



REF. No.: SEC/ST.EX.STT/63/2025-26

DATE : July 17, 2025

National Stock Exchange of India Ltd., BSE Ltd.

Exchange Plaza, 5th Floor, Department of Corporate Services (Listing),

Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (E), First Floor, New Trading Wing, Rotunda Building, P J Towers,

Mumbai – 400 051. Dalal Street, Fort, Mumbai – 400 001.

SCRIP CODE: SOUTHBANK SCRIP CODE: 532218

Dear Madam/Sir,

Sub: Presentation to Investors and Analysts

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed the Investor Presentation to Investors and Analysts in respect of Unaudited Financial Results of the South Indian Bank Limited for the quarter ended 30th June 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.: as above



Investing in Relationships since 1929

Investor Presentation Q1 FY 2025-26

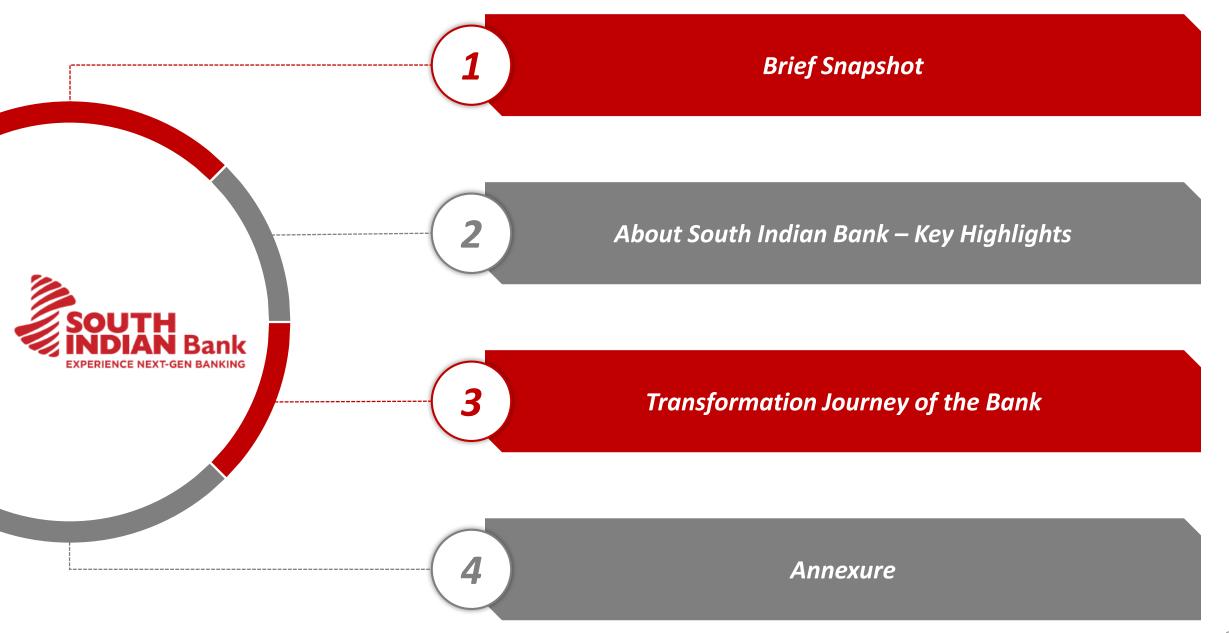


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Performance Highlights (1/2)





Q1FY26 Rs. 89,198 Cr	Rs. 52,305 Cr	Rs. 112,922 Cr	Rs. 109,368 Cr	32.06 %
Gross Advances	Disbursements	Deposits	Retail Deposits	CASA %
Q1FY25 Rs. 82,580 Cr	Rs. 33,482 Cr	Rs. 103,532 Cr	Rs. 99,745 Cr	32.06%

Rs. 322 Cr

Profit After Tax

Net Interest Margin

Rs. 294 Cr
Q1FY25

Return on Assets

1.01%

Return on Assets

1.00%

12.41%

Return on Equity

1.00%



Performance Highlights (2/2)





