

DEPT: SECRETARIAL

REF. No.: SEC/ST.EX.STT/123/2025-26

DATE : October 16, 2025

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 with respect to financial results of The South Indian Bank Limited for the quarter/half year ended 30th September, 2025.

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

Kindly take the same in your records.

Yours faithfully,

(JIMMY MATHEW)
COMPANY SECRETARY

Encl.: a/a

Where your growth meets our vision.

Investing in Relationships since 1929

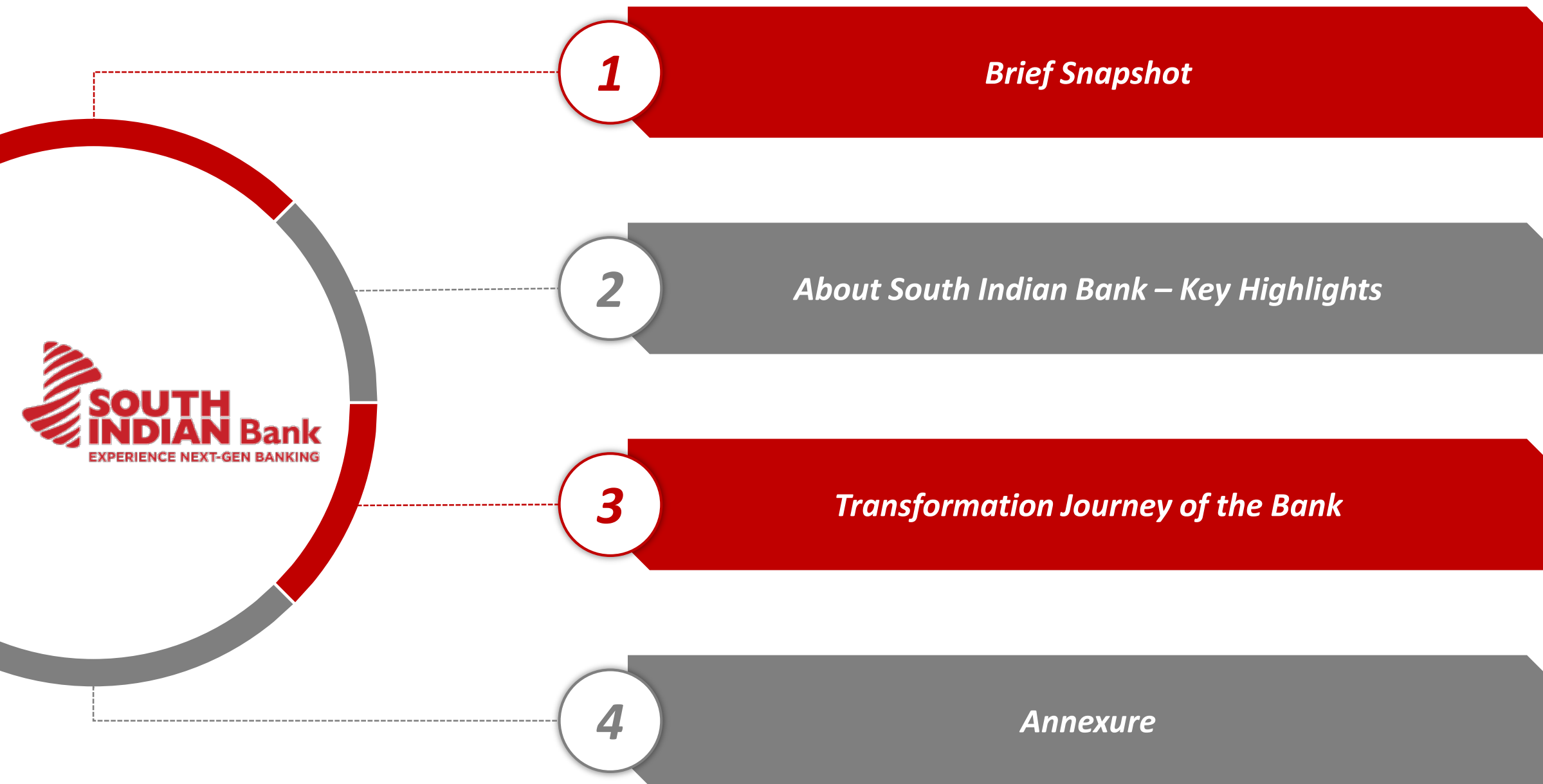


Investor Presentation
Q2 FY 2025-26



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Key Highlights



1

Portfolio quality continues to hold



2

Shift from Corporate to MSME and Retail, gathers momentum



3

Material increase in branch productivity



4

Significant improvement in processes and systems



5

Focus on digital channel to drive operating efficiency



BRIEF SNAPSHOT

Performance Highlights (1/2)

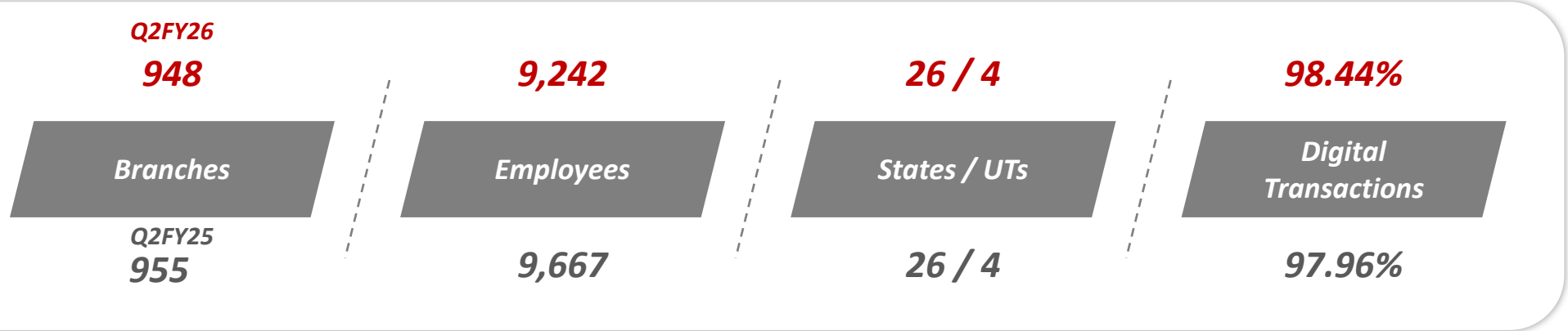
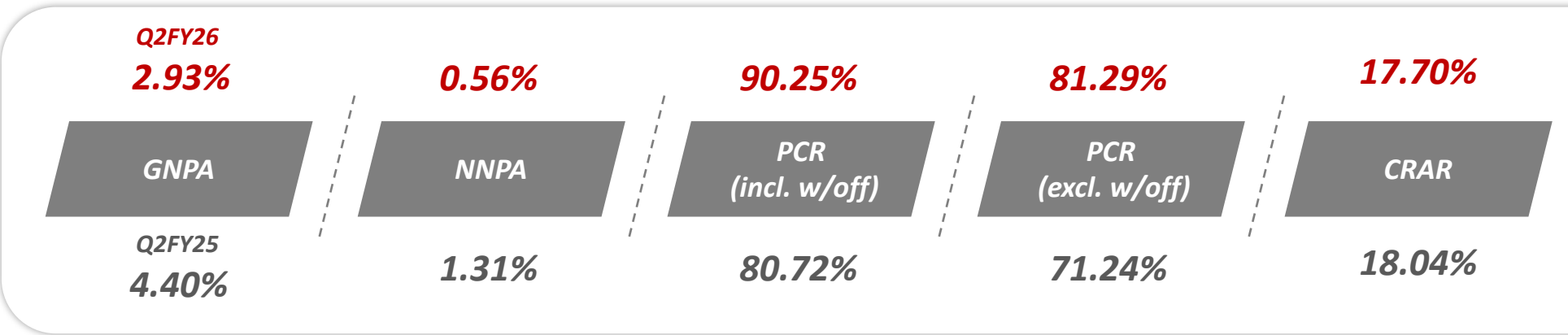


Q2FY26 Rs. 92,286 Cr	Rs. 105,025 Cr	Rs. 115,635 Cr	Rs. 112,625 Cr	31.86%
Gross Advances	Disbursements	Deposits	Retail Deposits	CASA %
Q2FY25 Rs. 84,714 Cr	Rs. 76,872 Cr	Rs. 105,451 Cr	Rs. 101,651 Cr	31.80%

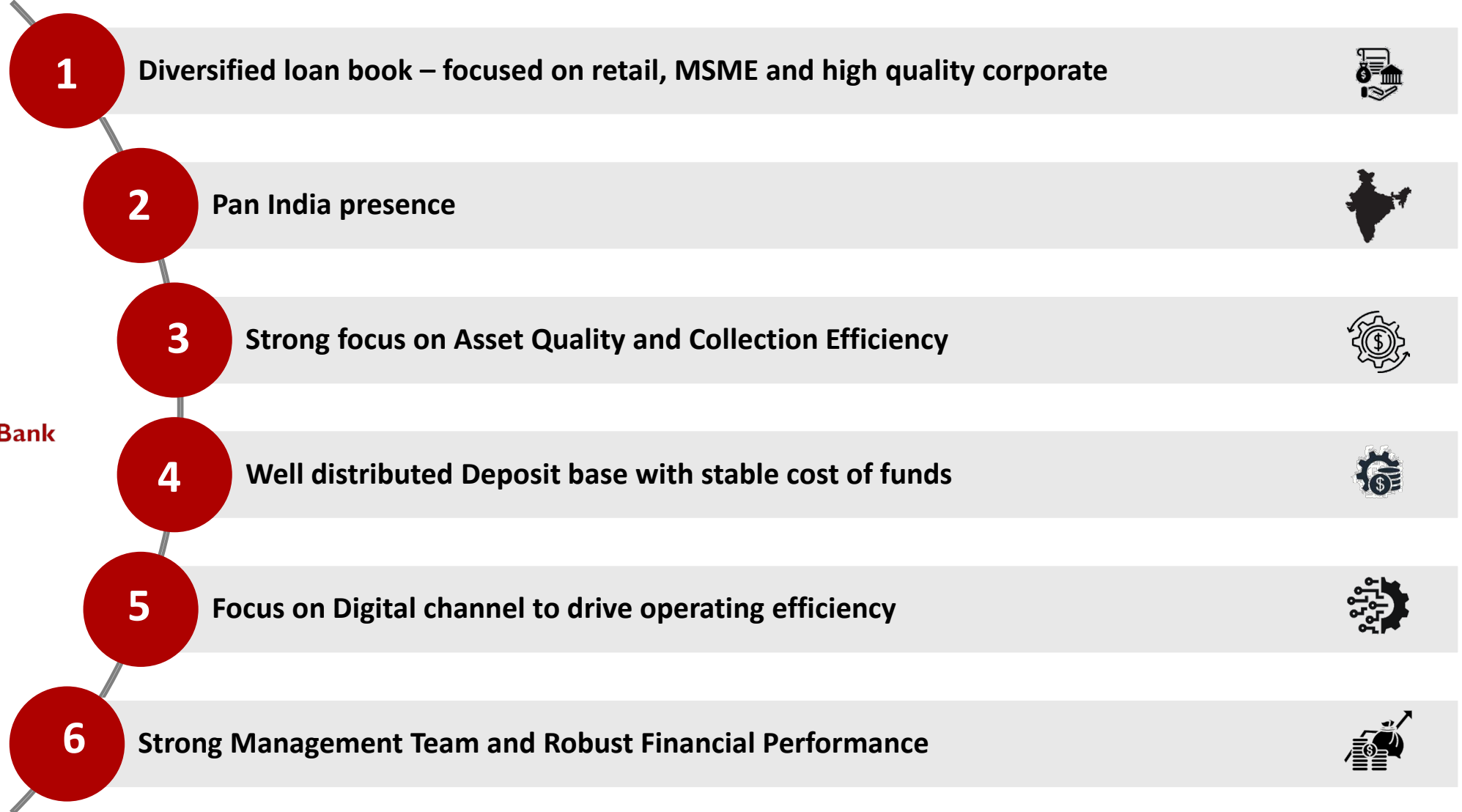
Q2FY26 Rs. 351 Cr	2.80%	1.02%	13.11%
Profit After Tax	Net Interest Margin	Return on Assets	Return on Equity
Rs. 325Cr Q2FY25	3.24%	1.07%	13.71%



Performance Highlights (2/2)

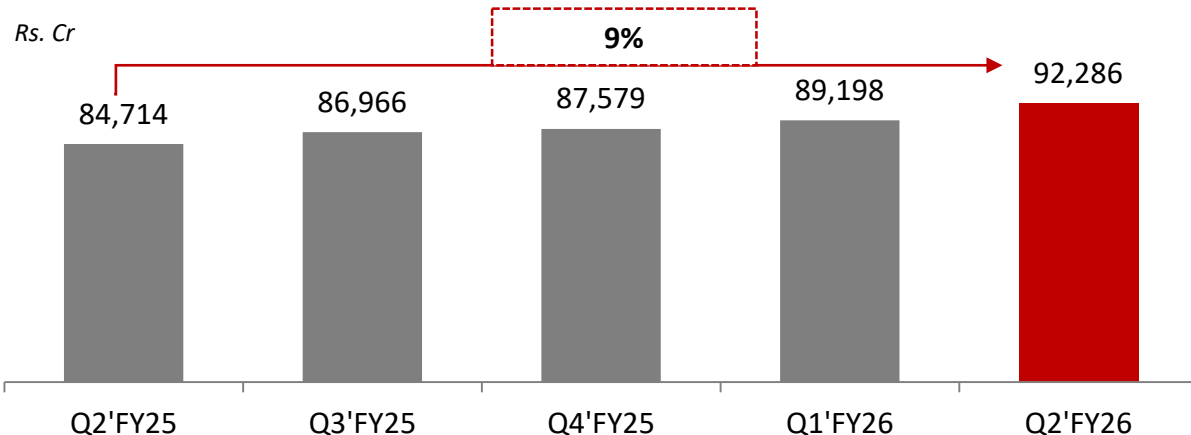


***ABOUT SOUTH INDIAN BANK
– KEY HIGHLIGHTS***

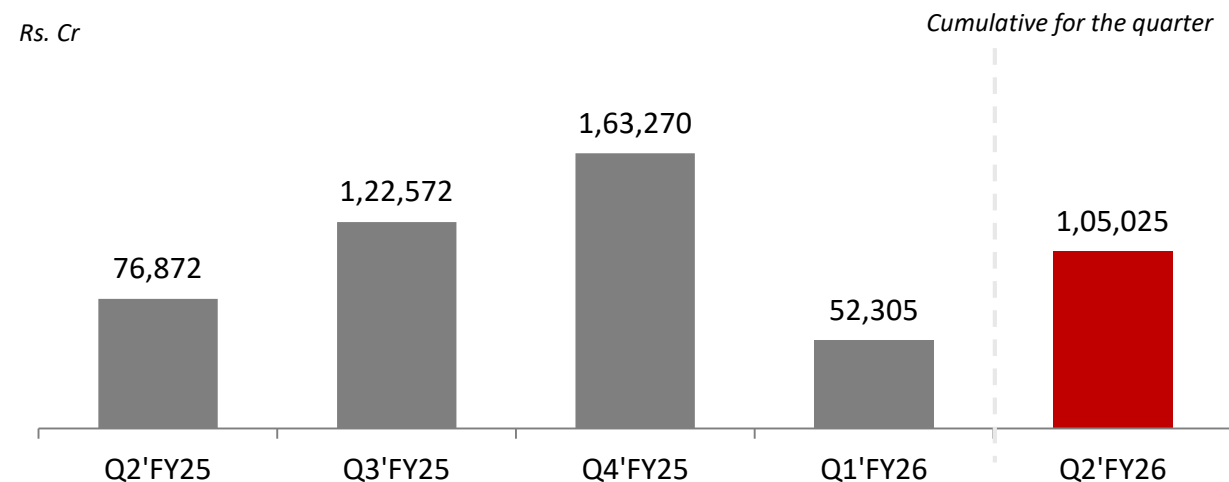


1 Diversified loan book with granularity and strong growth in disbursements

Consistently growing loan book....

