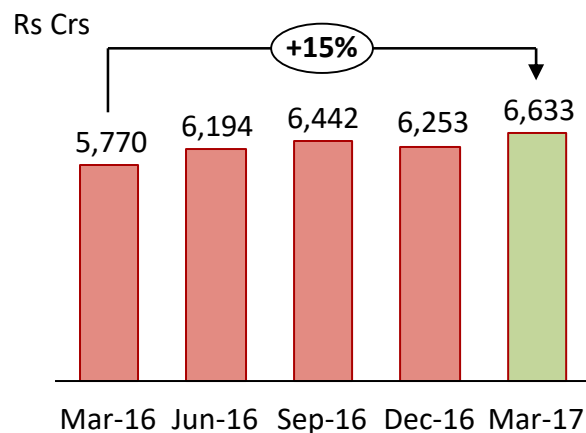
## Retail excluding Gold



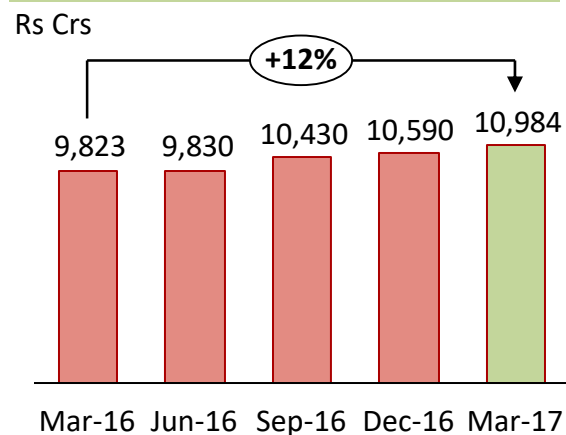
## Gold ( Average LTV – 65%)



## Agriculture



## SME

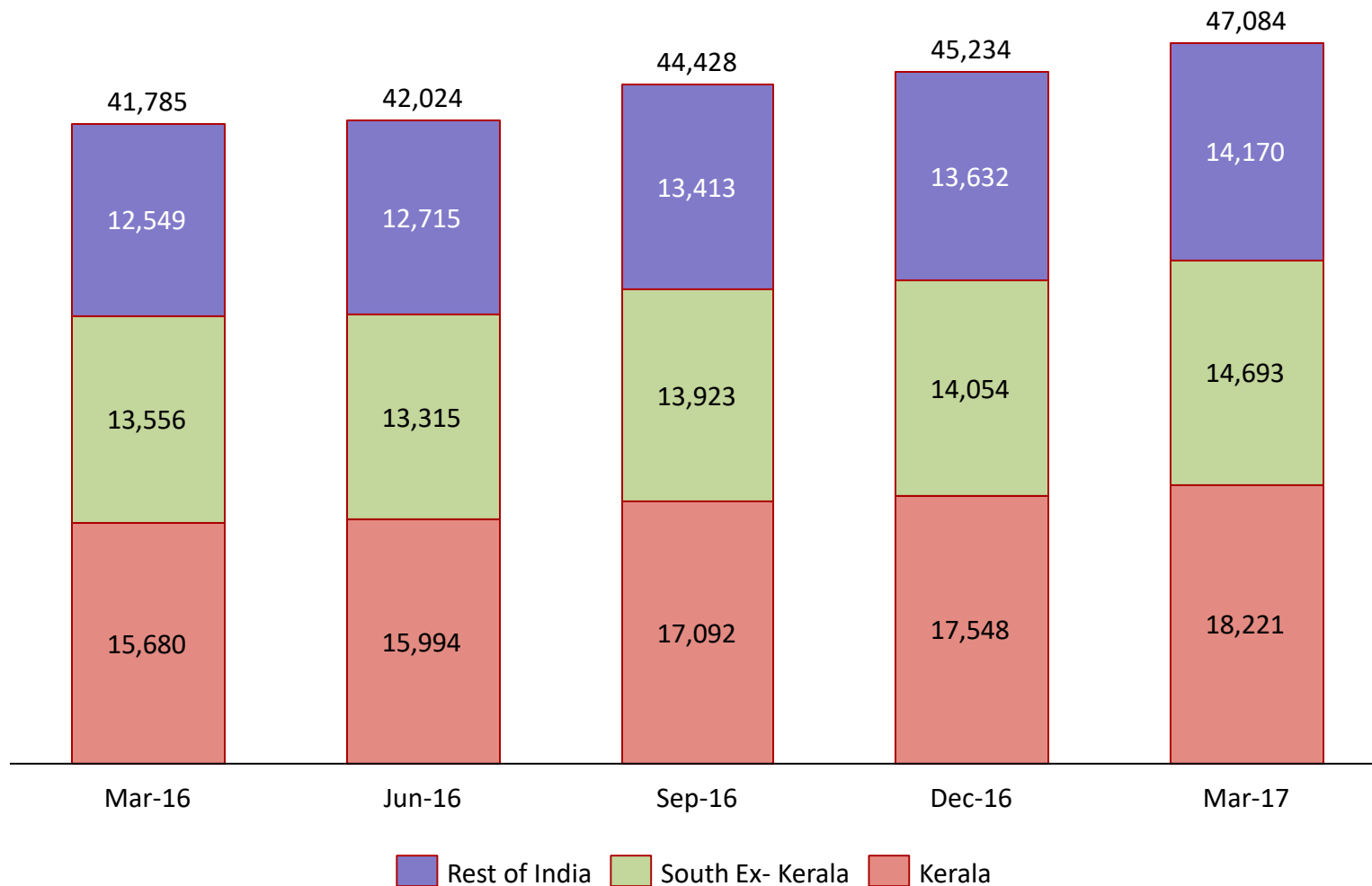


Retail Loans (Excl. Gold), Agriculture & SME has grown by 15%

~17% of the Agriculture & SME Loans are backed by Additional Security by way of GOLD