Q1FY26 3.15 %	0.68%	88.82%	78.93%	19.48%
GNPA	NNPA	PCR (incl. w/off)	PCR (excl. w/off)	CRAR
Q1FY25 4.50%	1.44%	79.22%	69.05%	18.11%

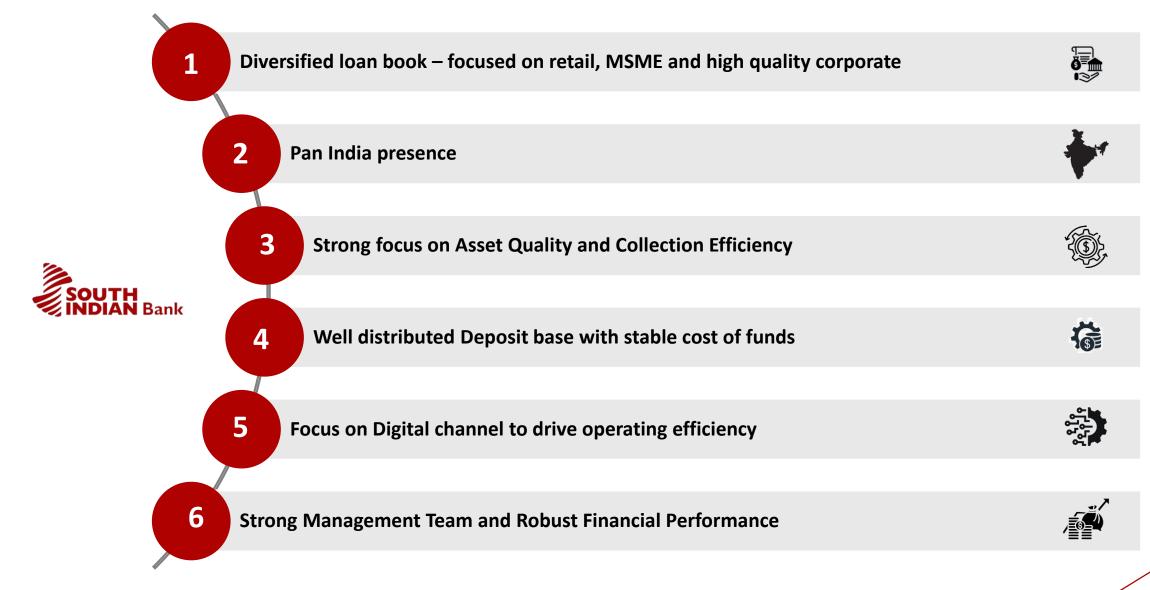