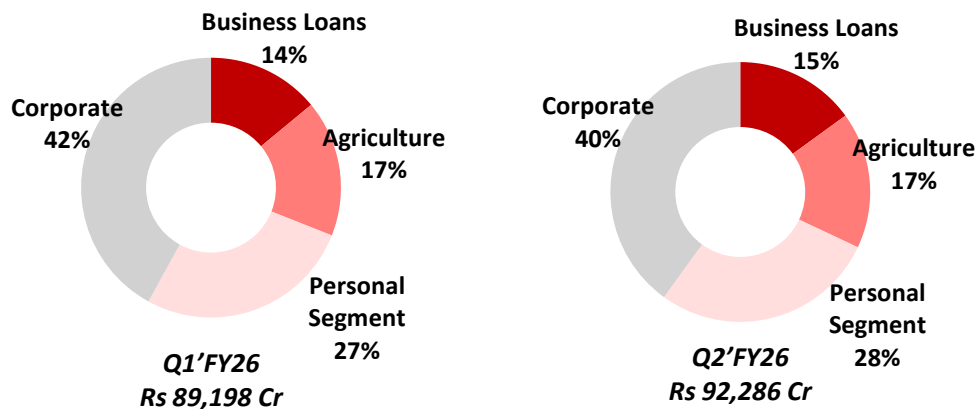


...and Disbursements



With a diversified portfolio...

Well diversified loan book with ~60% other than corporates



Disbursements Vertical wise

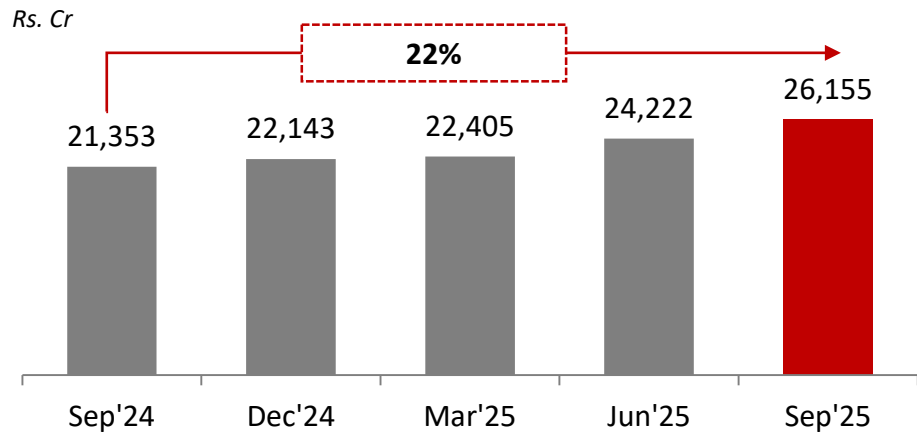
Rs. Cr

Business Segment	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26
Corporate	37,995	39,406	33,575	45,383	43,922
B Segment (MSME)	855	1,155	1,540	1,136	1,945
Agriculture (Excl. Gold)	218	216	290	290	340
Retail Loans (Incl. Gold)	4,322	4,922	5,293	5,496	6,513
Grand Total	43,390	45,700	40,698	52,305	52,720

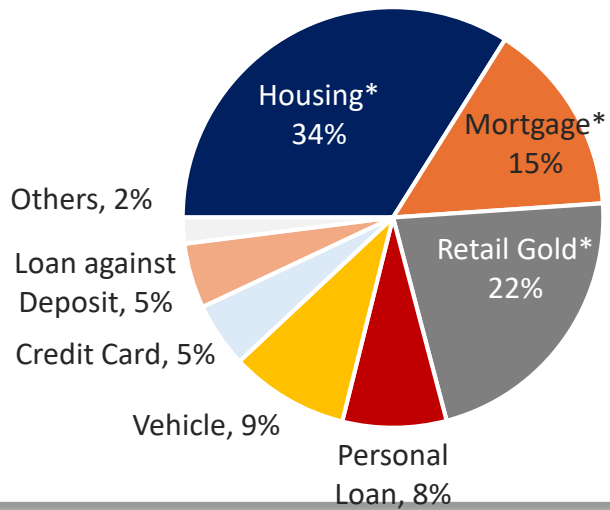
On a Y-o-Y basis B Segment (MSME) disbursement has grown by 127% & Retail Loans(Incl. gold) disbursement has grown by 51%

Consistent growth momentum in retail advances continues

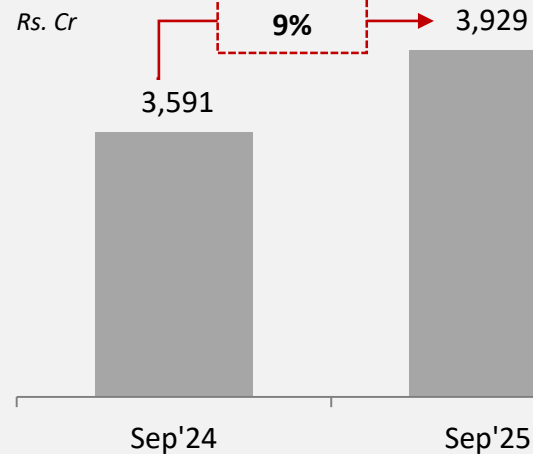
Personal Segment



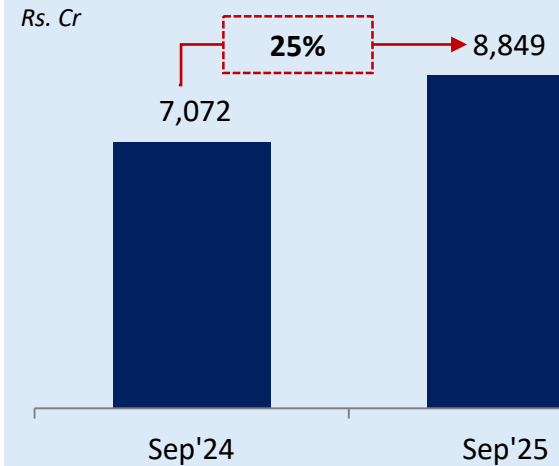
Mix of Personal Segment



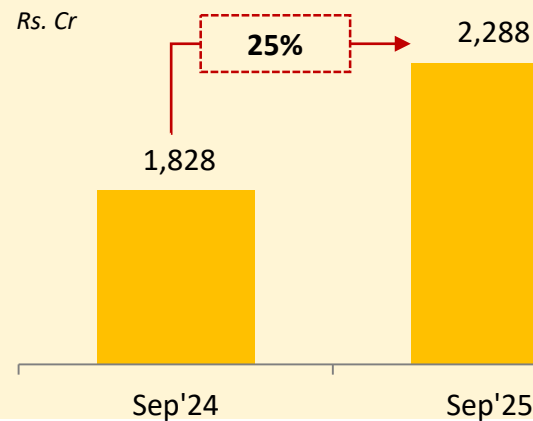
Mortgage Loan*



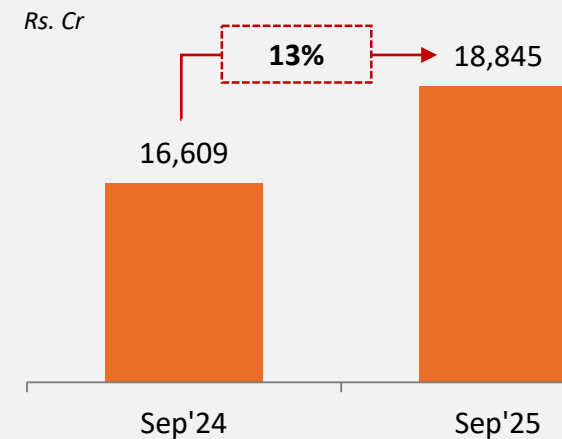
Home Loans*



Auto Loans

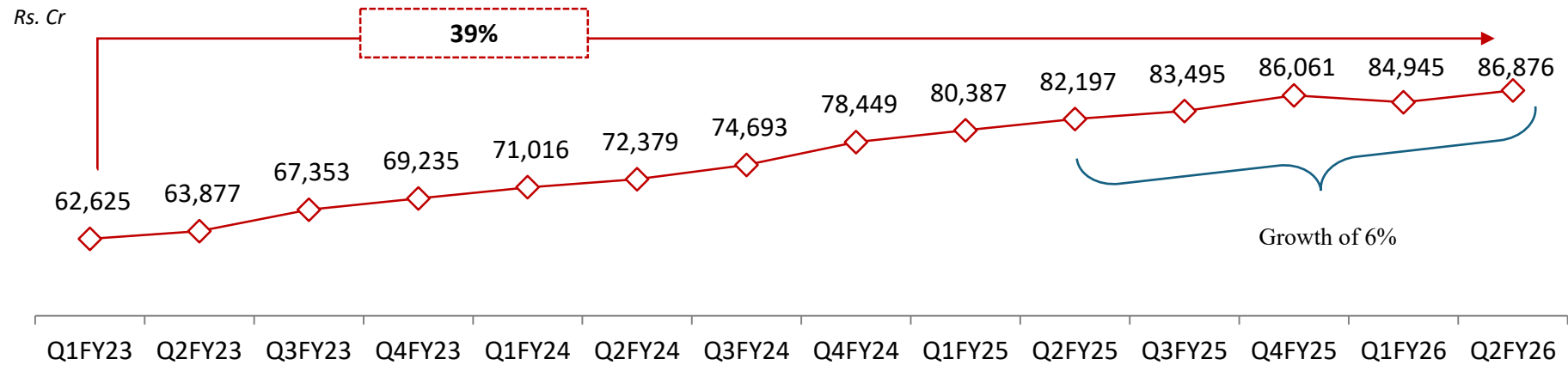


Gold (Incl Agri)

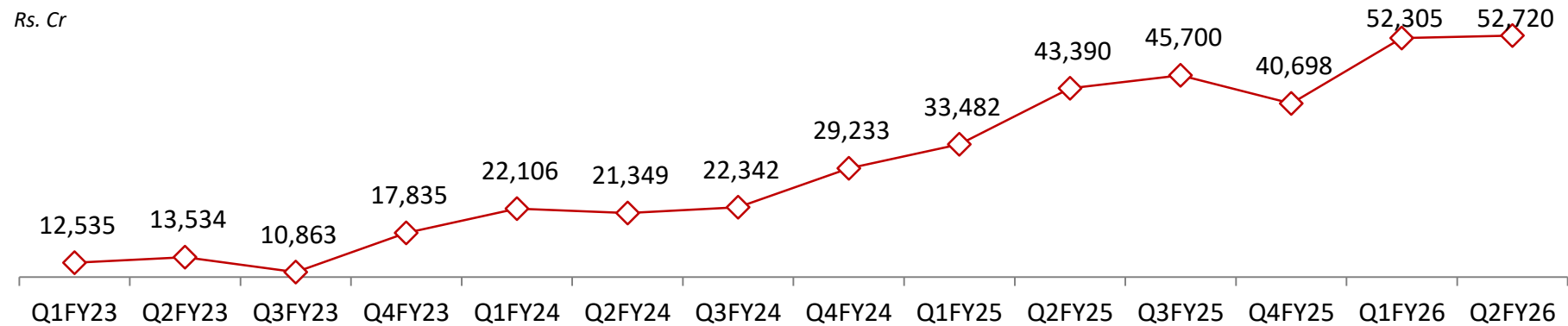


Consistent growth momentum in advances continues

Healthy growth in Avg. Advances



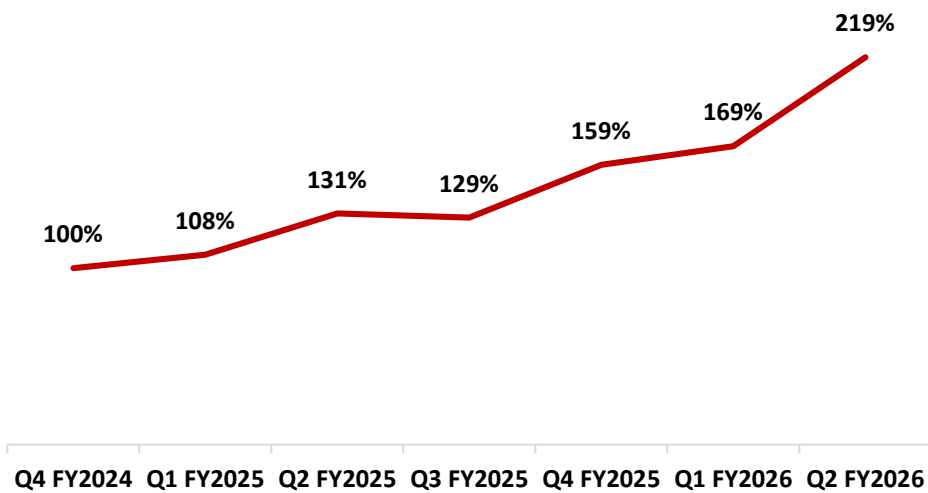
....increased loan disburseals



Branch Value Added – Same Store Sales

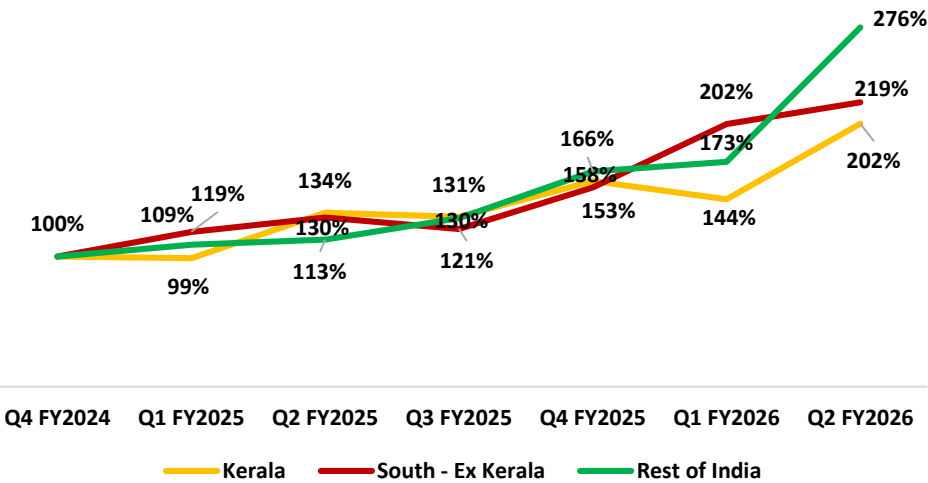
Branch Value Added

Branch Sales Value Added (Indexed)

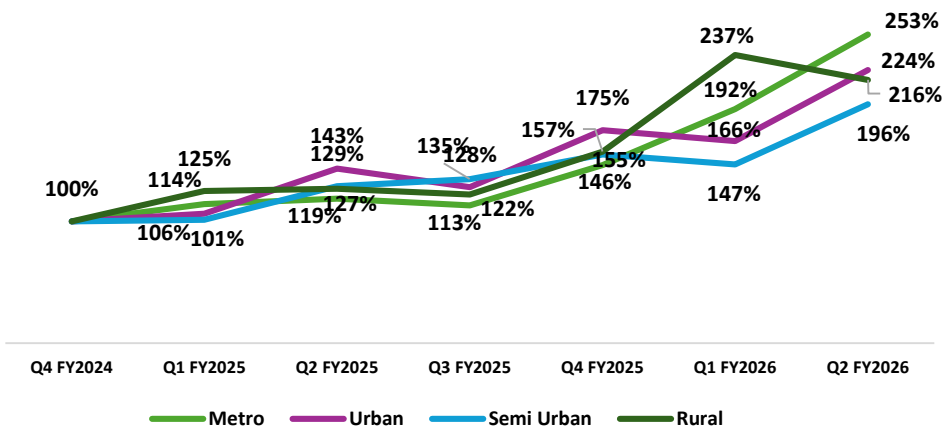


Same Store Sales are compared by computing the NPV of new product sales / incremental balances in existing accounts basis historical trends. These are compared over time. It may be noted that the value addition imputed in this process assumes the behaviour of new accounts would mimic historical trends. Therefore, this process is inherently inexact and comparison over time may not be entirely appropriate. This inherent limitation must be kept in mind while analyzing the data contained above. The above figures are rebased to 100 as on Q4 FY24.