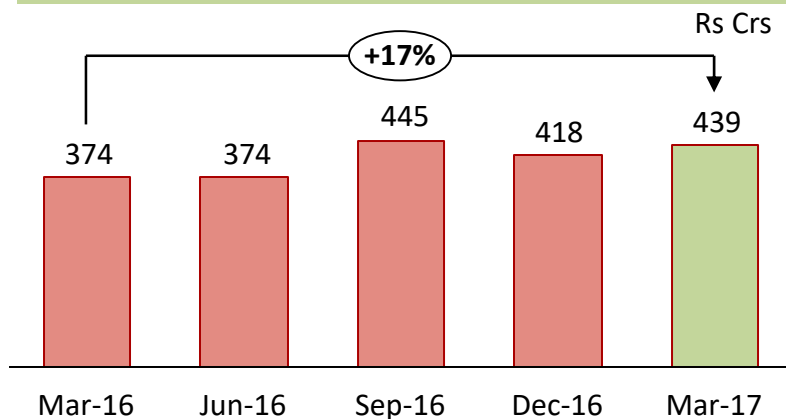
# Advances growing across Regions

Rs Crs

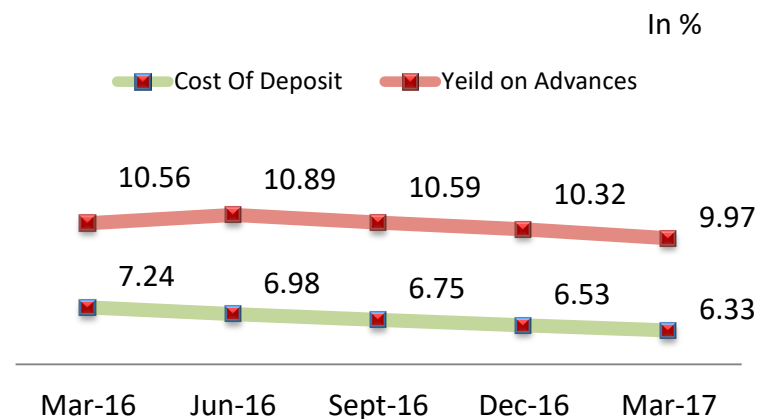


# Net Interest Income - Quarter

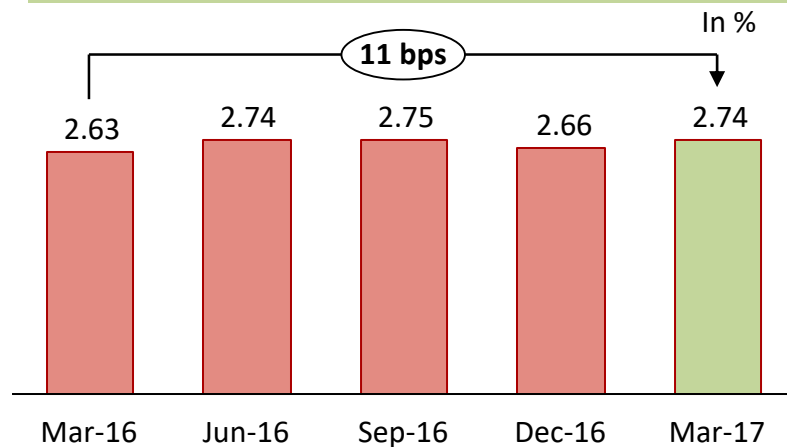
## Net Interest Income



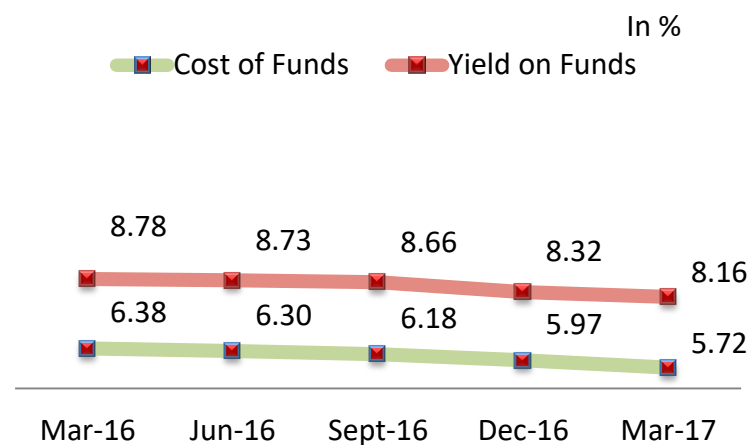
## Cost of Deposits & Yield on Advances



## Net Interest Margin

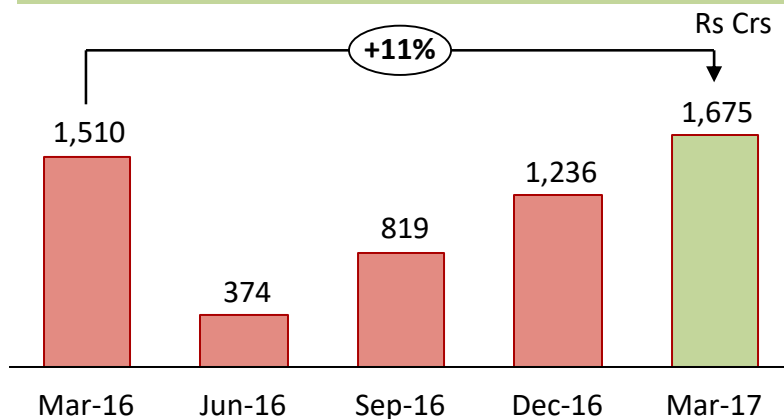


## Cost of Funds & Yield on Funds

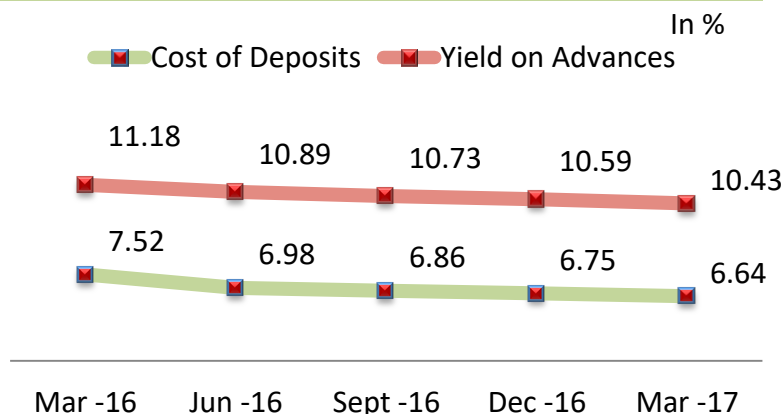


# Net Interest Income - Cumulative

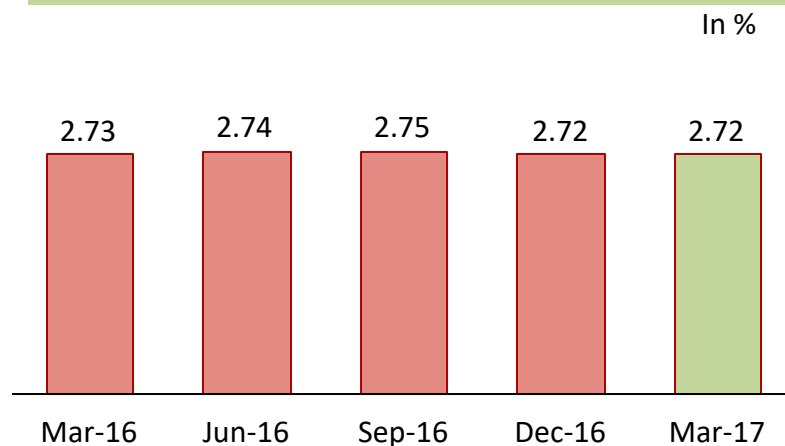
## Net Interest Income



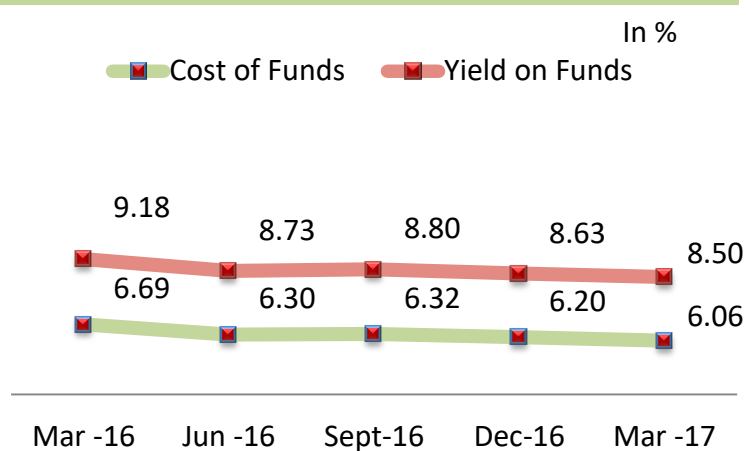
## Cost of Deposits & Yield on Advances



## Net Interest Margin

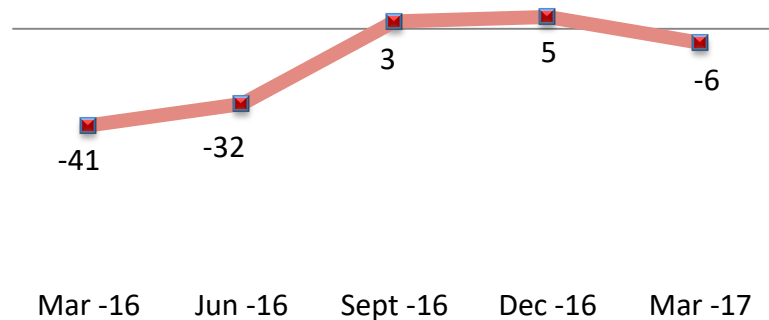


## Cost of Funds & Yield on Funds



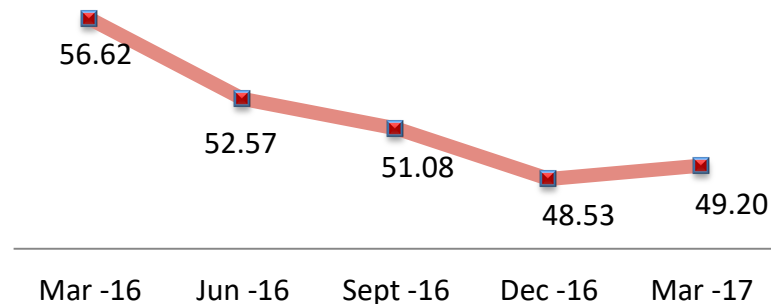
# Improving Operating Efficiency

## Employee Additions



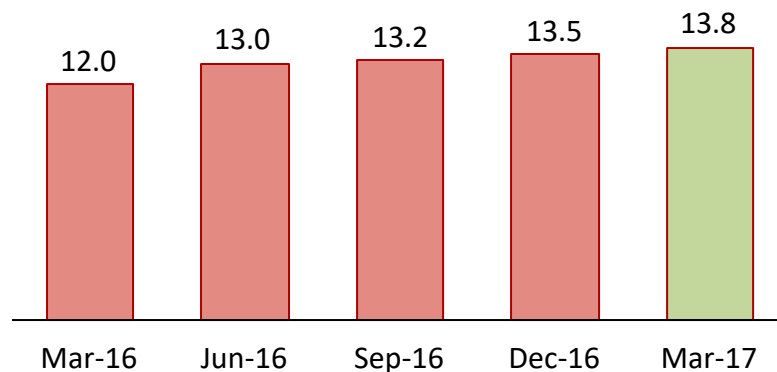
## C/I Ratio

In %



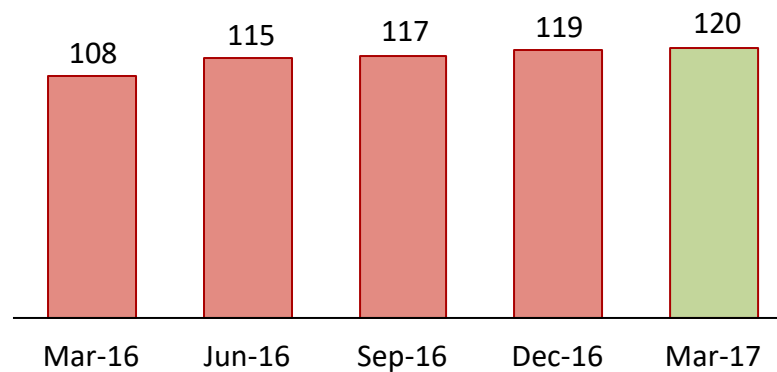
## Business per Employee

Rs Crs



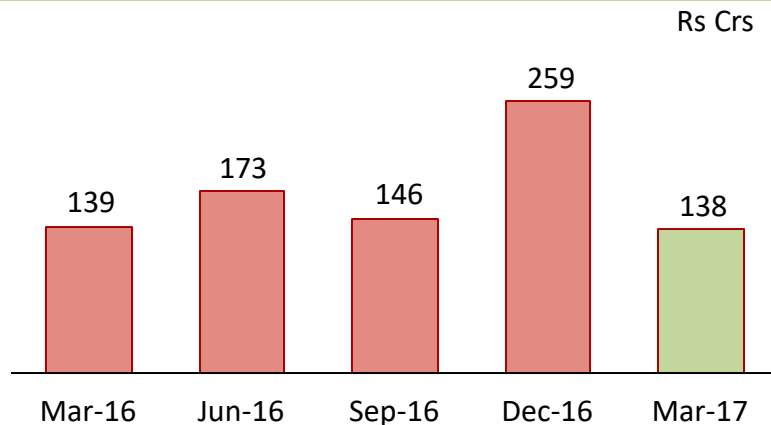
## Business per Branch

Rs Crs

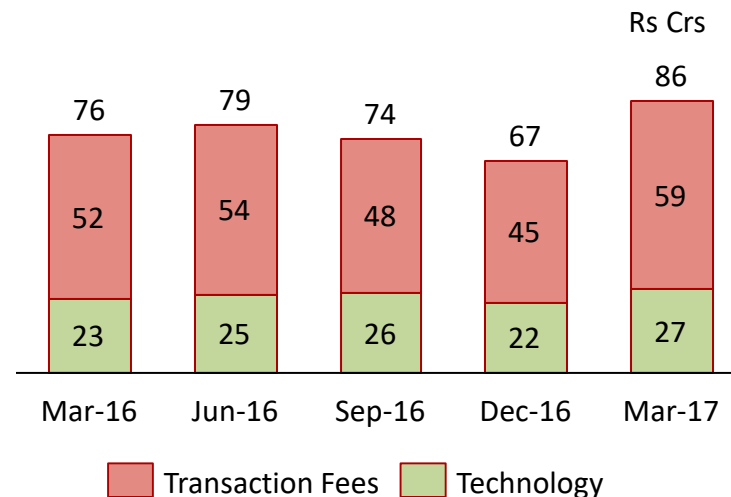


# Sustainable Other Income

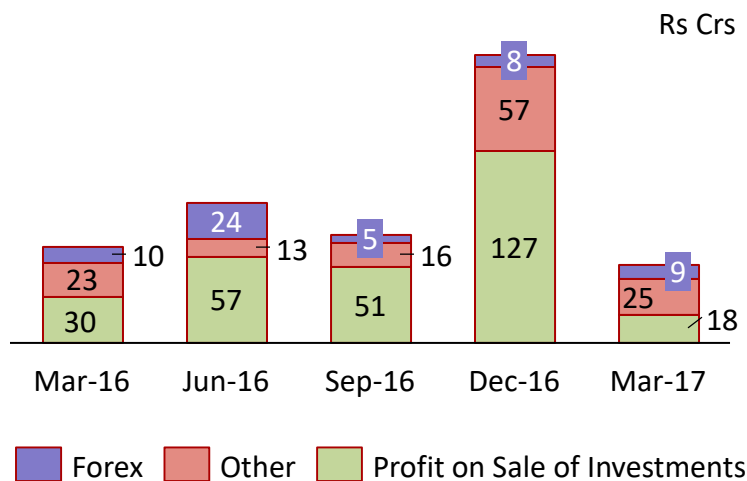
## Total Other Income led by ...



## ...Sustainable : Transaction Fees + Technology



## Profit on Sale of Investments, Forex & Others



## Investment Book as on Mar-17

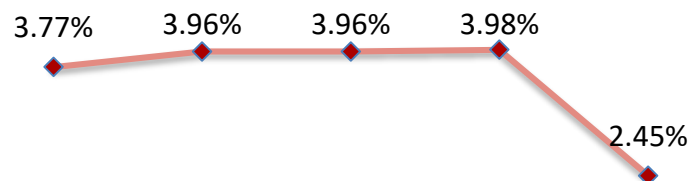