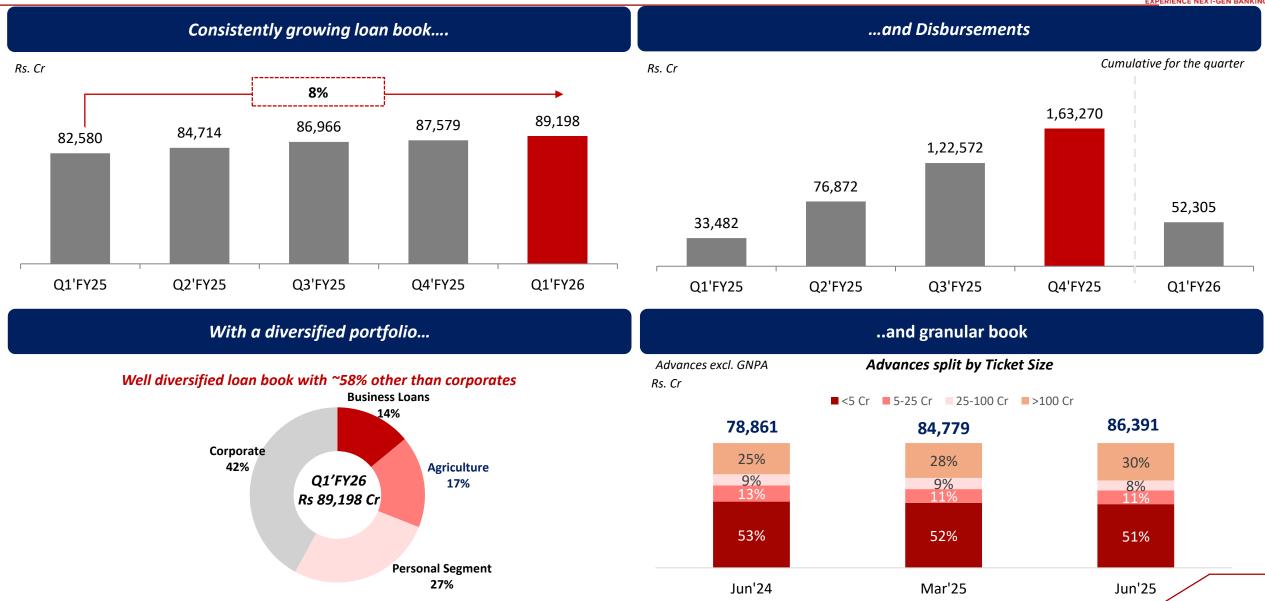
Key Highlights





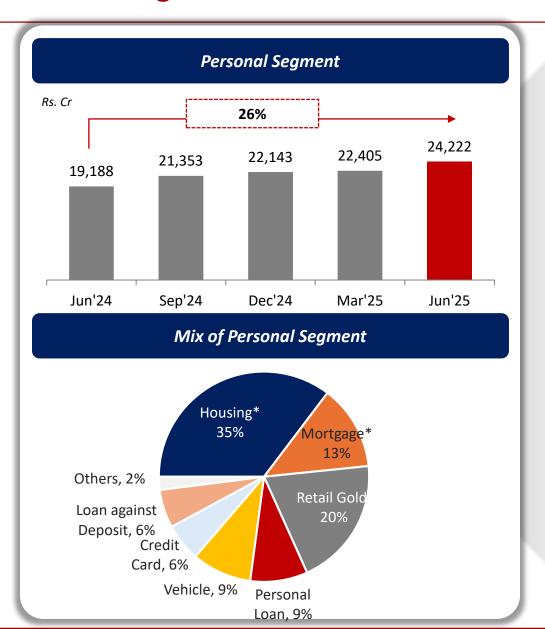
Diversified loan book with granularity and strong growth in disbursements