Branch Value Added – Region wise

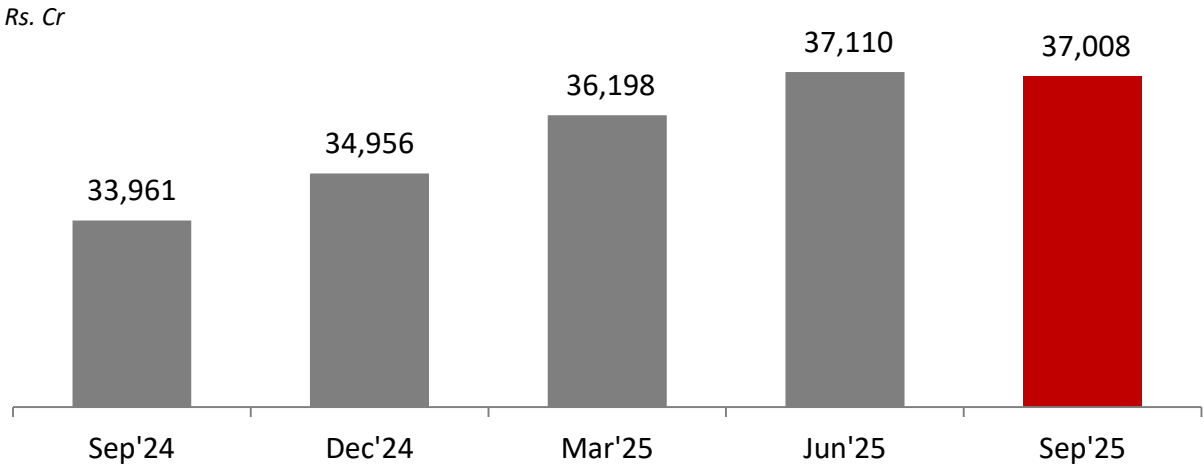


Branch Value Added – Geography wise

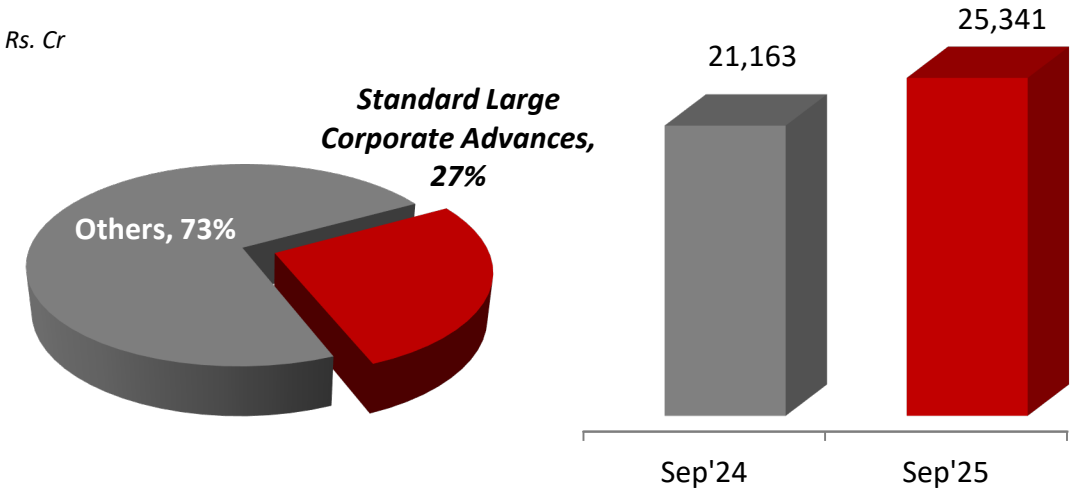


Dominant share of A & above rated corporate loans

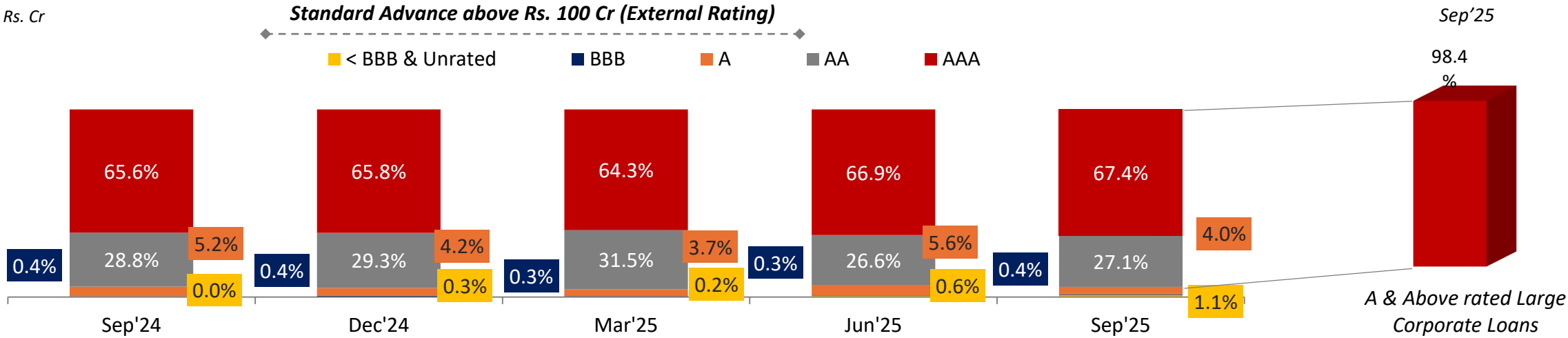
Corporate Loan Book



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



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



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

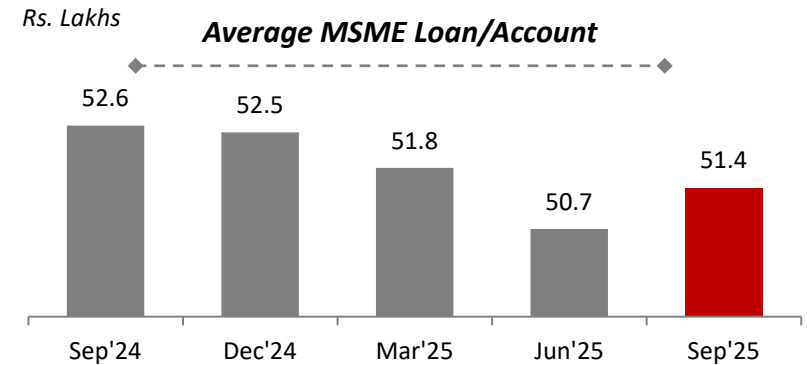
MSME Loans comprise mainly of High-Yield Portfolio

Focus on MSME loans...

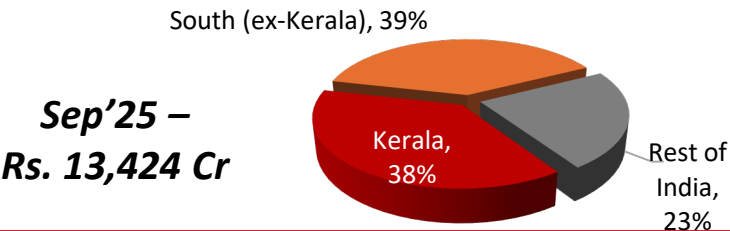
Rs. in crore	Sep-24	Dec-24	Mar-25#	Jun-25	Sep-25
MSME/SME	9,443	9,317	9,698	9,700	9,923
Others	3,471	3,725	2,988	2,960	3,501
Total	12,914	13,042	12,686	12,660	13,424

includes write off of 546 crore, excluding this growth will be 8% Y-o-Y

...while creating a granular and diversified book



Geographical Split

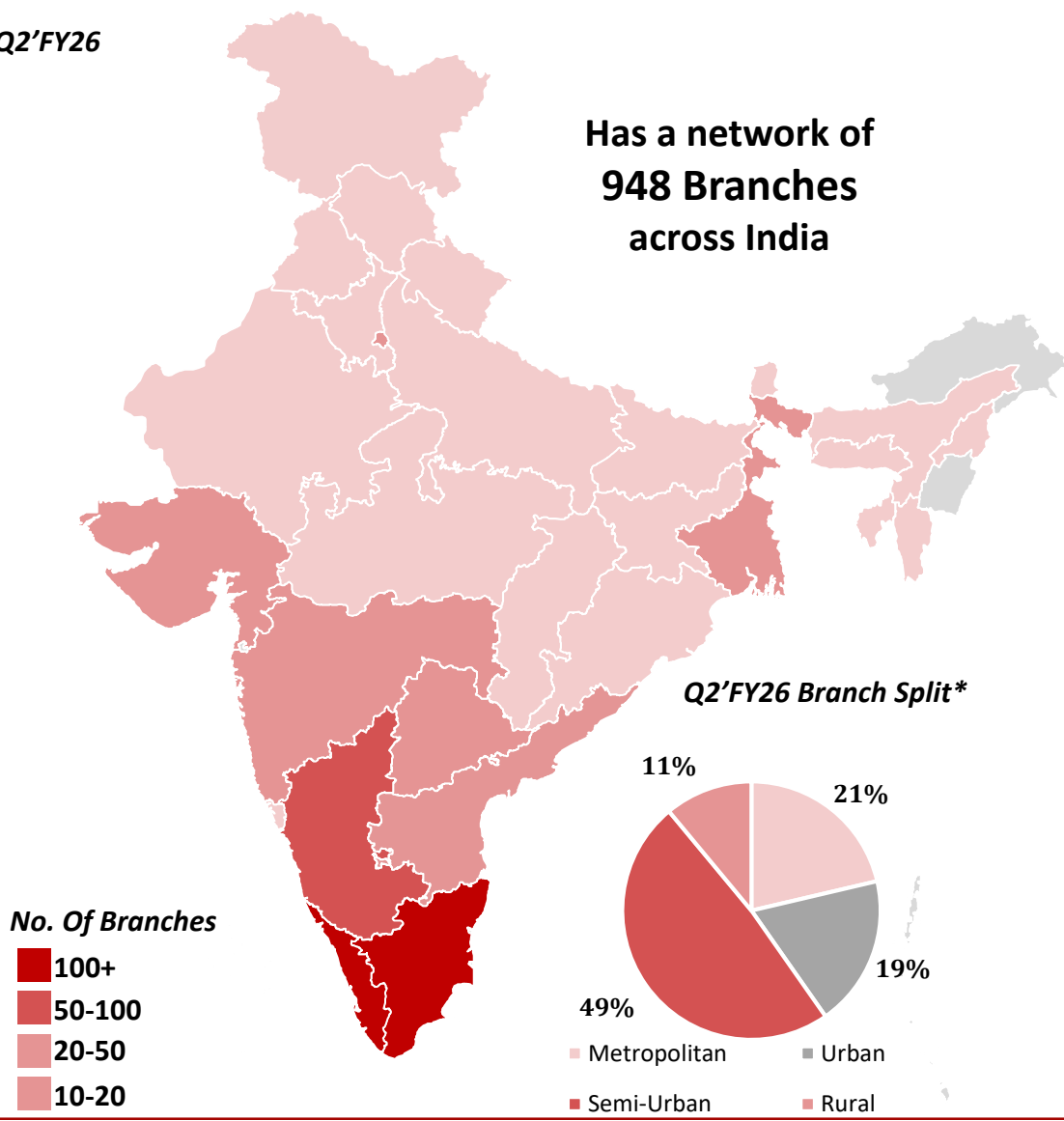


MSME Strategic Initiatives

Dedicated Vertical	MSME customers relationship managed by dedicated team with Relationship Managers and Sales Managers.
Sales Incentives	Introduced performance-driven reward system to incentivize ECG front end sales team by focusing on disbursement.
Focus on Sector-Based Lending	To drive targeted growth and manage risk effectively, we are strategically focusing on sector-based lending.
Skill Building Program	A structured skill-building initiative for MSME teams has been implemented, focusing on portfolio quality and superior customer experiences.
Tech-enabled Renewals	Transaction-based renewals were enabled through technology for hassle-free renewal of borrower accounts
Revamped ML Product	New ML product and system launched to improve market position
Branch Empowerment	Bank branches are empowered to handle small-value MSME loans with the support of on-the-ground technology for faster sanctioning.
GST Power Product Revamped	GST Power product has been modified, increasing the maximum loan amount from Rs 2 crore to Rs 5 crore.

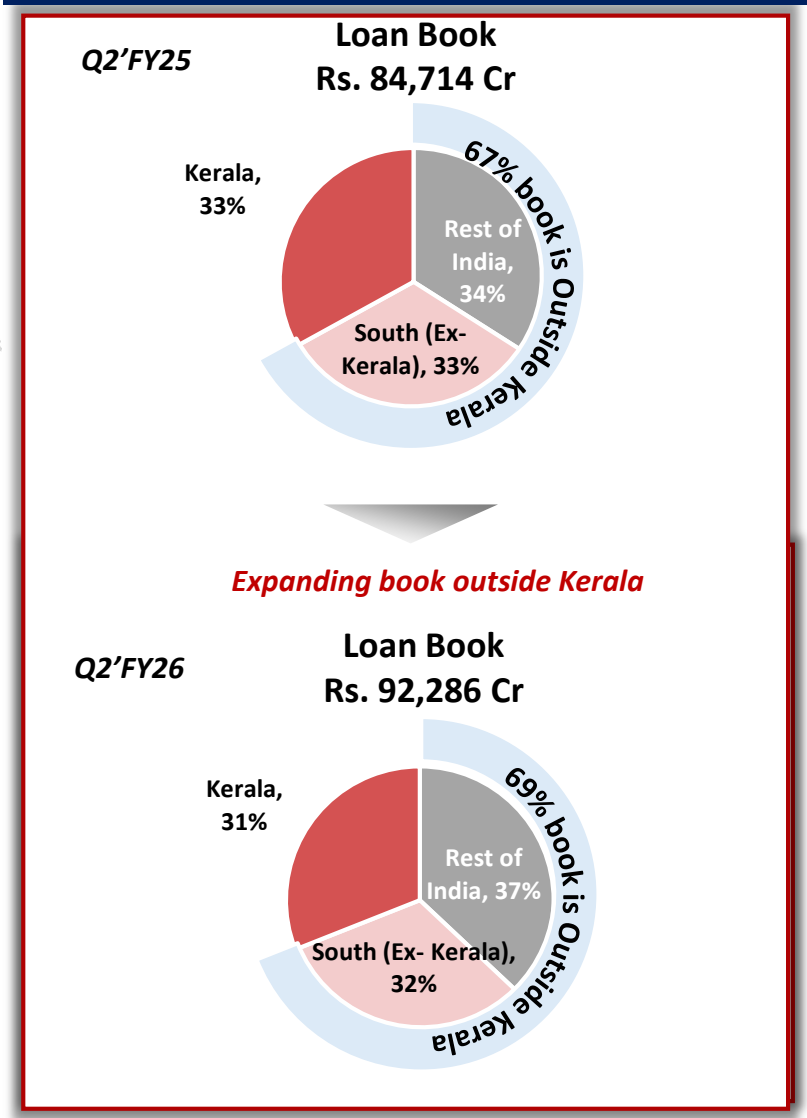
2 Pan India presence with focus on diversification