Details	Rs. Crs	M Duration
HTM	13,727	5.45
AFS	5,747	4.38
HFT	65	7.30
<b>Total</b>	<b>19,538</b>	<b>5.22</b>

# Break Up of Provisions

Rs Crs	Q4-FY 17	Q4-FY 16	Q3-FY 17
For NPA & NPI	231.6	191.1	167.0
For Depreciation on Investments	23.3	0.5	12.8
For Standard Assets	-21.1	-37.4	1.9
For Restructured Advances/Sacrifices & FITL	-34.0	-29.5	-16.9
For Unhedged Forex Exposure	-2.4	-0.7	-0.9
Others	-32.2	-7.8	42.7
Taxes	40.0	33.1	59.0
<b>Total Provisions</b>	<b>205.3</b>	<b>149.3</b>	<b>265.6</b>

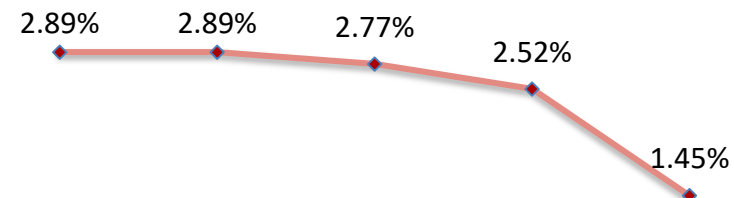
# Non Performing Assets

## Gross NPA



Mar-16 Jun-16 Sept-16 Dec-16 Mar-17

## Net NPA



Mar-16 Jun-16 Sept-16 Dec-16 Mar-17

## Gross NPA Movement

Rs Crs	Mar-16	Jun-16	Sept-16	Dec-16	Mar-17
Opening	1,108	1,562	1,651	1,745	1,787
Additions	845	125	226	197	1,150
Deductions	391	36	132	155	1,788
<b>Closing</b>	<b>1,562</b>	<b>1,651</b>	<b>1,745</b>	<b>1,787</b>	<b>1,149</b>

## Net NPA Movement

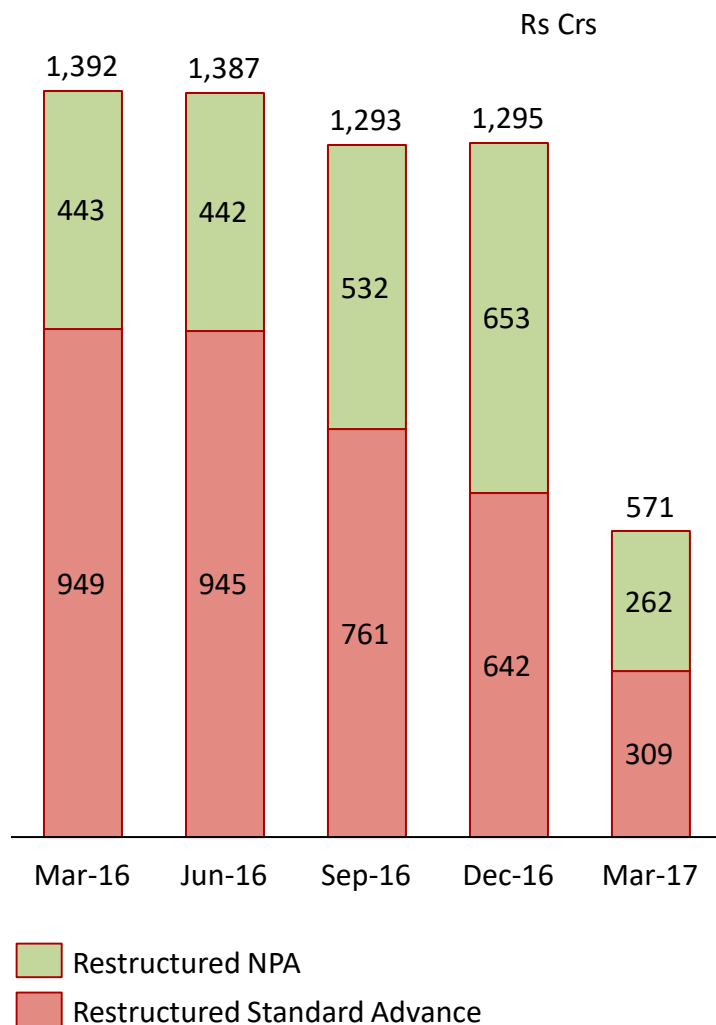
Rs Crs	Mar-16	Jun-16	Sept-16	Dec-16	Mar-17
Opening	716	1,185	1,192	1,206	1,116
Additions	664	105	135	125	991
Deductions	195	98	121	216	1,432
<b>Closing</b>	<b>1,185</b>	<b>1,192</b>	<b>1,206</b>	<b>1,116</b>	<b>675</b>