Q2'FY26

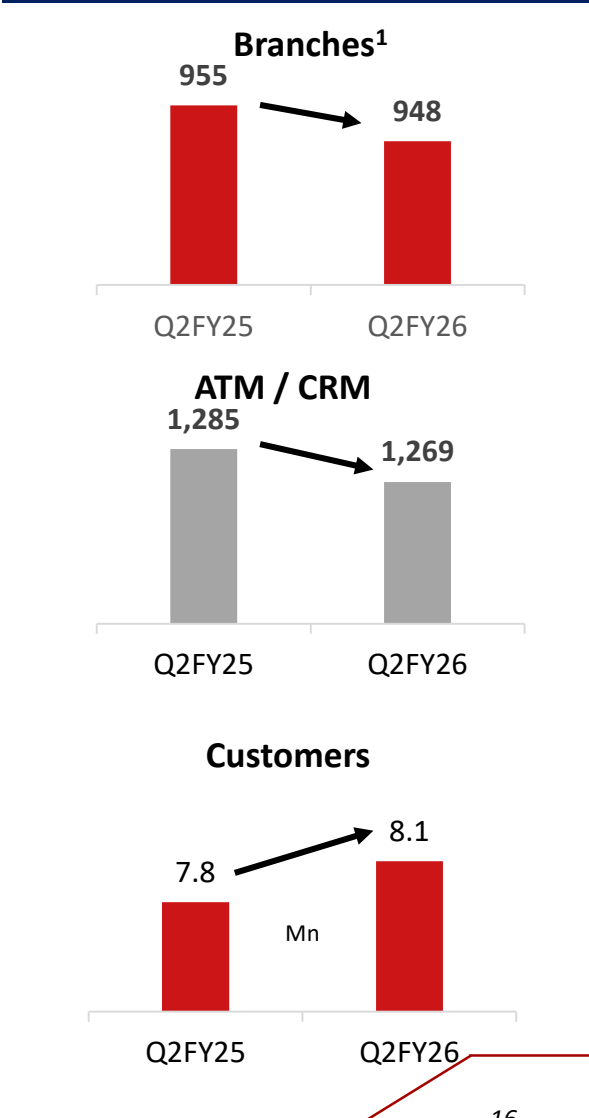


*Map for illustration purpose only

Diversifying Loan Book Outside Kerala

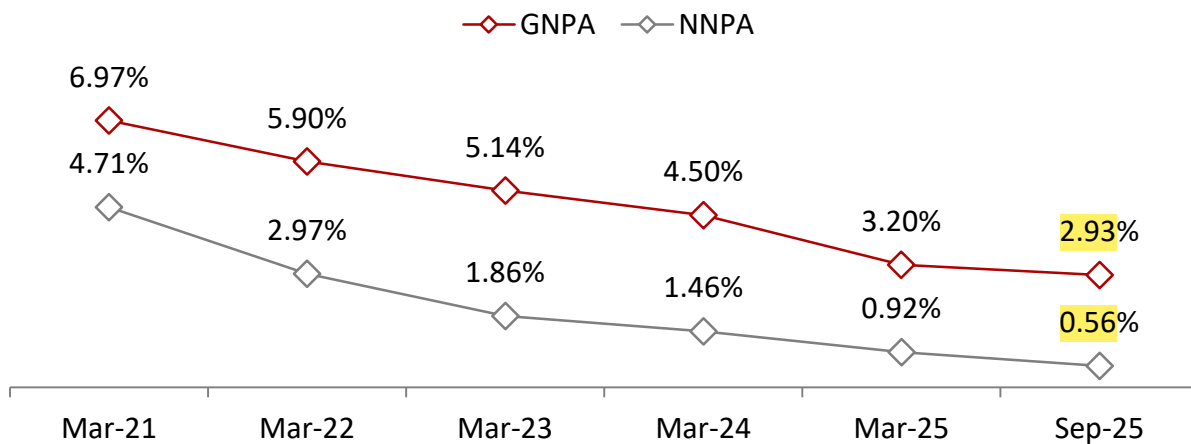


Branch Network

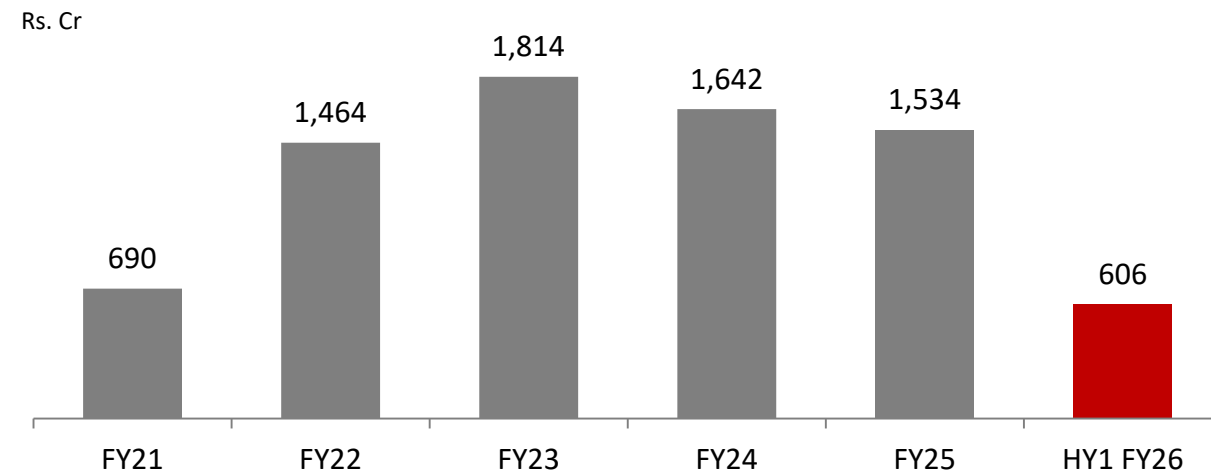


1. Excludes 5 USBs & Satellite branches

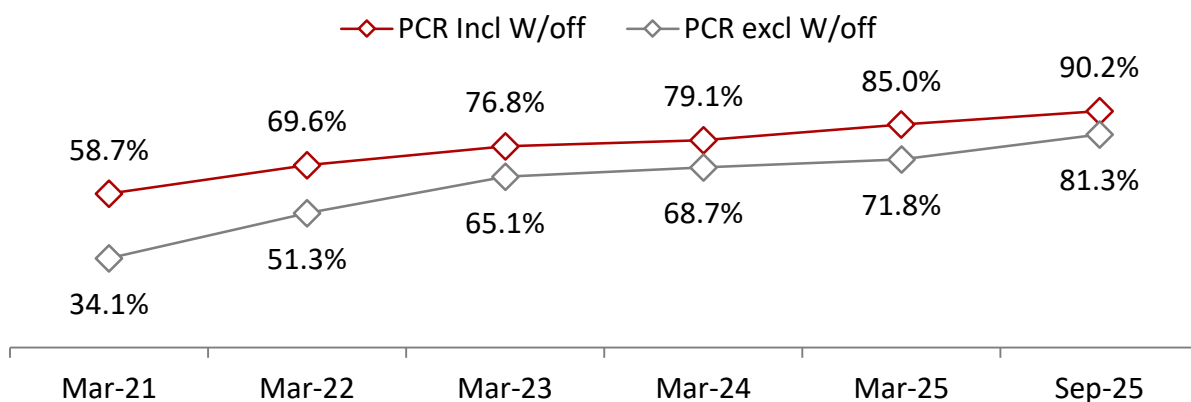
Net NPA below pre- covid level



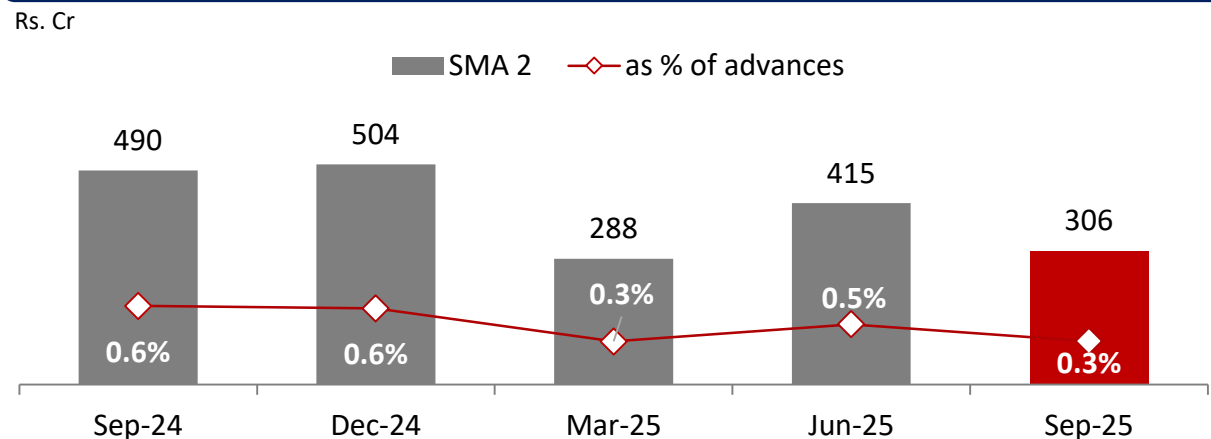
...with focus on Recoveries and Upgrades



Significant improvement in PCR....

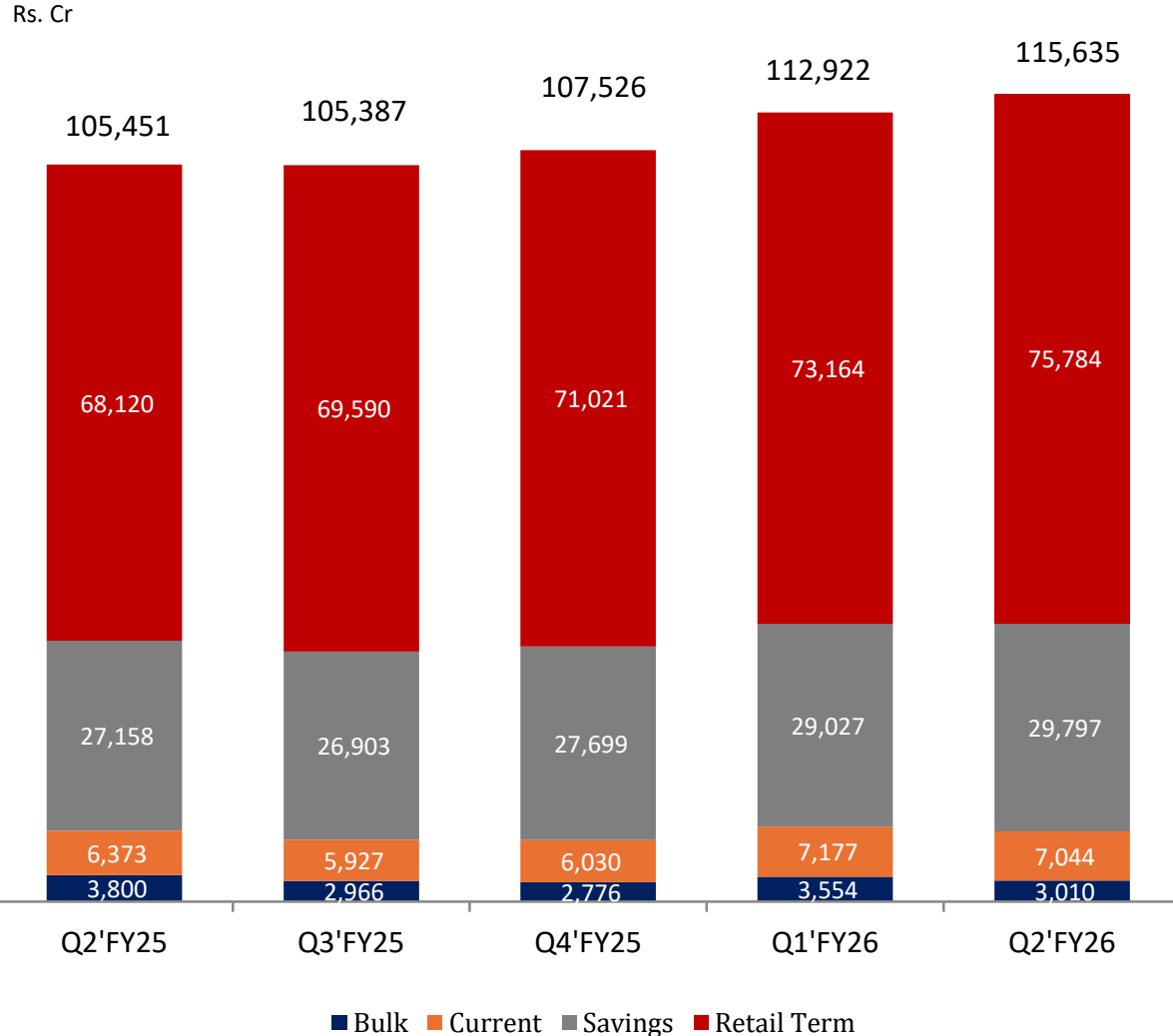


...and reduced SMA 2*

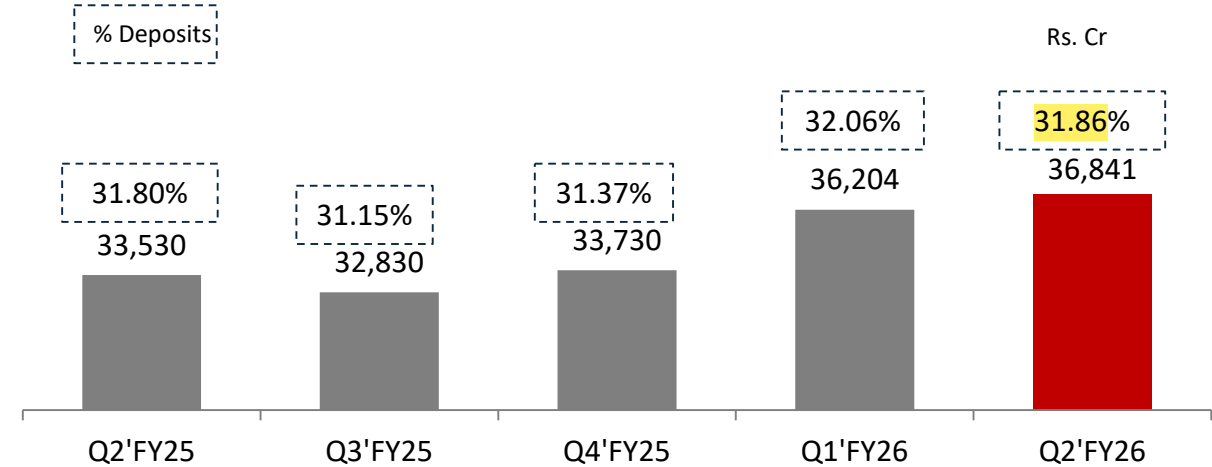


* Includes SMA2 from portfolio buyout

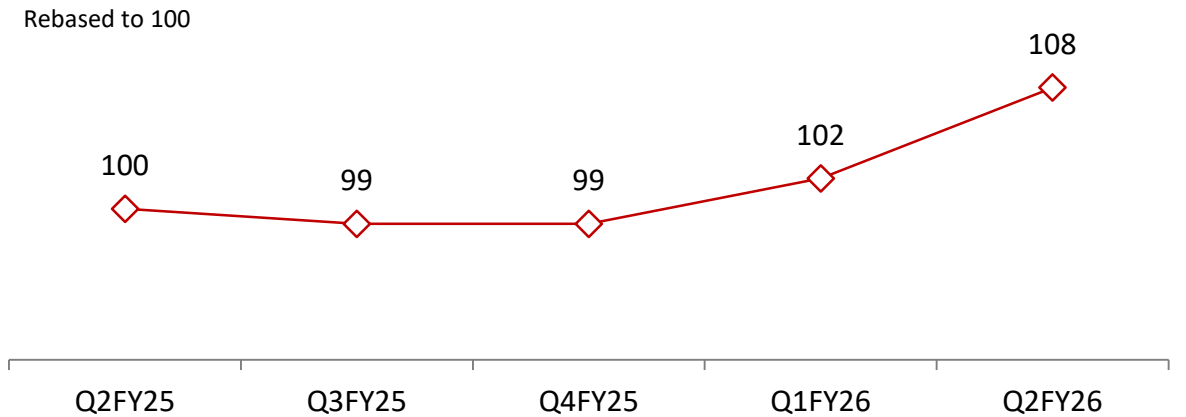
Breakup of Deposits



CASA Ratio continues to hold...



CASA AQB continues to grow consistently....



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

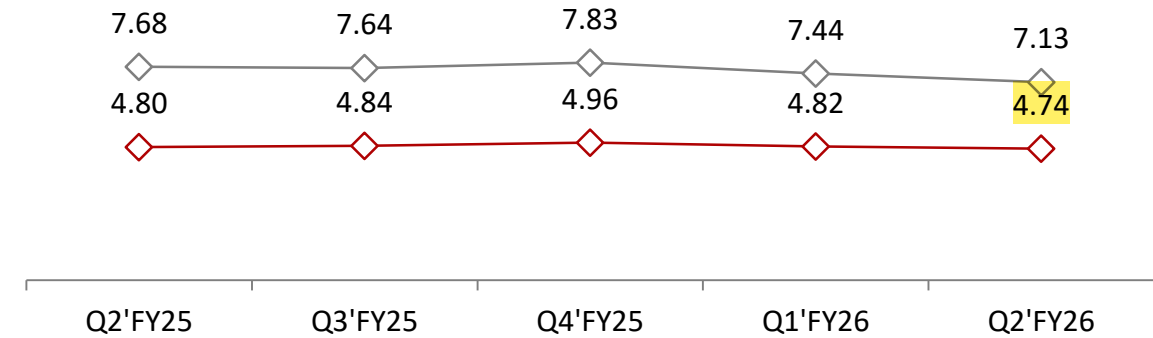
Breakup of Non Resident Deposits

Rs. Cr

Deposit Type	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26
NR SB	7,178	7,424	7,480	7,728	8,143
NR CD	58	59	55	60	62
FCNR (B), RFC & Others	2,387	2,517	2,787	2,874	2,876
Low-Cost NRI Deposit	9,623	10,000	10,322	10,661	11,081
NRE Term Deposit	19,624	19,859	19,946	20,264	20,667
NRO Term Deposit	1,241	1,273	1,334	1,367	1,447
Total	30,488	31,132	31,602	32,293	33,195

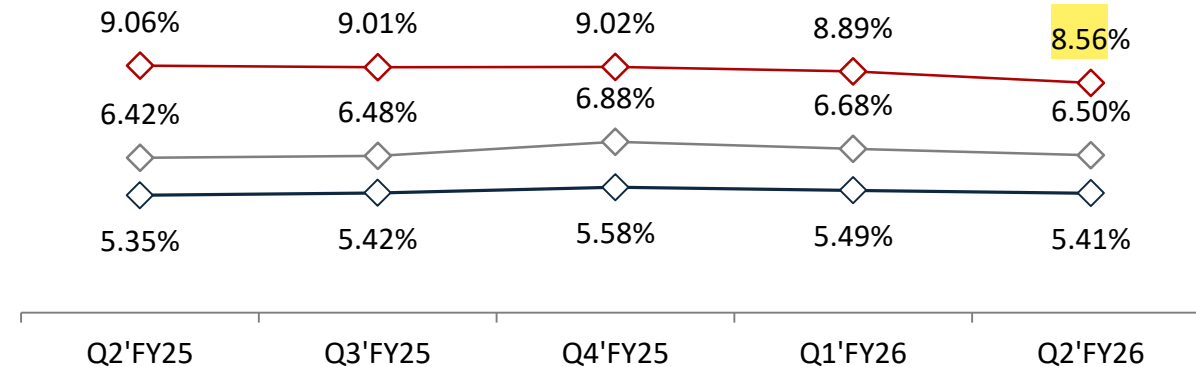
Cost of Funds / Yield on Funds

—◇— Cost Of Funds —◇— Yield on Funds



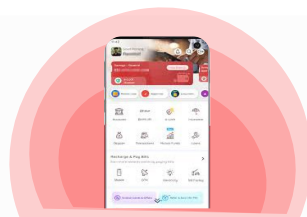
Yield on advances/ Yield on Investments / Cost of Deposits

—◇— Yield on Advances —◇— Yield on Investments —◇— Cost of Deposits



5 Multitude of Digital Initiatives...

Driving customer empowerment through continuous digital transformation



REGISTRATIONS

3.4 Million+

ACTIVE USERS

1.2 Million+



Customer Satisfaction Survey– platform to create, distribute & analyze online customer feedback for delivering hyper-personalized services



New Website with revamped look & feel to give customers a top notch experience



UPI integration with GST portal– an additional payment mode for faster, more convenient GST payments



Enhancing Trade Finance Portal with introduction of new module for efficient **inward remittance (IR)** processing



Gold Xpress – new gold loan product with a comprehensive credit assessment model primarily aimed at financing income generating activities



Empowering Loan Origination System to extend **SIB Ashirvad Housing Loan** to **NRI** customers



Collaborated with M/s **Godrej Housing Finance Limited** through **co-lending** to accelerate growth in Housing Loan



Quick NRE/NRO account opening in a simplified onboarding journey through our mobile-based customer onboarding app **SWIFTe** to enhance NRI customer base



Partnered with M/s **Muthoot Fincorp-One** through **co-lending** to drive growth in the Business Loan segment with Equated Daily Instalment (EDI)



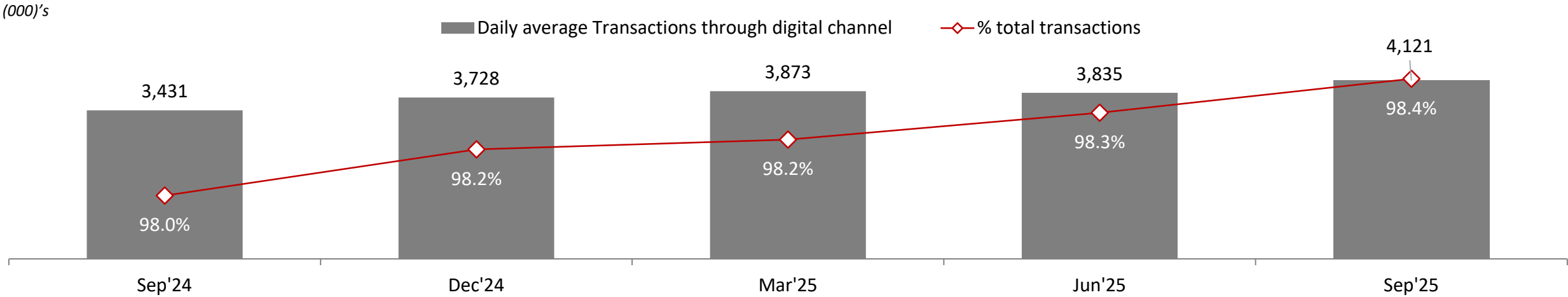
Joined hands with M/s **Whizdm Finance Pvt Ltd (Money View)** via **co-lending** to scale the Personal Loan portfolio



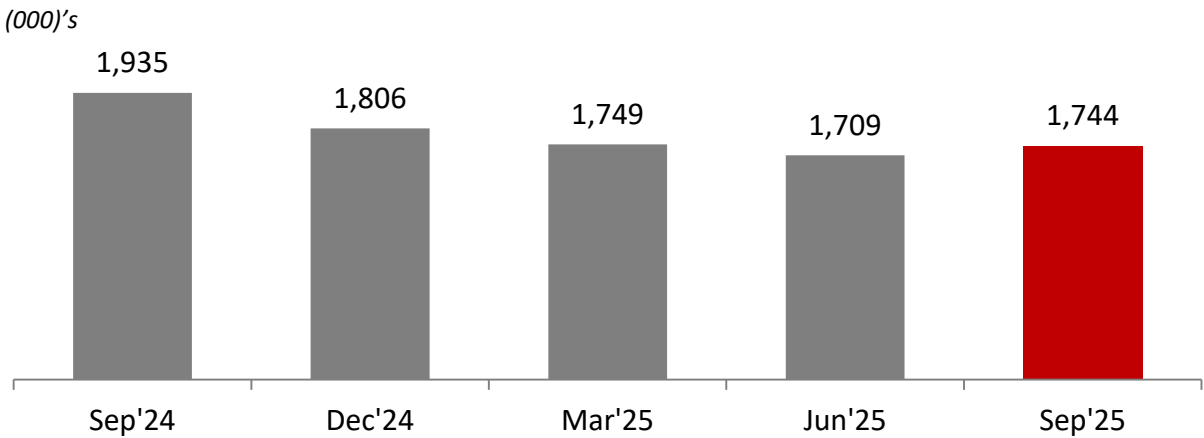
Enterprise document management system– enabling instant KYC reuse, cutting customer on-boarding time & cost

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

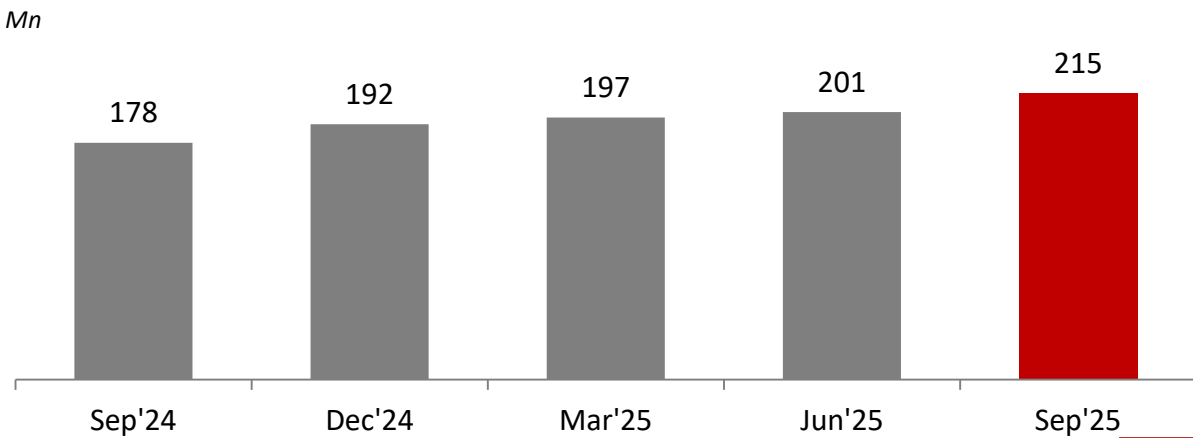
..leading to a rise in transactions with high digital share



Internet Transaction Volume

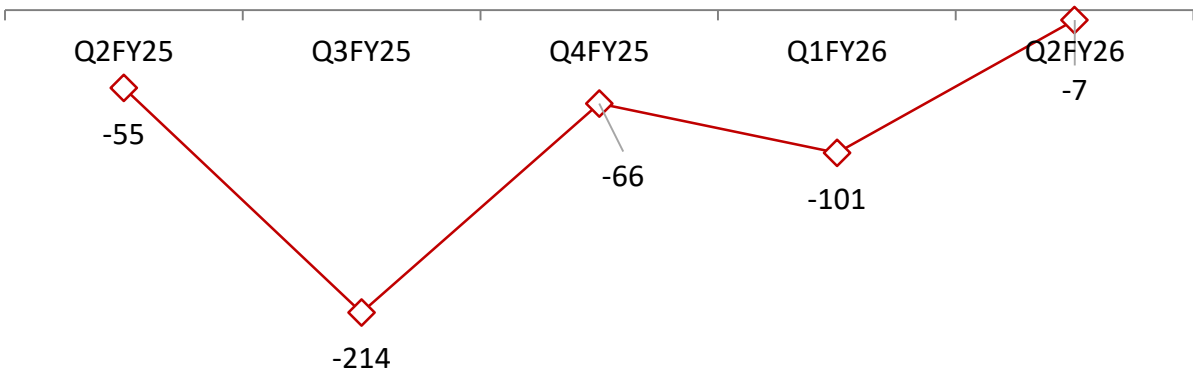


Mobile Transaction Volume

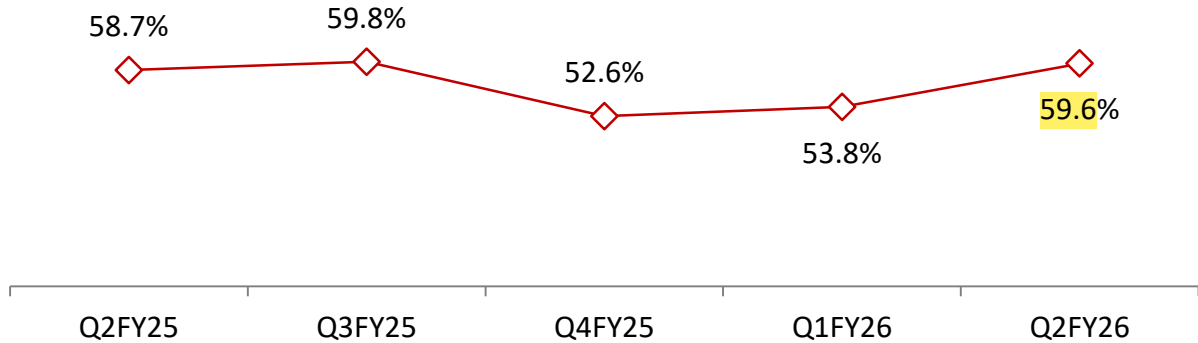


....creating operational efficiency

Employee Additions



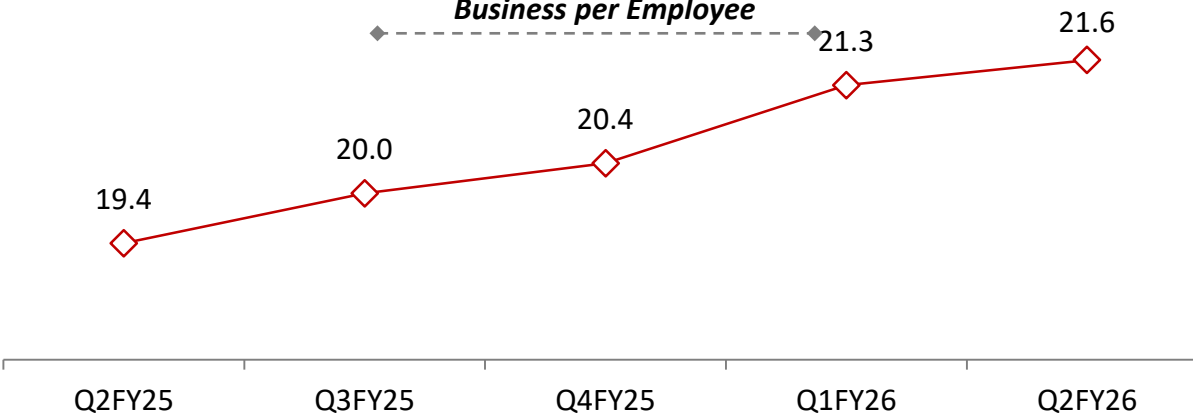
Cost-to-Income Ratio (Quarterly)



Improving productivity metrics

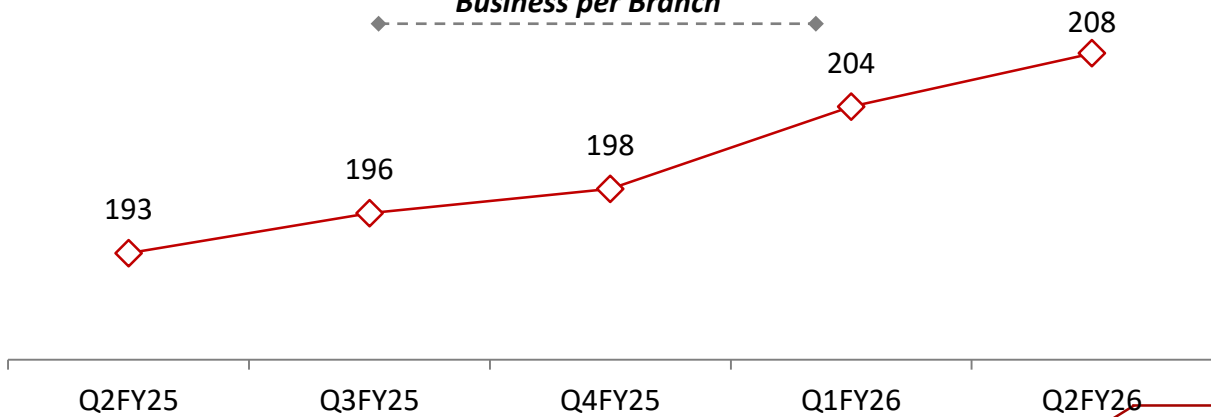
Rs. Cr

Business per Employee



Rs. Cr

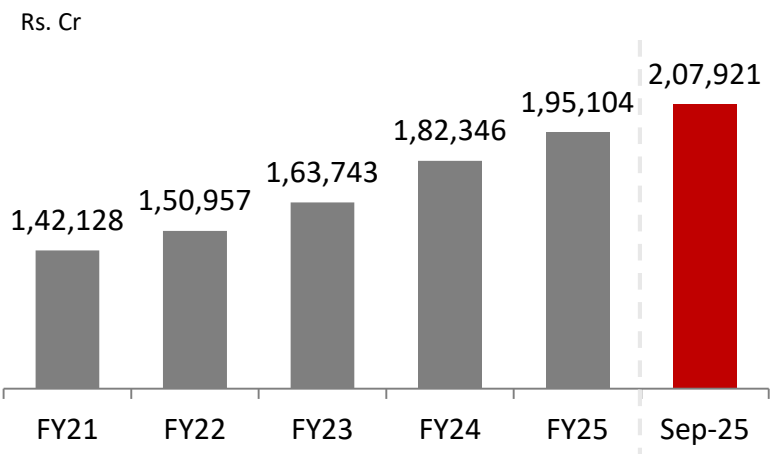
Business per Branch



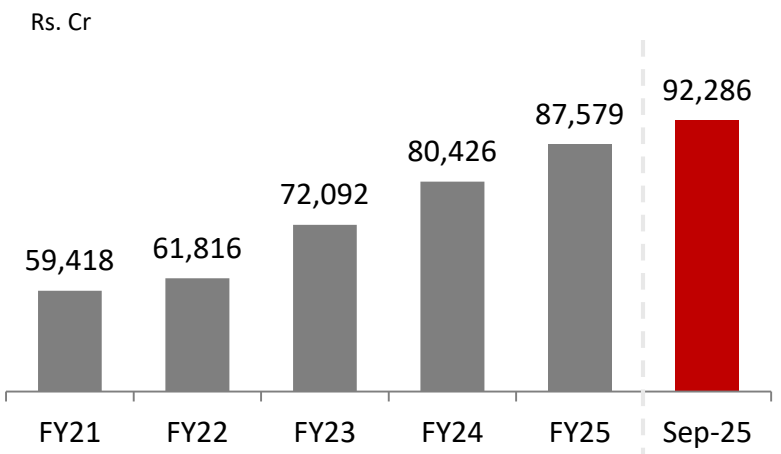
6 Robust Track Record of Financial Performance