# Stressed Assets - QoQ

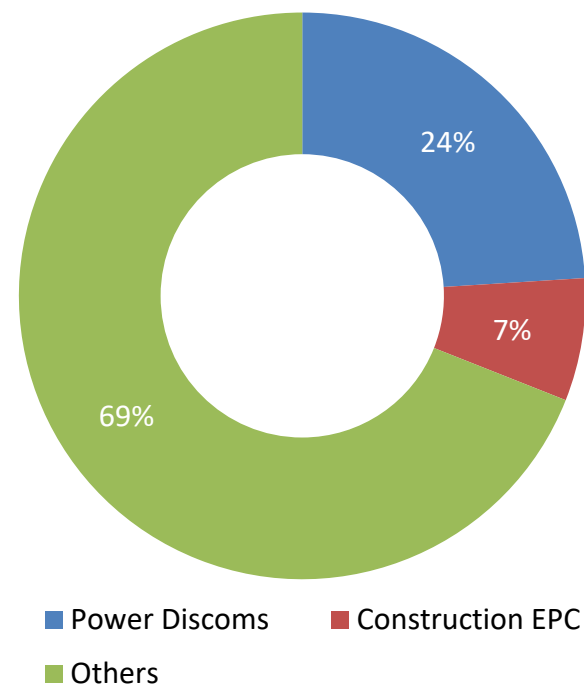
	Gross Basis		Net Basis	
Rs Crs	Q3-FY 17	Q4-FY 17	Q3-FY 17	Q4-FY 17
NPA	1,787	1,149	1,116	675
Restructured Standard Advance	642	309	642	309
Other Stressed Advances	1,204	606	1,204	606
<b>Total Stressed Assets</b>	<b>3,633</b>	<b>2,064</b>	<b>2,962</b>	<b>1,590</b>
Advances	44,915	46,846	44,233	46,366
<b>Stressed Assets as % of Advances</b>	<b>8%</b>	<b>4%</b>	<b>7%</b>	<b>3%</b>

# Restructured Advances Breakup

## Restructured Assets Break-up



## Sector Standard Restructure – Q4FY17



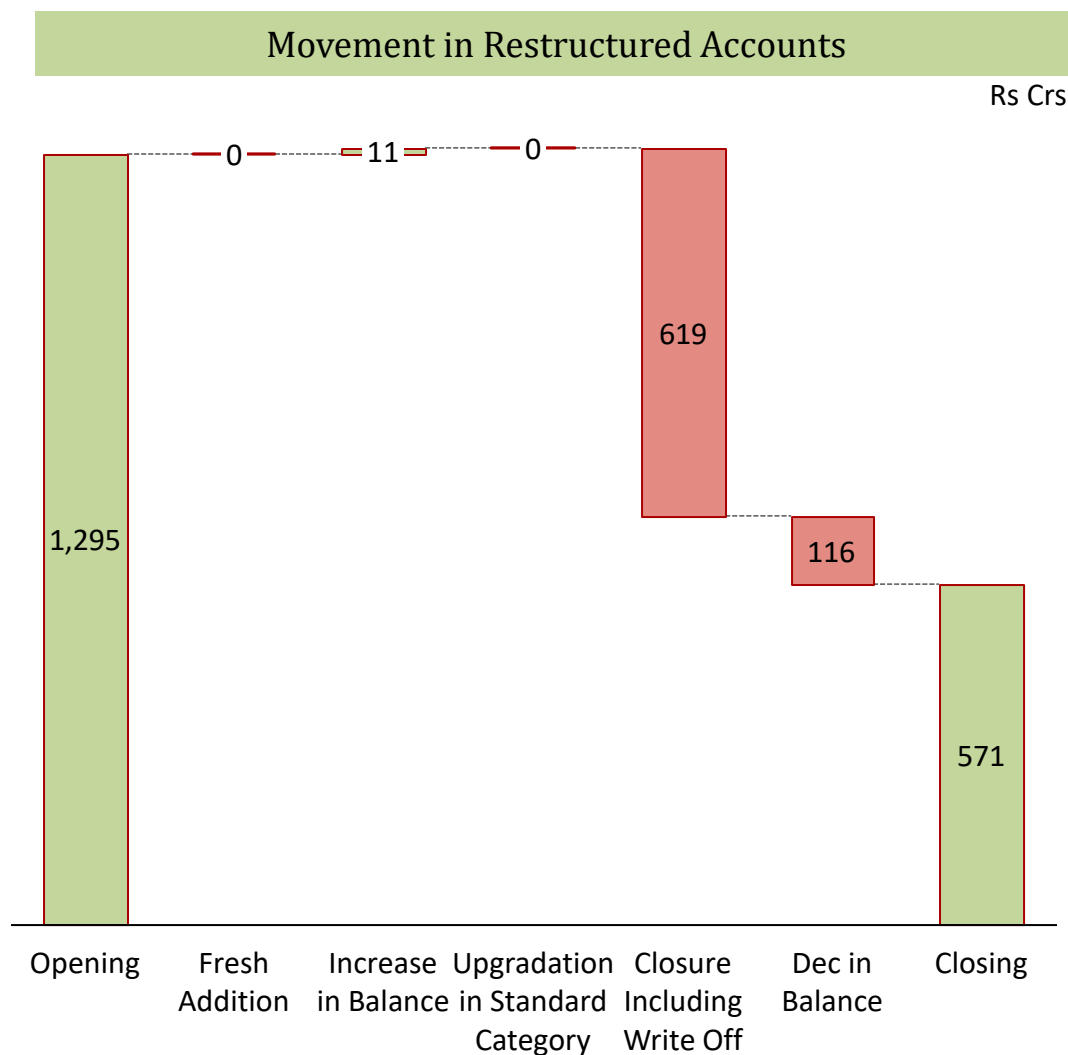
\*Other includes IT, Bullion, etc.

# 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
<b>DISCOMS</b>	111	-	-	-	38	-	<b>73</b>
<b>Construction EPC</b>	313	-	-	-	78	212	<b>22</b>
<b>Others</b>	218	-	6	-	-	11	<b>213</b>
<b>Total</b>	<b>642</b>	<b>-</b>	<b>6</b>	<b>-</b>	<b>116</b>	<b>223</b>	<b>309</b>