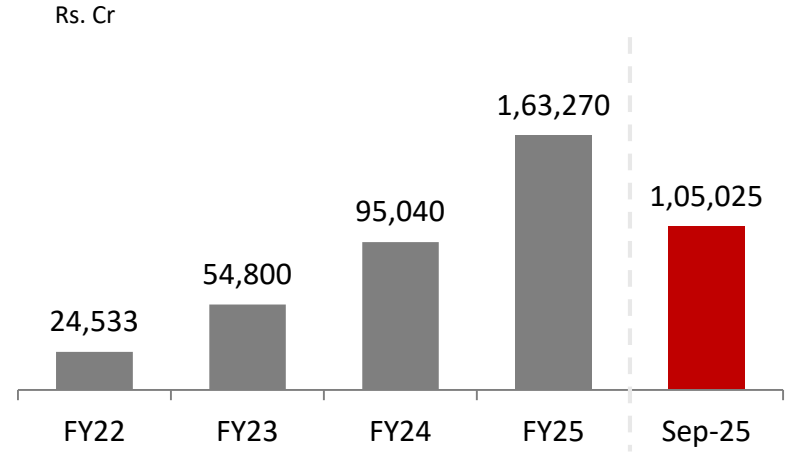
Total Business



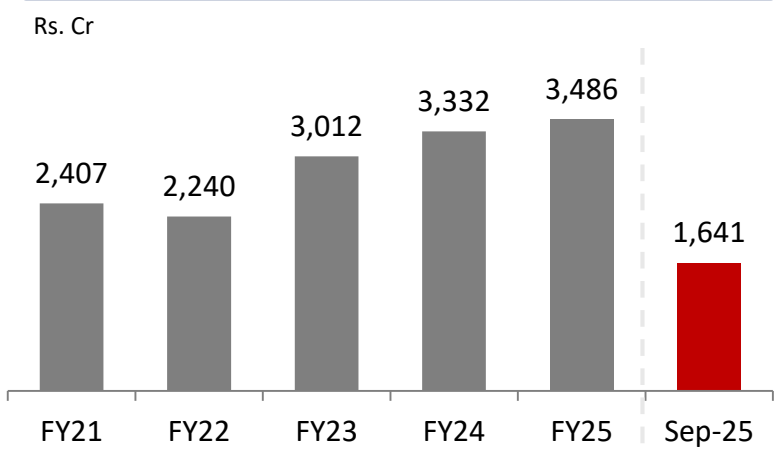
Gross Advances



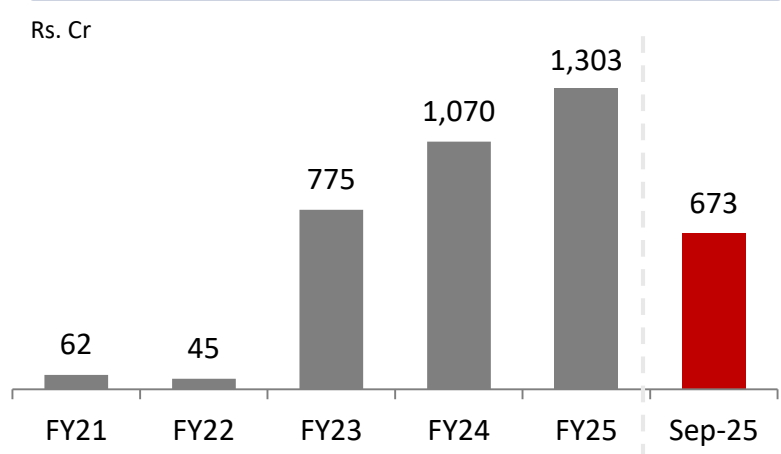
Disbursements



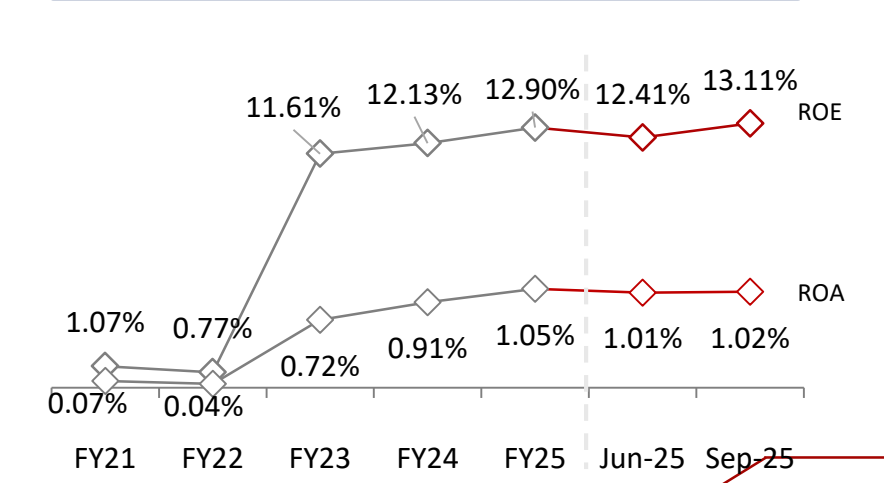
Net Interest Income



Profit after Tax



Return Metrics



Key Areas of Focus



The Way Forward – Building ‘Frictionless Processes’

Build out of new automated digital channels continue – Implemented Digital Initiatives



GST Power

(Live from Apr 2024)

STP Model to manage the entire process for MSME OD from ₹10 lakh to ₹200 lakhs



Gold Loan Digitalization Process

(Live from Mar 2025)

Digitalization of Gold loan on-boarding process and documentation with e-sign feature



Micro Power

(Live from Mar 2025)

Unified STP flow, for handling MUDRA & SIB UDAY proposals up to 10 lakhs



LAP Power

(Live from Sep 2024)

Automated STP platform for Loan Against Property (LAP) proposals



Aawas power

(Live from May 2025)

STP-based LOS for Affordable housing loan proposals



Simplified Renewal process for WC Limits

(Live from Jan 2025)

Simplified Loan process flow to handle MSME renewals for limits between 2-5 Crores



Power Drive

(Live from Sep 2024)

In-house developed STP process flow for Vehicle Loan proposals



Power CONSOL

(Live from May 2025)

STP to handle proposals intended to consolidate and realign credit exposure of approaching customers



SIB Gold Xpress

(Live from Aug 2025)

SIB Gold Xpress, a product introduced in alignment with revised RBI guidelines. The product offers streamlined income assessment models



Composite Power

(Live from Apr 2025)

STP enabled process flow for retail MSME credit proposals with multiple facilities (incl. non funded)



Edu Power

(Live from May 2025)

Revamped with attractive features and streamlined process, for overseas education finance



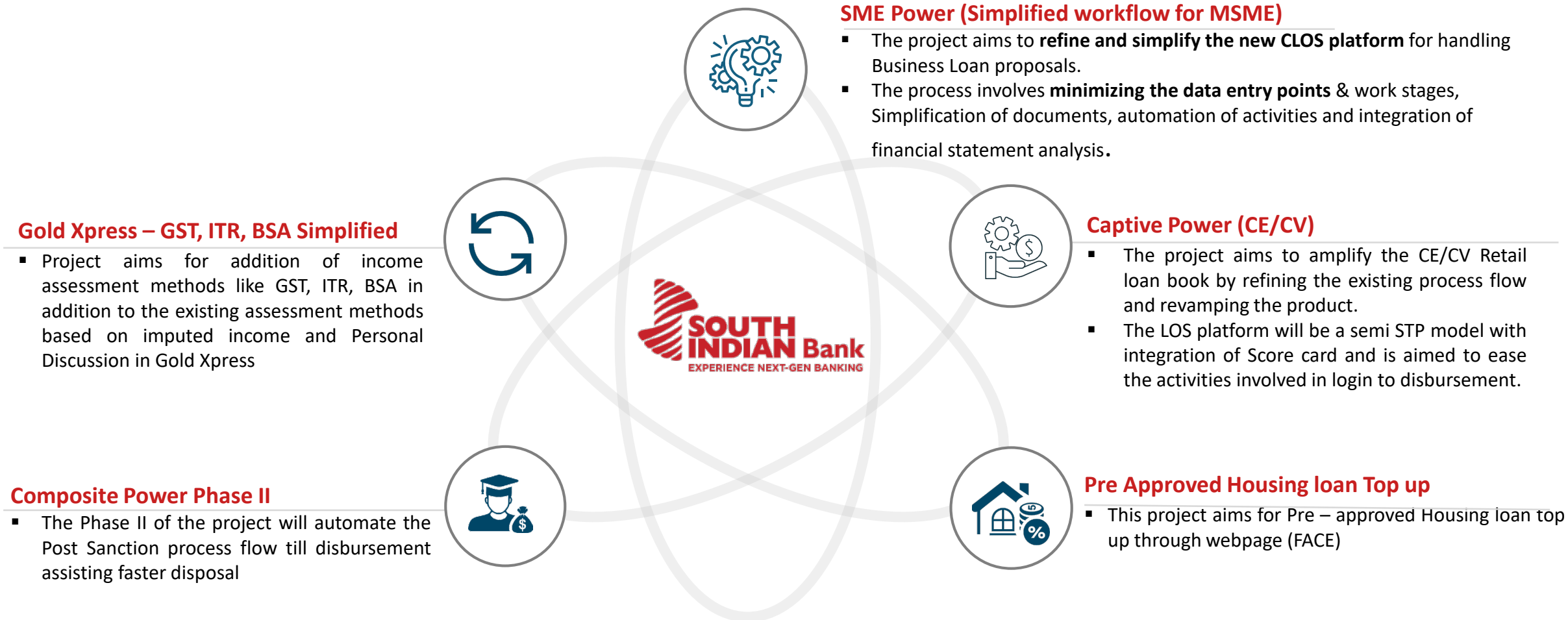
Auto Renewal of AGRI

(Live from Nov 2024)

Application module for renewal of AGRI KCC proposals upto 50 lakhs

The Way Forward – Building ‘Frictionless Processes’

Build out of new automated digital channels continue – Ongoing Initiatives



Way Forward – Growing Non- branch Distribution & Leveraging Partnerships

Growing Non – Branch Distribution and Leveraging Partnerships

Co-lending partnerships



SIB partners with CapFloat Financial Services Private Limited (axio) to offer seamless online checkout finance for Amazon customers, aiming to enhance its retail portfolio quality and expand its customer base.

Co-lending / DA platform



Debit Card EMI Program



Loan against Mutual fund



Strategic Tie-Ups
(Live)

Liability Partnerships



Fintech Partnership- allowing NTB customers to open deposit accounts



Digital sourcing of current accounts through referral programs

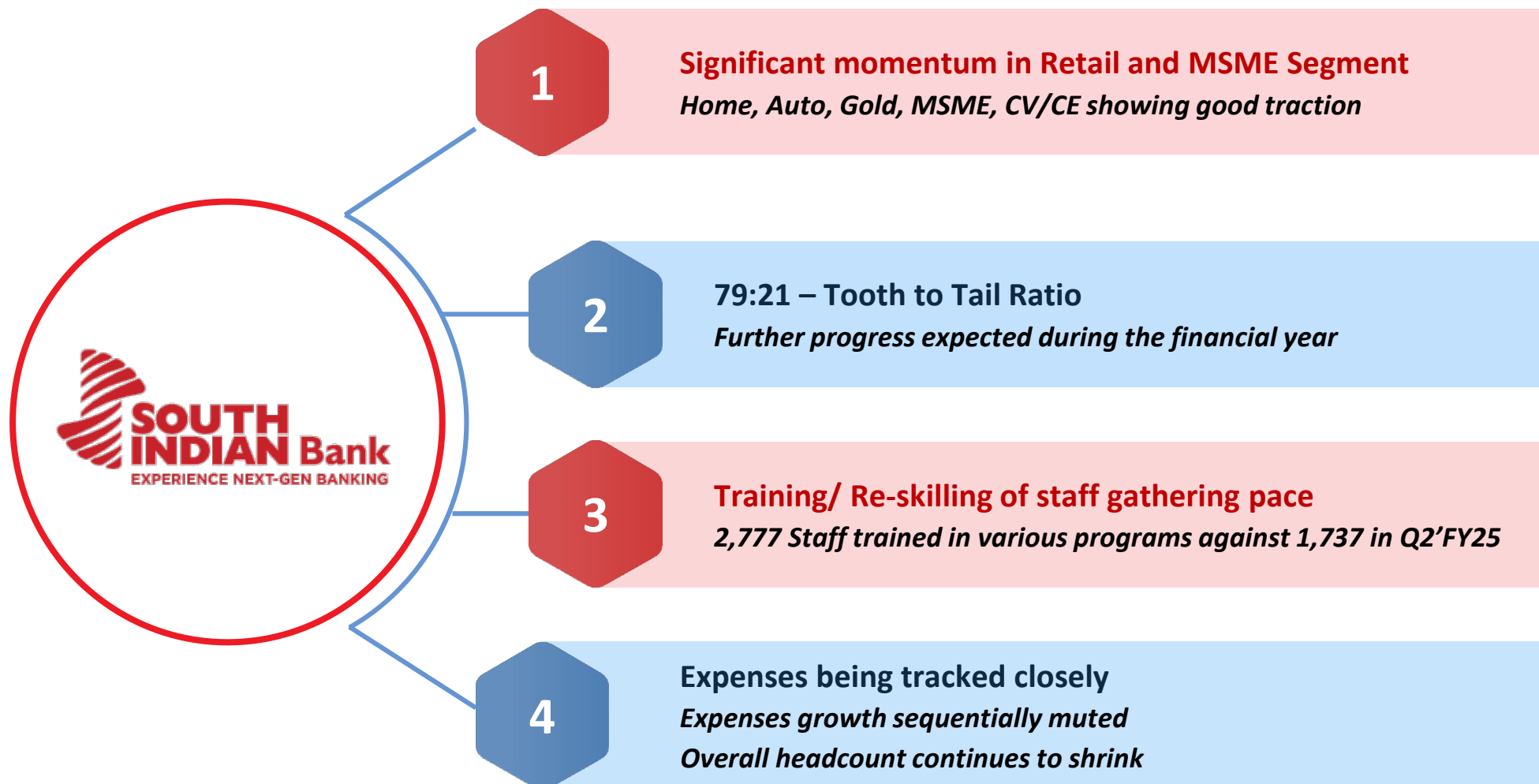
Pure play –Inhouse products



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

Strategic Tie-Ups
(Live)

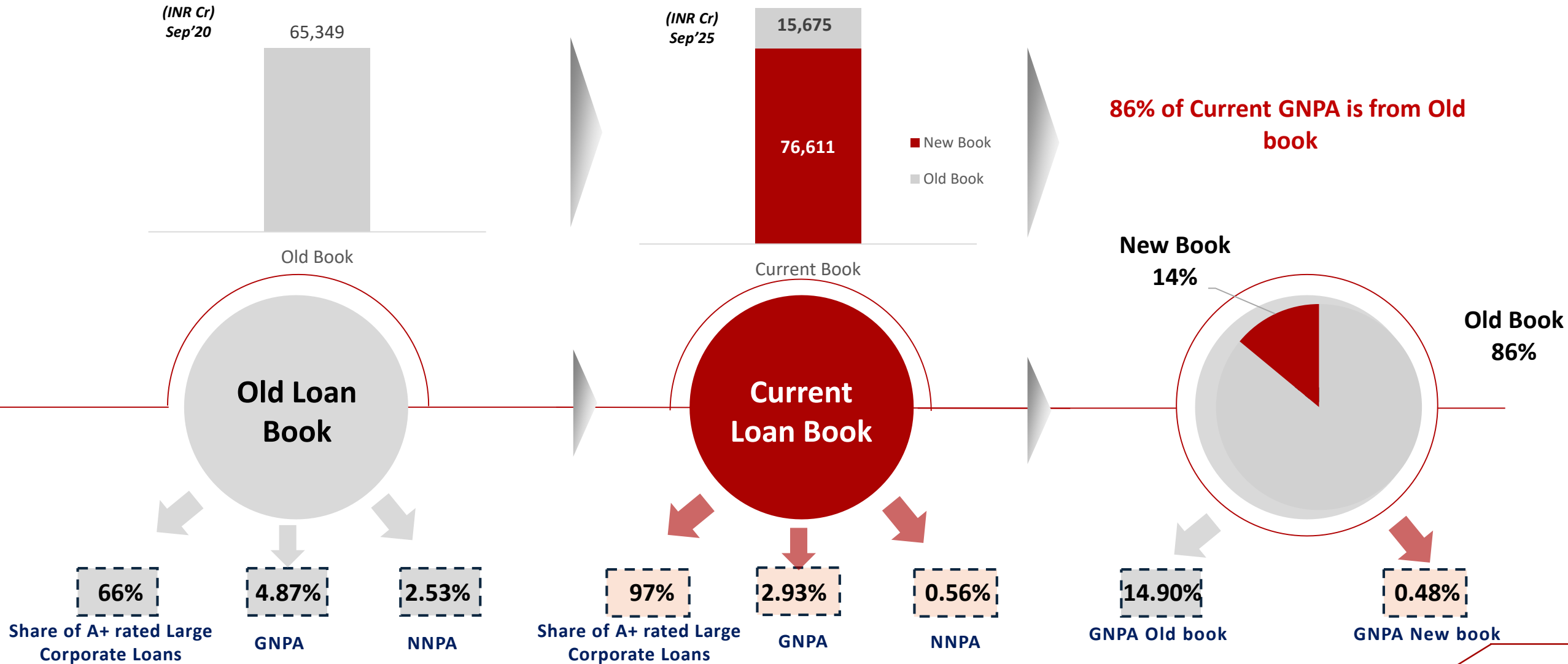
Improving Operating efficiency



***TRANSFORMATION JOURNEY
OF THE BANK***

Significant transformation of business since Sep'2020

Churned around 83% of overall loan book since Oct' 2020





ANNEXURE

Profit & Loss Overview (Standalone)

Particulars (Rs. In Cr)	Q2-FY26	Q2-FY25	Y-o-Y (%)	Q1-FY26	Q-o-Q (%)	HY1 FY26	HY1 FY25	Y-o-Y (%)
Net Interest Income	808	882	-8%	832	-3%	1,641	1,748	-6%
Non-Interest Income	516	410	26%	622	-17%	1,138	832	37%
<i>Core Fee Income</i>	206	189	9%	188	10%	393	376	5%
<i>Treasury & Forex</i>	129	107	21%	256	-50%	386	134	188%
<i>Other</i>	181	114	59%	178	2%	359	322	11%
Total Income	1,324	1,292	2%	1,454	-9%	2,779	2,580	8%
Operating Expenses	789	742	6%	782	1%	1,571	1,522	3%
Operating Profit	535	550	-3%	672	-20%	1,208	1,058	14%
Provisions & Contingencies	63	110	-43%	239	-74%	303	223	36%
Profit Before Tax	472	440	7%	433	9%	905	835	8%
Provision for Tax	121	115	5%	111	9%	232	216	7%
Profit After Tax	351	325	8%	322	9%	673	619	9%

Balance Sheet Overview (Standalone)

Particulars (Rs. In Cr)	Q2 FY26	Q2 FY25	Y-o-Y (%)	Q1 FY26	Q-o-Q (%)
Capital & Liabilities	1,36,039	1,20,364	13%	1,27,770	6%
Capital	262	262	0%	262	0%
Reserves and Surplus	10,374	9,133	14%	10,142	2%
Deposits	1,15,635	1,05,451	10%	1,12,922	2%
Borrowings	6,647	2,609	155%	1,728	285%
Other Liabilities & Provisions	3,121	2,909	7%	2,716	15%
Assets	1,36,039	1,20,364	13%	1,27,770	6%
Cash & Balances with RBI	4,965	5,785	-14%	5,823	-15%
Balances with Banks	5,120	5,160	-1%	6,063	-16%
Investments	30,706	21,789	41%	23,809	29%
Advances	90,196	82,174	10%	87,095	4%
Fixed Assets	1,023	989	3%	1,025	0%
Other Assets	4,029	4,467	-10%	3,955	2%
Business (Net Advances + Deposits)	2,05,831	1,87,625	10%	2,00,017	3%
Current Accounts	7,044	6,373	11%	7,177	-2%
Savings Accounts	29,797	27,158	10%	29,027	3%
CASA Ratio	31.86%	31.80%	6 bps	32.06%	- 20 bps

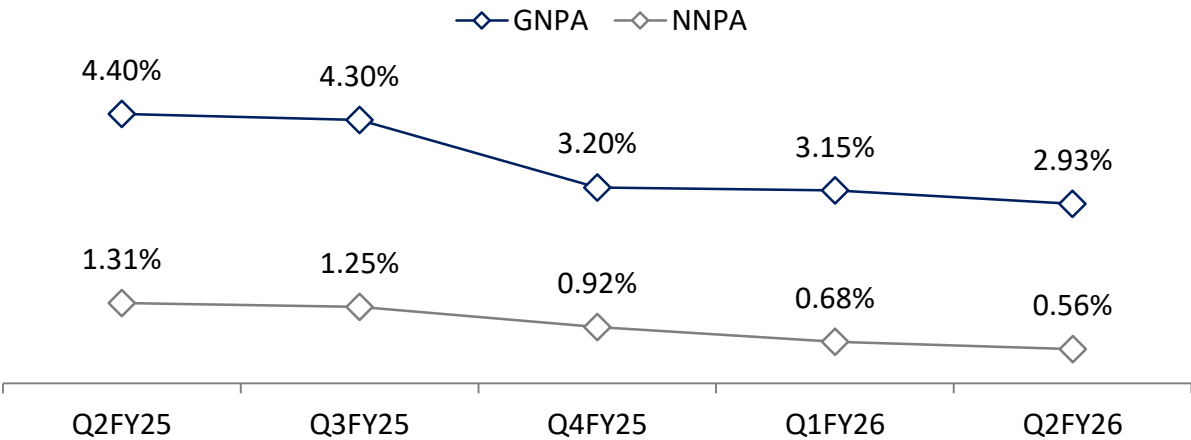
Key Metrics

Particulars	Q2FY26	Q1FY26	Q4FY25	Q3FY25	Q2FY25	Q1FY25
Net Interest Margin (NIM)	2.80%	3.03%	3.21%	3.19%	3.24%	3.26%
CRAR Basel III	17.70%	19.48%	19.31%	18.00%	18.04%	18.11%
RoA*	1.02%	1.01%	1.11%	1.12%	1.07%	1.00%
RoE*	13.11%	12.41%	13.74%	13.93%	13.71%	12.90%
Provision Coverage	90.25%	88.82%	85.03%	81.07%	80.72%	79.22%
CASA	31.86%	32.06%	31.37%	31.15%	31.80%	32.06%
Gross NPA	2.93%	3.15%	3.20%	4.30%	4.40%	4.50%
Net NPA	0.56%	0.68%	0.92%	1.25%	1.31%	1.44%
Book Value per Share (Rs.)	40.6	39.8	38.6	37.2	35.9	35.0
Earnings per Share (Rs.) *	5.1	4.9	5.0	4.9	4.7	4.5
Customer Touch Points						
Kerala	498	498	498	499	501	501
South Ex Kerala	282	282	282	283	284	284
Rest of India	168	168	168	168	170	170
Total	948	948	948	950	955	955

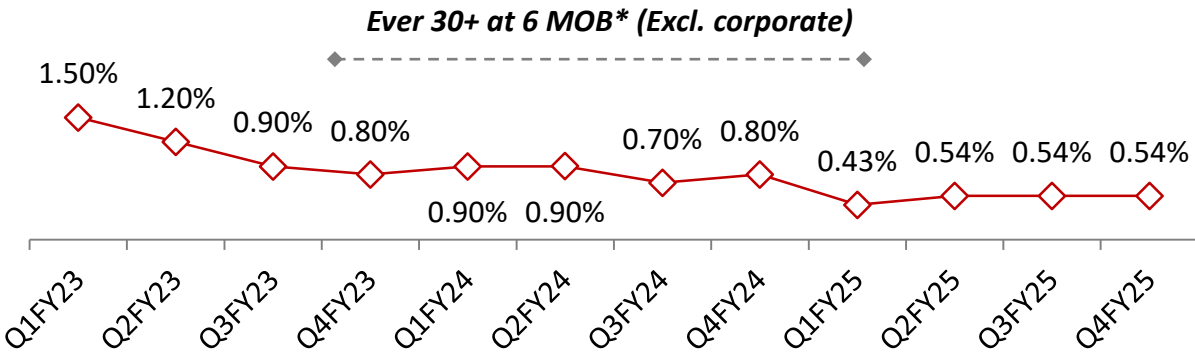
*Annualized

Non-Performing Assets

GNPA & NNPA



Improving Credit Quality



* Ever 30 at 6 MOB is defined as the sum of the original principal of loans that are ever 30+ within 6 months on book in that cohort, divided by the sum of the original principal of all loans in that cohort. The reported numbers have changed due to exclusion of certain assets which were rebooked and reclassified as New Book for operational convenience.

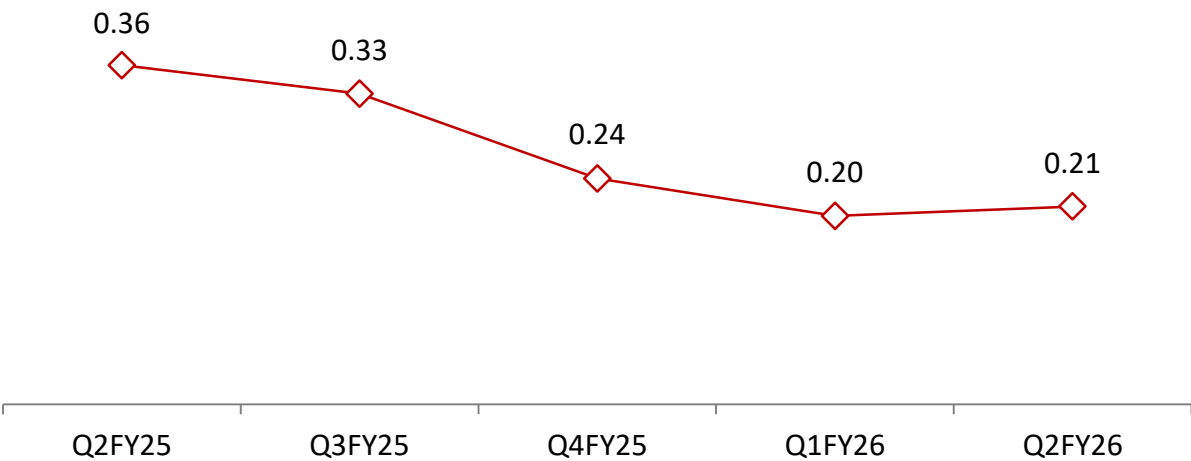
	GNPA Movement					NNPA Movement				
Rs. Cr	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26
Opening	3,720	3,731	3,736	2,800	2,807	1,152	1,073	1,056	791	591
Additions	321	297	213	192	202	195	195	155	119	108
Deductions	309	293	1,148	185	305	274	212	421	319	193
Closing	3,731	3,736	2,800	2,807	2,703	1,073	1,056	791	591	506

Provisions

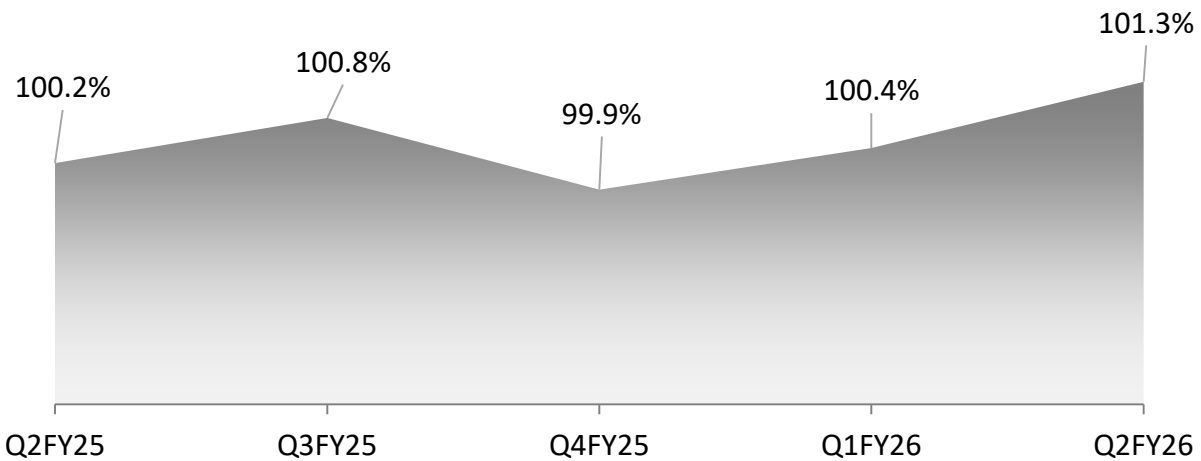
Rs. Cr	Q2FY26	Q1FY26	Q4FY25	Q3FY25	Q2FY25	Q1FY25
For NPA & NPI	58	249	234	71	148	120
For Standard Assets	6	(5)	(1)	2	(7)	(2)
For Restructured Advances/Sacrifices & FITL	(3)	(6)	(9)	(6)	(30)	(11)
For Unhedged Forex Exposure	1	-	-	(2)	(1)	1
Others	1	1	-	1	-	5
Taxes	121	111	117	121	116	101
Total Provisions	184	350	341	187	226	214

Slippages & Collection Efficiency

Slippage Ratio



Collection Efficiency

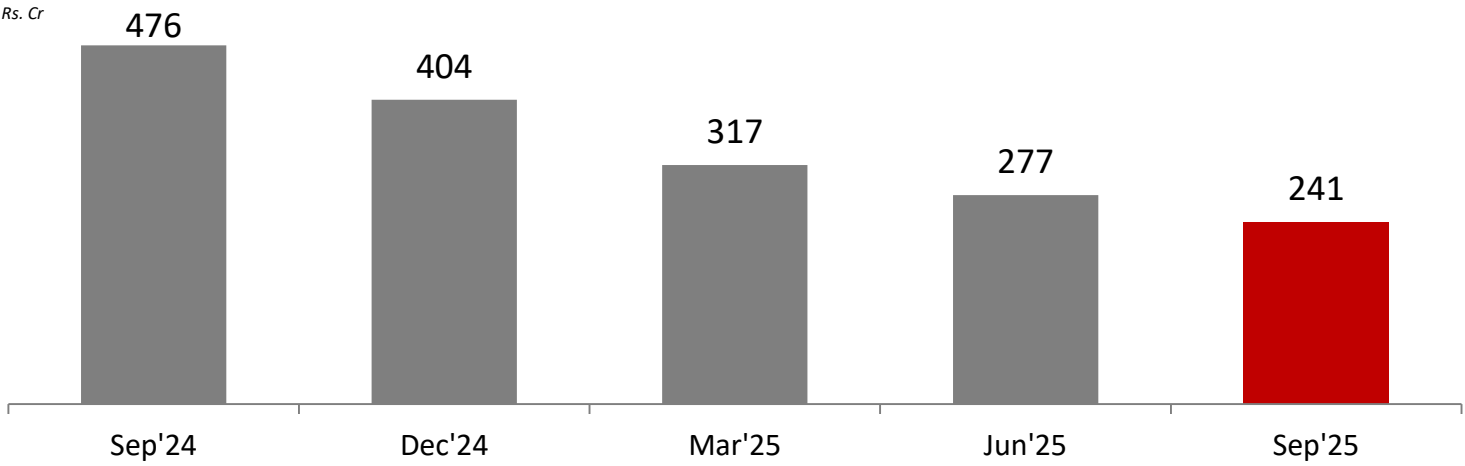


Segment wise GNPA					
Rs. Cr	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26
Agriculture	562	543	455	449	435
Business Loans	2,113	2,070	1,449	1,425	1,352
Personal Segment	617	628	577	595	550
Corporate	439	494	319	338	366
Total	3,731	3,736	2,800	2,807	2,703