# Movement in Restructured Accounts

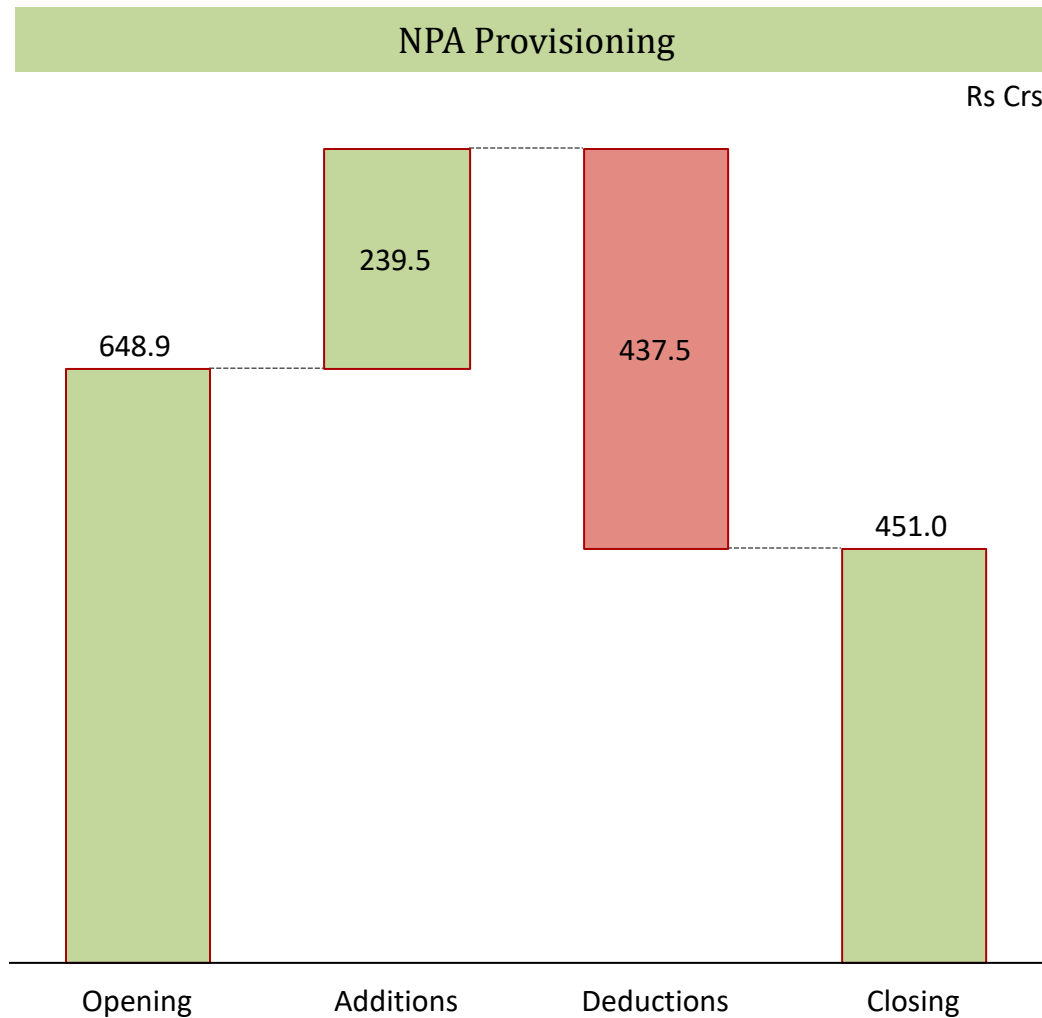


Shift of focus from  
Large Corporate  
to  
SMEs

Defocusing from  
Power & Infra Sectors

Special Recovery Cell  
&  
Asset Monitoring Cell

# Adequate Provisioning

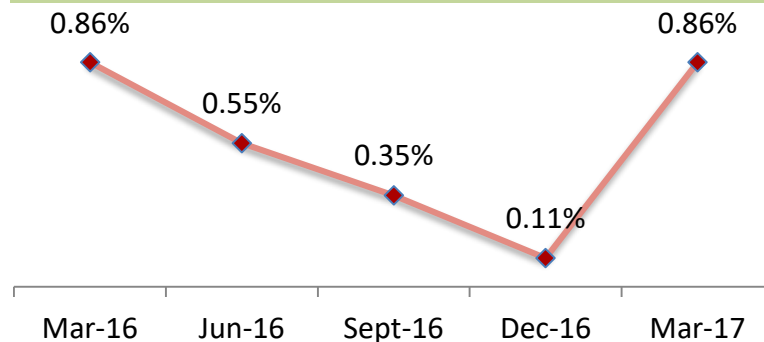


Provisioning  
Coverage Ratio 55.1%

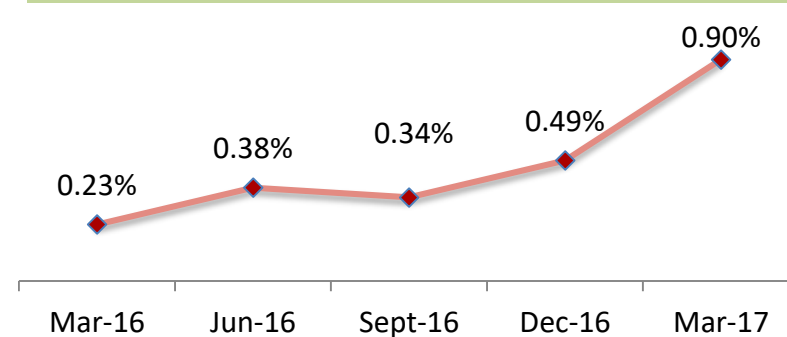
Advances in the Initial  
quarters as NPAs :  
Requiring  
Less Provisioning