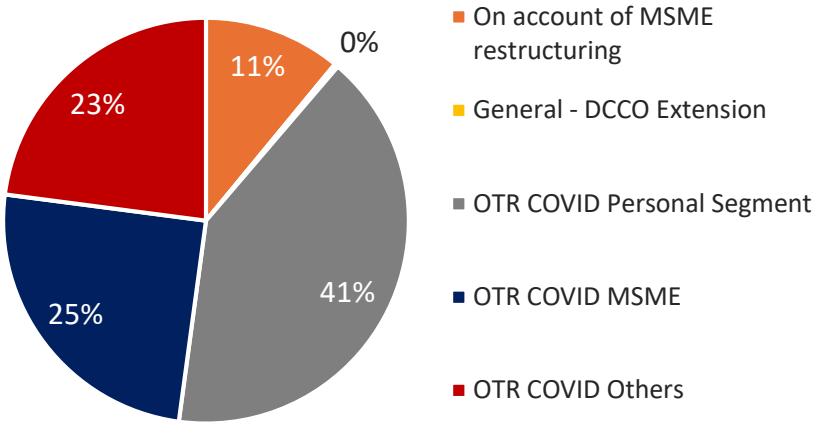
Segment wise Slippages			
Rs. Cr	New Book	Old Book	Q2FY26
Agriculture	4	31	35
Business Loans	13	23	36
Personal Segment	72	19	91
Corporate	0	36	36
Total	89	109	198

Stressed Assets

Restructured Standard Assets



Sectoral Break-up



COVID One Time Restructuring

Rs. Cr.	Covid 1.0	Covid 2.0	Total
MSME	12	48	60
Personal loans	4	96	100
Other exposures	41	13	54
Total	57	157	214

Security Receipts

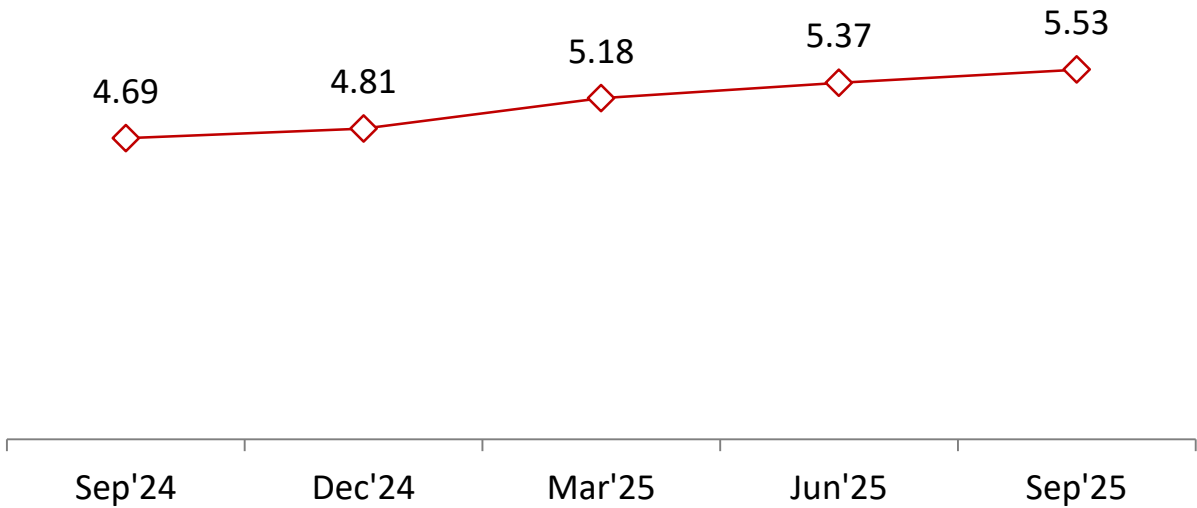
Security Receipts Outstanding as on Sep 30, 2025 (Rs. Cr)		
Book Value	Provision	NAV
119.27*	-	119.27

* SRs issued by NARCL

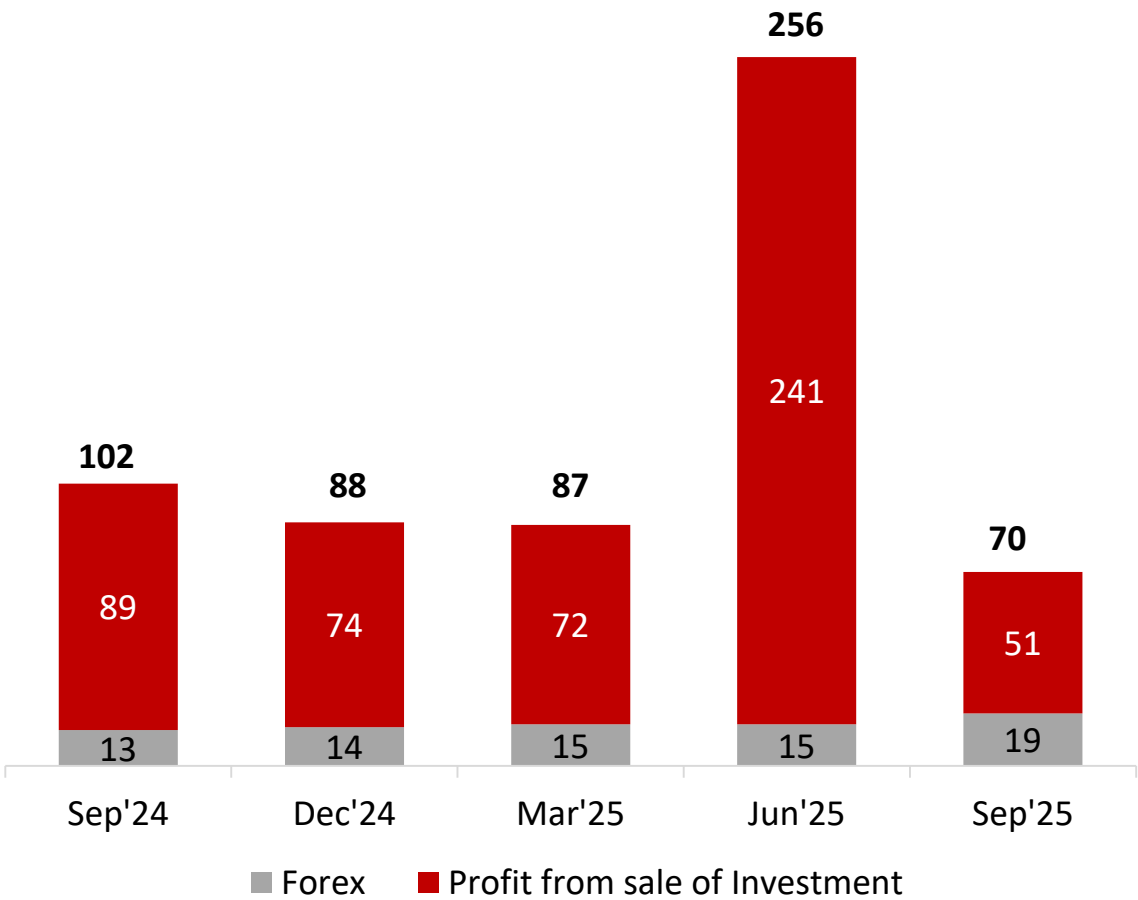
SLR & NON-SLR

Rs. in Cr	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26
SLR	20,379	21,737	20,049	22,181	28,620
NON-SLR	1,483	1,785	1,808	1,731	2,153
Total	21,862	23,522	21,857	23,912	30,773

M Duration



Treasury & Forex Income *

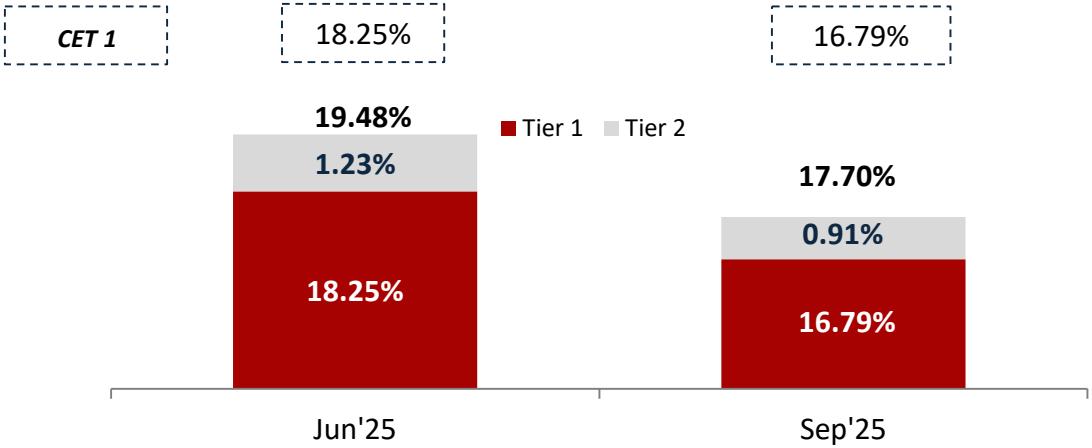


* Excludes depreciation on Investments

Capital Composition

Risk Weighted Assets

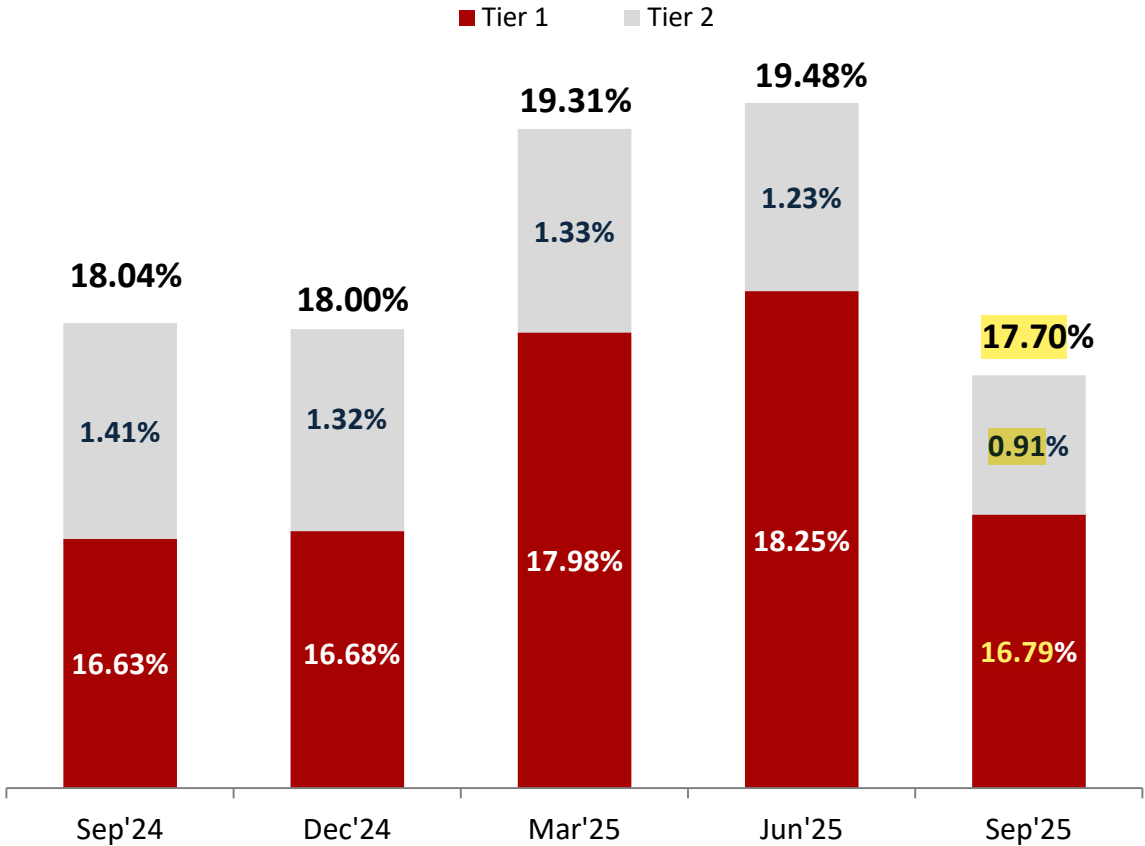
Total Capital Adequacy Ratio is well above minimum regulatory requirement of 11.50%



Total Risk weighted assets to Total assets stands at 40.49% as on Sep 30, 2025

Rs. Cr	Risk Weighted Assets	
	Jun'25	Sep'25
Total Capital	10,111	9,753
Tier I	9,474	9,250
Of which CET 1	9,474	9,250
Tier II	637	503
Risk Weighted Assets	51,890	55,082

CRAR





Mr. P R Seshadri
MD & CEO, 32 years

- Bachelor's degree in Engineering from the Delhi College of Engineering and a Post Graduate Diploma in Management from IIM Bangalore.
- An accomplished banker with more than 32 years of experience in Retail sales, distribution and lending business. Previously MD&CEO of Karur Vysya Bank, MD and Regional Sales and Distribution head Citibank N.A, Asia pacific, Singapore. MD and Regional head of lending businesses, Citibank N.A, Asia Pacific, Singapore.



Mr. Dolphy Jose
Executive Director, 31 years

- More than 31 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. Anto George T
Chief Operating Officer, 35 years

- MBA in Human Resource management, Associated with SIB for more than 29 years.
- Head of HR, Handled Branch banking, Internal Audit & Vigilance, Fraud Management, Regional Head and Retail Banking.



Mr. Sanchay Kumar Sinha
CGM & Head Retail Assets, 32 years

- More than 32 years of extensive experience in retail distribution and institutional sales in industries like financial services, logistics and office automation.
- Associated with HDFC Bank, IndusInd Bank & Mahindra & Mahindra Ltd; Prolific experience in distribution and product management through branches, direct sales, telesales and partners

Strong Management Team



Mr. Sony A
SGM & CIO, 33 years

- Certified Information Systems Auditor from ISACA, USA and MBA. Over 29 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.



Mr. Senthil Kumar
SGM & Head Credit, 30 years

- Management graduate with 29 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
SGM & Head Corporate Business Group, 29 years

- Post Graduate in Commerce, CAIIB and Advanced Management in Banking and Finance by IIBF. Associated with SIB for more than 29 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.



Ms. Biji S S
SGM & Head Branch Banking, 31 years

- MBA in HRM; Associated with SIB for more than 29 years
- Previously headed CBG, Secured Retail, Co-lending and SCF. Managed relationship with mid and large corporate clients in various regions of the Bank and vast experience in Branch banking. Successfully led the largest region of the Bank.



Ms. Chithra H
SGM & Chief Compliance Officer, 33 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.

Strong Management Team



Mr. Nandakumar G

SGM & Chief of Internal Vigilance, 33 years

- Associated with SIB for more than 29 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. Vinod A N

SGM & Head of Treasury, 31 years

- Associated with Kotak Group & SBI during last 28 years. Masters in Financial Management (MFM) from JBIMS, Mumbai with more than 30 years of experience In Banking & Financial Markets.
- Has Treasury & Fund Management experience of 20 years in Money markets, Forex & Derivatives, Fixed Income & Equity Markets in the Front Office Dealing Room at SBI & Kotak Mahindra Bank.



Mr. Shibu K Thomas

GM - IT, 25 years

- Bachelors Degree in Engineering with certification in cyber security
- Experienced IT and cyber security professional with more than 25 years of combined IT/cyber security experience.



Mr. Sivaraman K

SGM & Head Business Operations Group, 32 years

- Associated with SIB for more than 29 years
- Rich experience in Branch Banking, Headed major regions of the bank, Credit Policy, Mid / Large Corporate CPC's.



Mr. Nehru Singh B

SGM & Chief Risk Officer & Head – Credit Quality Assurance, 29 years

- MBA & CAIIB qualified, Has 29+ 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.



Mr. Jimmy Mathew

GM & Company Secretary, 19 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 15 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. Vinod Francis

GM & Chief Financial Officer, 19 years

- Associate member of the ICAI and Certified Associate of the Institute of Banking & Finance
- Associated with SIB for over 19 years. Rich experience in the field of Finance, Credit, Branch Operations



Mr. Sreekumar Chengath

GM & Head – Business Process Group, 30 years

- B. Tech in Computer Engineering, MBA in Banking and Finance, Certified Associate of Indian Institute of Banking and Finance
- Over 30 years of banking experience, Associated with SIB for over 24 years. Rich experience in IT, IT Security and Centralized Banking Operations



Mr. Vinod G

GM & Head - Data Science, 30 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 4 years



THANK YOU