# Fresh Slippages/Advance Ratios

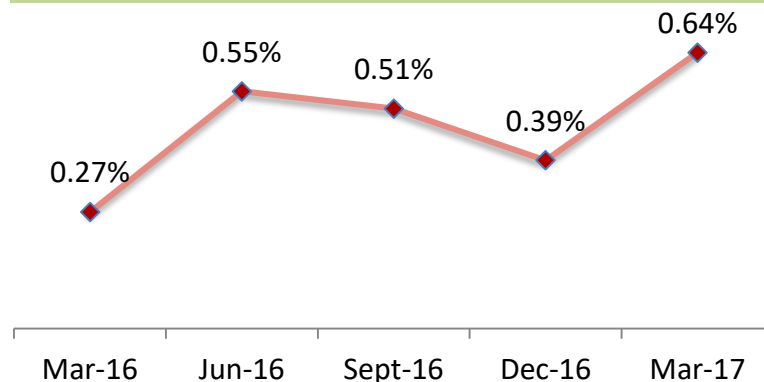
## Retail Slippage



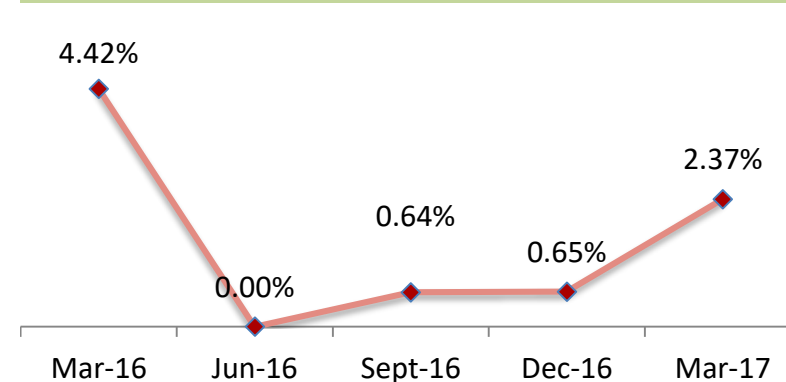
## Agriculture Slippage



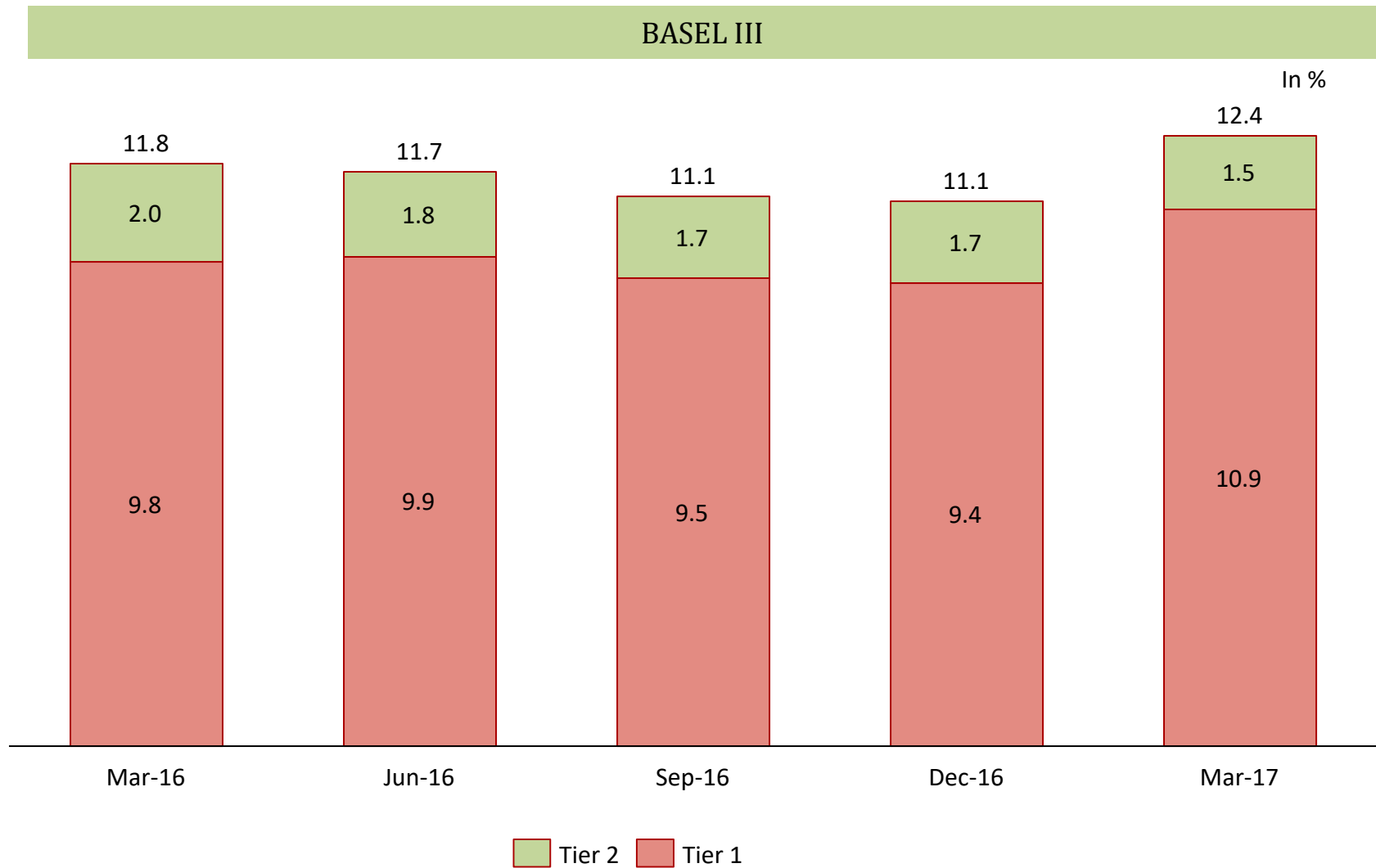
## SME Slippage



## Corporate Slippage



# Well Capitalized to support Growth



# Balance Sheet Overview- Q4 FY17

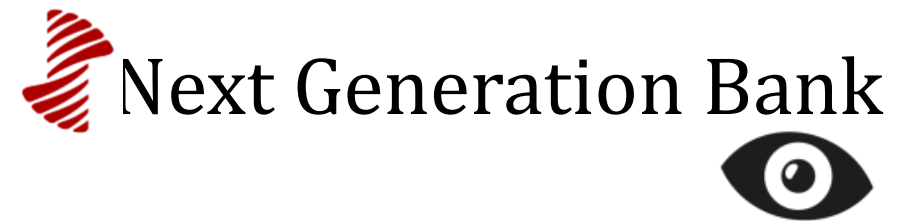
Rs Crs	Q4-FY 17	Q4-FY 16	Y-o-Y (%)	Q3-FY 17	Q-o-Q (%)
<b>Capital &amp; Liabilities</b>	<b>74,312</b>	<b>63,175</b>	<b>17.63%</b>	<b>71,446</b>	<b>4.01%</b>
Capital	180	135	33.51%	135	33.37%
Reserves and Surplus	4,741	3,707	27.90%	4,141	14.48%
Deposits	66,117	55,721	18.66%	63,595	3.97%
Borrowings	1,958	2,315	-15.43%	2,205	-11.23%
Other Liabilities & Provisions	1,315	1,297	1.42%	1,369	-3.94%
<b>Assets</b>	<b>74,312</b>	<b>63,175</b>	<b>17.63%</b>	<b>71,446</b>	<b>4.01%</b>
Cash & Balances with RBI	3,078	2,476	24.31%	3,576	-13.94%
Balances with Banks	810	623	29.90%	1,420	-42.99%
Investments	19,430	14,619	32.91%	17,576	10.55%
Advances	46,389	41,086	12.91%	44,256	4.82%
Fixed Assets	656	487	34.73%	595	10.33%
Other Assets	3,949	3,884	1.69%	4,023	-1.84%
<b>Business (Advances + Deposits)</b>	<b>1,12,507</b>	<b>96,806</b>	<b>16.22%</b>	<b>1,07,850</b>	<b>4.32%</b>
Current Accounts	2,753	1,983	38.80%	2,946	-6.57%
Savings Accounts	12,994	10,476	24.04%	13,540	-4.03%
CASA Ratio	23.82%	22.36%	146bps	25.92%	-210bps

# Profit & Loss Overview- Q4 FY17

Rs Crs	Q4-FY17	Q4-FY 16	Y-o-Y (%)	Q3-FY17	Q-o-Q (%)
Net Interest Income	439.10	374.29	17.32%	417.52	5.17%
Other Income	137.71	139.06	-0.97%	258.51	-46.73%
<b>Total Income</b>	<b>576.81</b>	<b>513.35</b>	<b>12.36%</b>	<b>676.03</b>	<b>-14.68%</b>
Operating Expenses	296.01	291.06	1.70%	299.06	-1.02%
Operating Profit	280.80	222.30	26.32%	376.97	-25.51%
Provisions (Ex-Tax) & Contingencies	165.30	116.25	42.20%	206.63	-20.00%
<b>Profit Before Tax</b>	<b>115.50</b>	<b>106.05</b>	<b>8.91%</b>	<b>170.34</b>	<b>-32.20%</b>
Provision for Tax	39.96	33.08	20.80%	58.96	-32.23%
<b>Profit After Tax</b>	<b>75.54</b>	<b>72.97</b>	<b>3.53%</b>	<b>111.38</b>	<b>-32.18%</b>

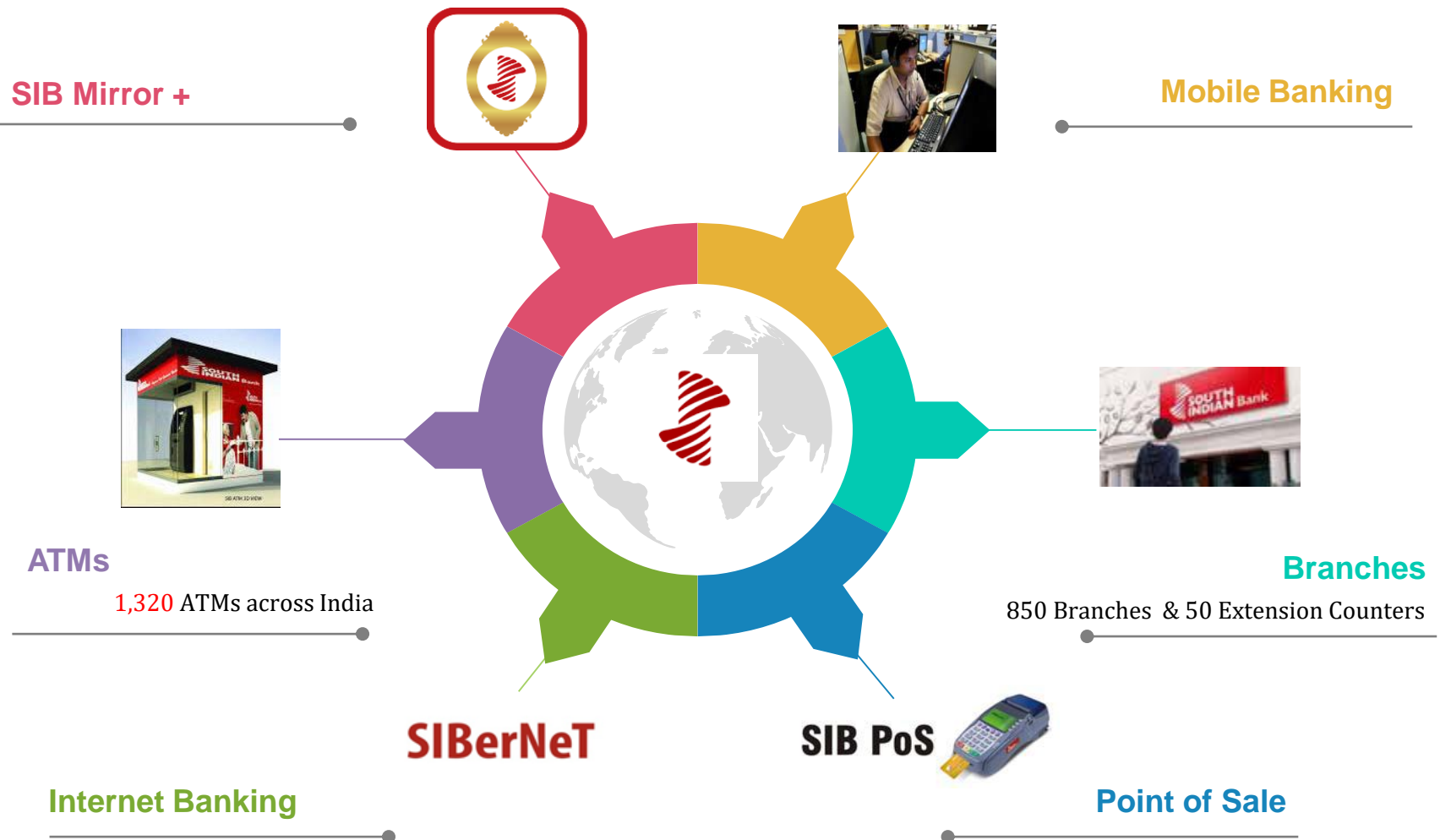
# Key Metrics- Quarterly

Particulars	FY15				FY16				FY17			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
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%
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%
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%
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%
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%
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%
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%
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	27.3
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
Branches												
- Kerala	439	440	441	444	447	447	447	449	453	454	455	463
- South India (Ex-Kerala)	230	232	233	239	242	244	244	245	245	245	245	246
- Rest of India	132	133	136	139	139	140	140	140	140	140	140	141
<b>Total Branches</b>	<b>801</b>	<b>805</b>	<b>810</b>	<b>822</b>	<b>828</b>	<b>831</b>	<b>831</b>	<b>834</b>	<b>838</b>	<b>839</b>	<b>840</b>	<b>850</b>
ATMs												
- Kerala	565	587	607	651	670	682	688	698	701	713	718	724
- South India (Ex-Kerala)	297	313	325	365	378	380	384	387	388	391	393	394
- Rest of India	156	163	176	184	196	198	200	202	202	202	202	202
<b>Total ATMs</b>	<b>1,018</b>	<b>1,063</b>	<b>1,108</b>	<b>1,200</b>	<b>1,244</b>	<b>1,260</b>	<b>1,272</b>	<b>1,287</b>	<b>1,291</b>	<b>1,306</b>	<b>1,313</b>	<b>1,320</b>

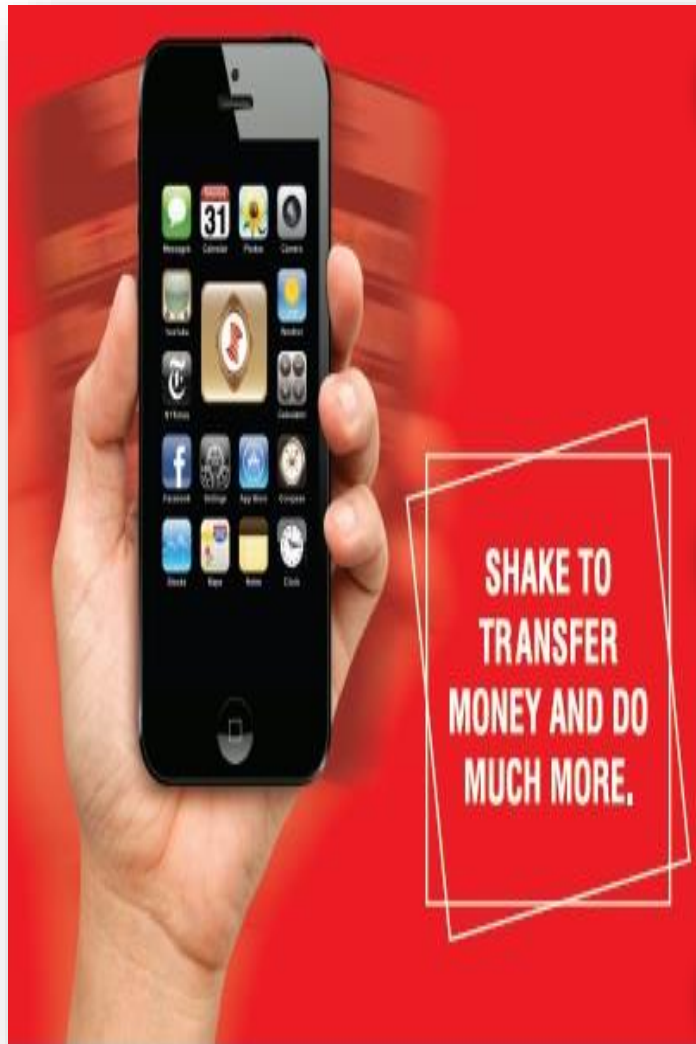


# Present across Customer Touch Points

## Traditional & Alternate Channels



# Technology Initiatives



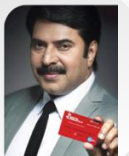
SIB Mirror is a mobile-led platform with instant account access, balance retrieval, immediate fund transfers, all account intimations, and much more

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

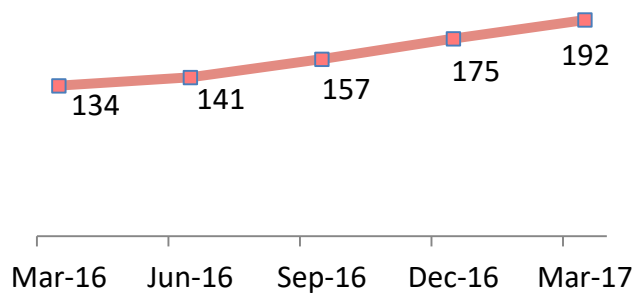


Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools

# Personal Banking: Technology Banking

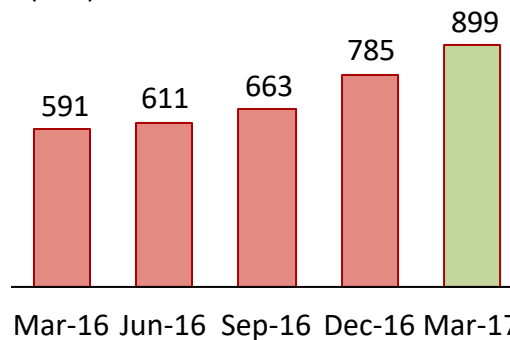
## Active Internet Users

(000)'s



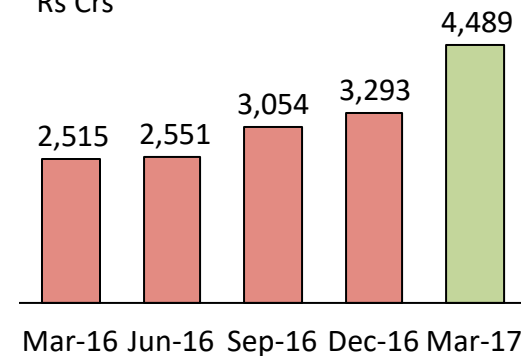
## Internet Transaction Volume

(000)'s



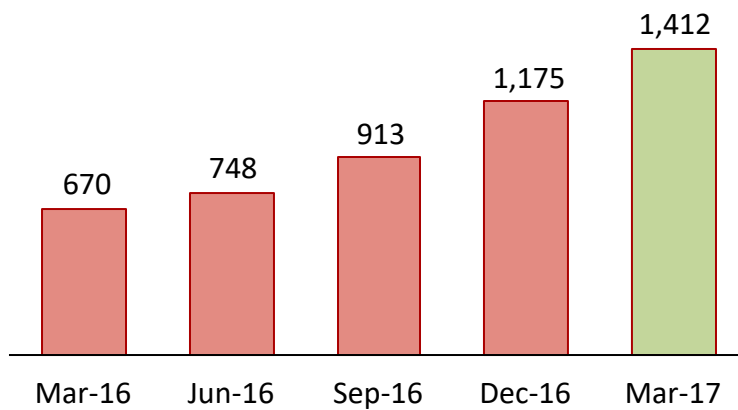
## Internet Transaction Value

Rs Crs



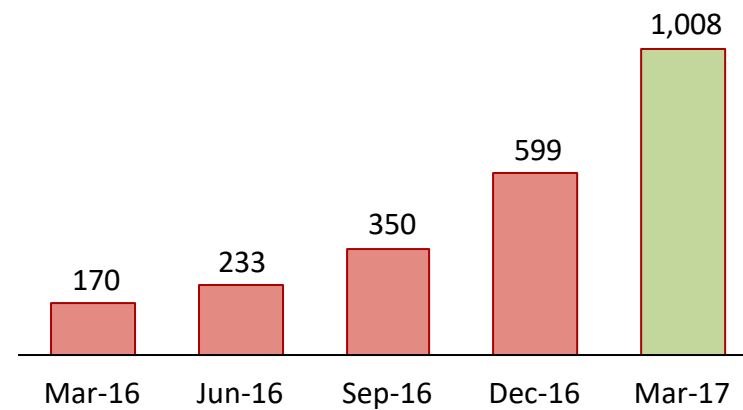
## Mobile Transaction Volume

(000)'s



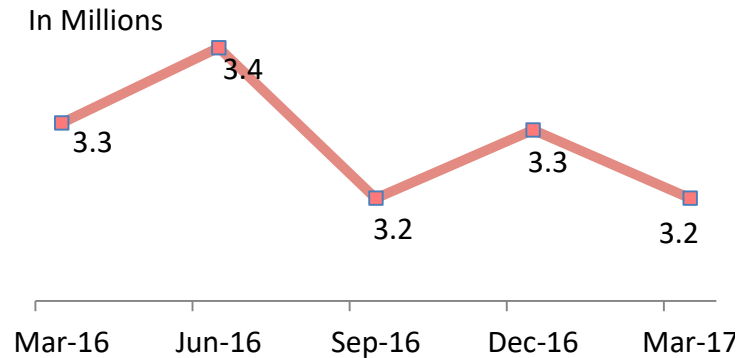
## Mobile Transaction Value

Rs Crs

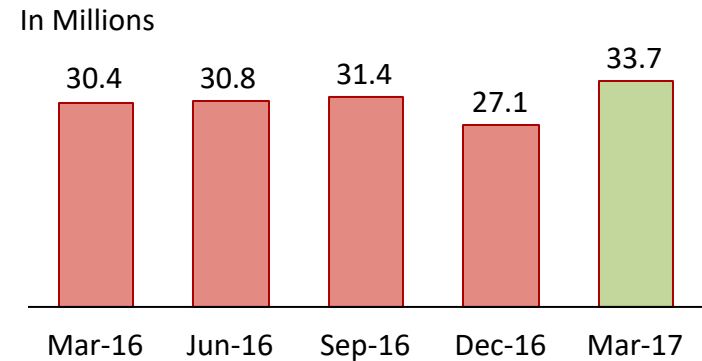


# Personal Banking: Debit Cards

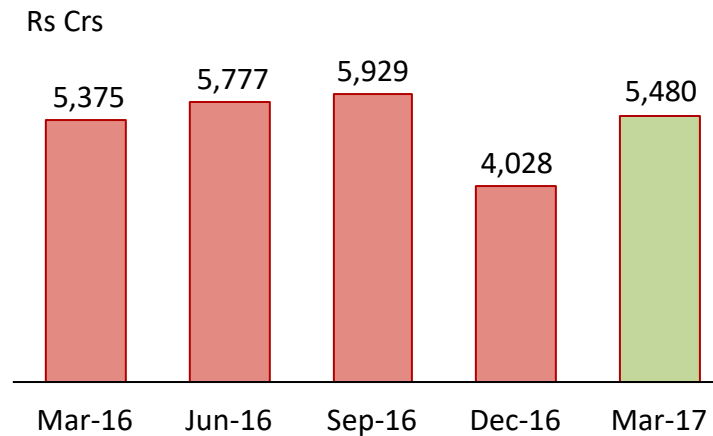
## No of Active Debit Cards



## Debit Card Transaction Volumes




## Debit Card Transaction Value



**Transaction volumes and value dropped in December 2016 quarter owing to large number of ATM's being non-operational and volume restriction due to demonetisation**

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# An Inflection Point



# Moving Towards Vision 2020...

A green circular icon with a white center, containing the text "Appointed International Finance Corporation".

## 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

A purple circular icon with a white center, containing the text "Entered Memorandum of Understanding with NSIC".

## Entered Memorandum of Understanding with NSIC

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

A red circular icon with a white center, containing the text "Opened Centralized Marketing & Processing Centre".

## Opened Centralized Marketing & Processing Centre

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

**....to become Retail Banking Power House**



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

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

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

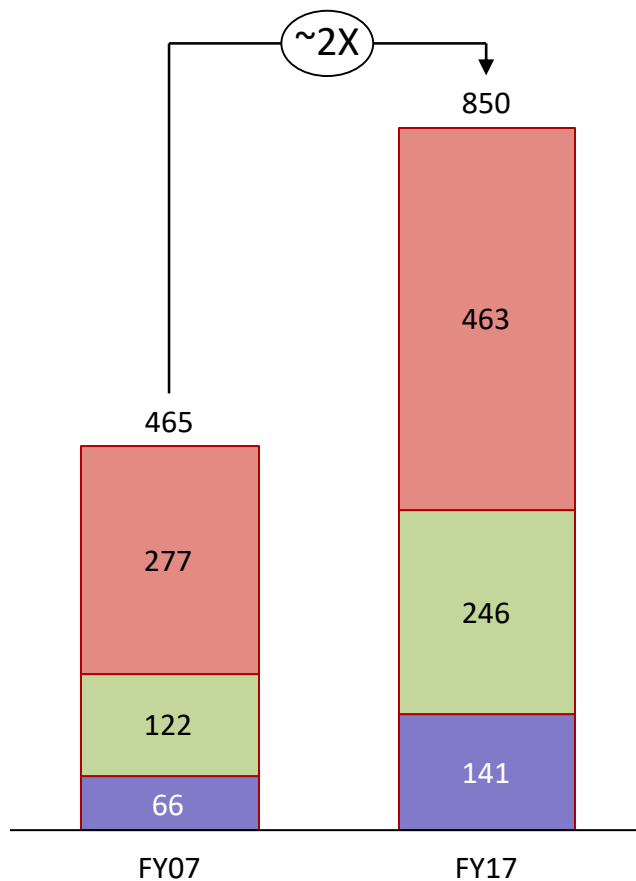
FIRST bank in the private sector to start Industrial Finance Branch in March 1993

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

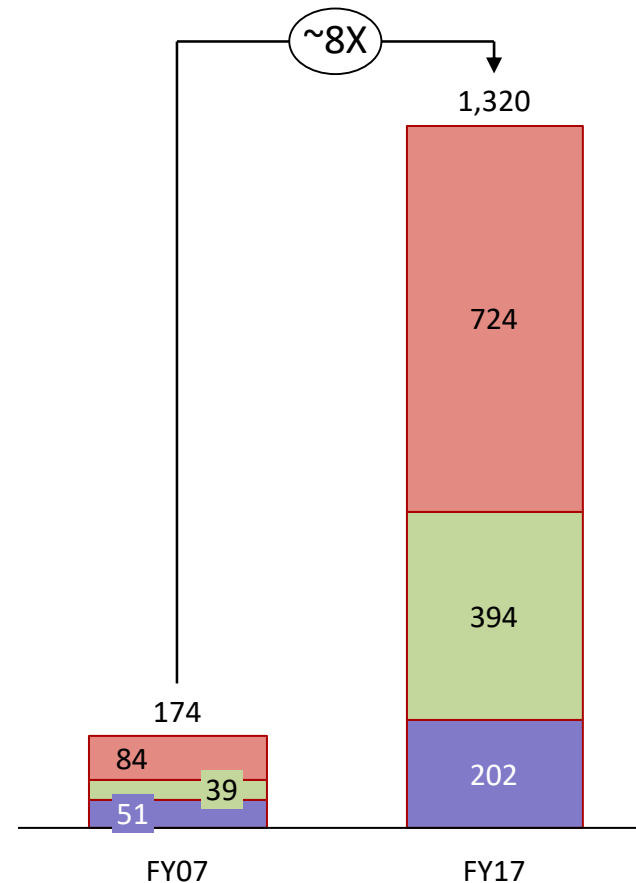
**The FIRST Kerala based bank to implement  
Core Banking System**

# Expansion since FY07

Branch Network



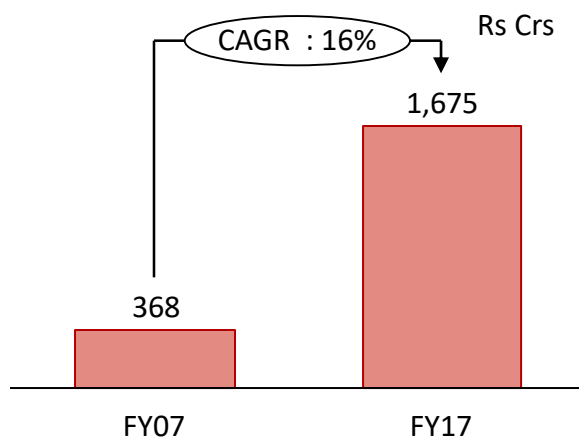
ATM Network



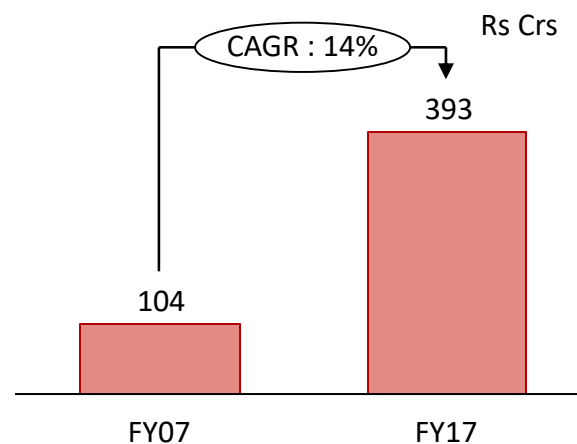
■ Kerala ■ South Ex-Kerala ■ Others (Rest of India)

# Performance since FY07

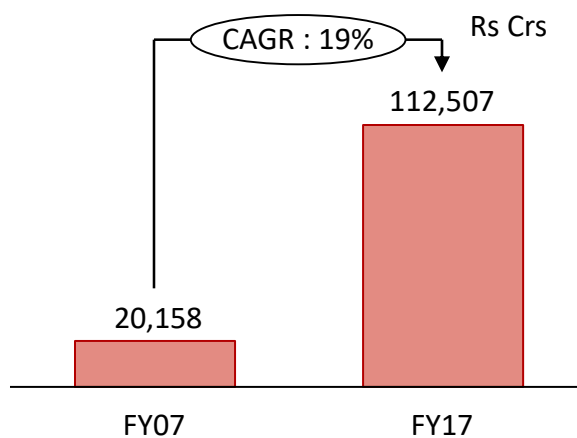
## Net Interest Income



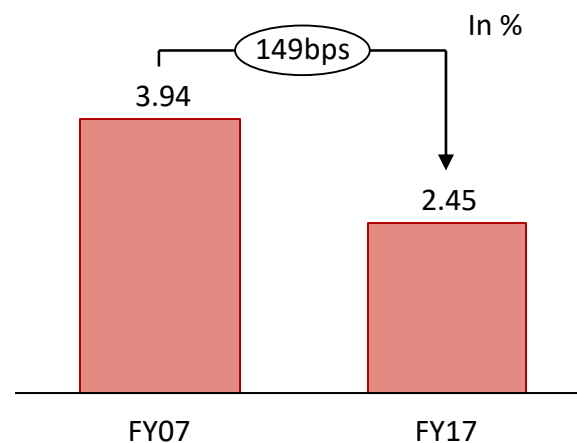
## Profit After Tax



## Business (Advances + Deposits)



## Gross NPA



# Leadership Team

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

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

- Bachelors Degree in Science, MBA and CAIIB

**Mr. Benoy Varghese, Senior General Manager**  
(Credit Department)

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

**Mr. Raphael T.J., Senior General Manager**  
(Marketing & Information Technology)

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

**Mr. Anto George T, General Manager**  
(Retail Banking Division)

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

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

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

# Management Team

## 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



**For further information, please contact:**

**Company**

**The South Indian Bank Ltd.**

CIN – L65191KL1929PLC001017

Mr. C. P. Gireesh, CFO

[cpgireesh@sib.co.in](mailto:cpgireesh@sib.co.in)

[www.southindianbank.com](http://www.southindianbank.com)

**Investor Relations Advisors**

**Strategic Growth Advisors Pvt. Ltd.**

CIN - U74140MH2010PTC204285

Ms. Payal Dave / Mr. Shogun Jain

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