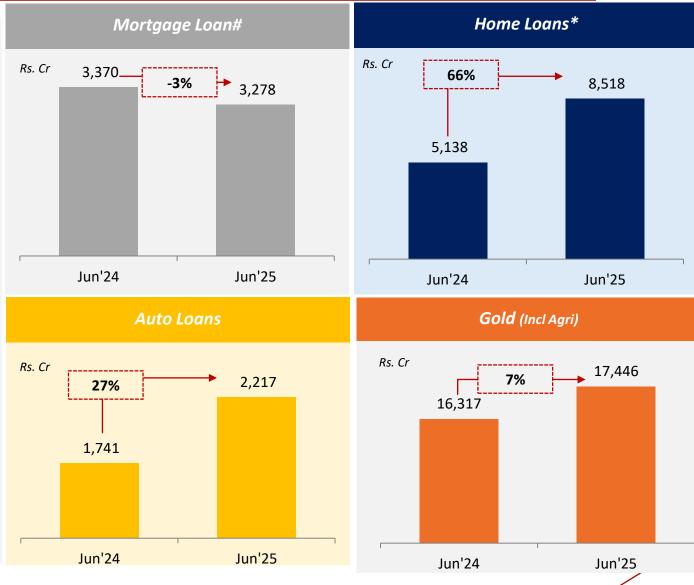




Consistent growth momentum in retail advances continues



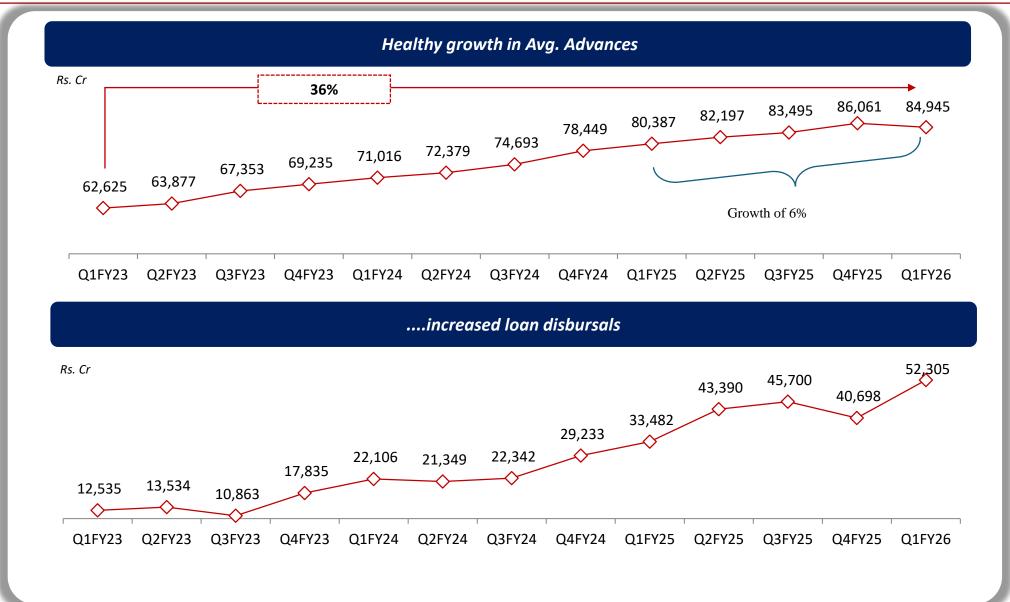




^{*} Includes IBPC and Portfolio Buyout, # Reduction on account of repayment of IBPC

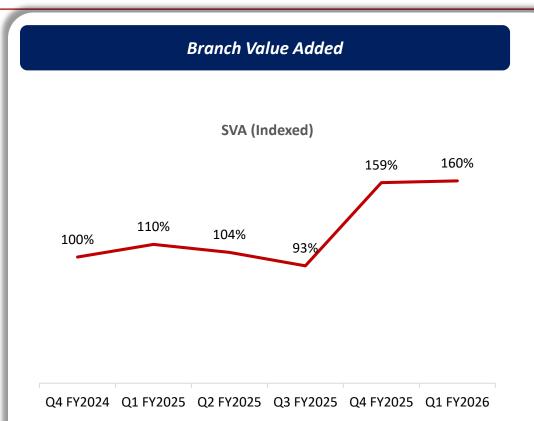
Consistent growth momentum in advances continues





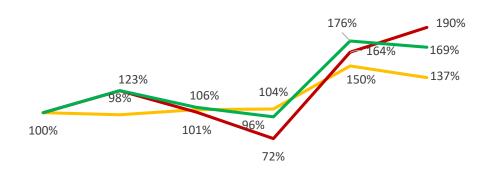
Branch Value Added – Same Store Sales

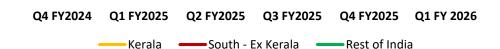




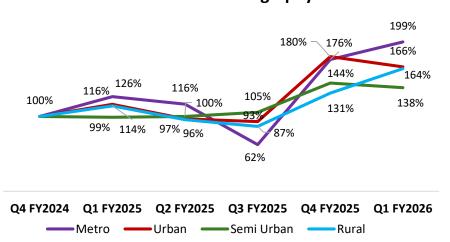
Same Store Sales are compared by computing the NPV of new product sales / incremental balances in existing accounts basis historical trends. These are compared over time. It may be noted that the value addition imputed in this process assumes the behaviour of new accounts would mimic historical trends. 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



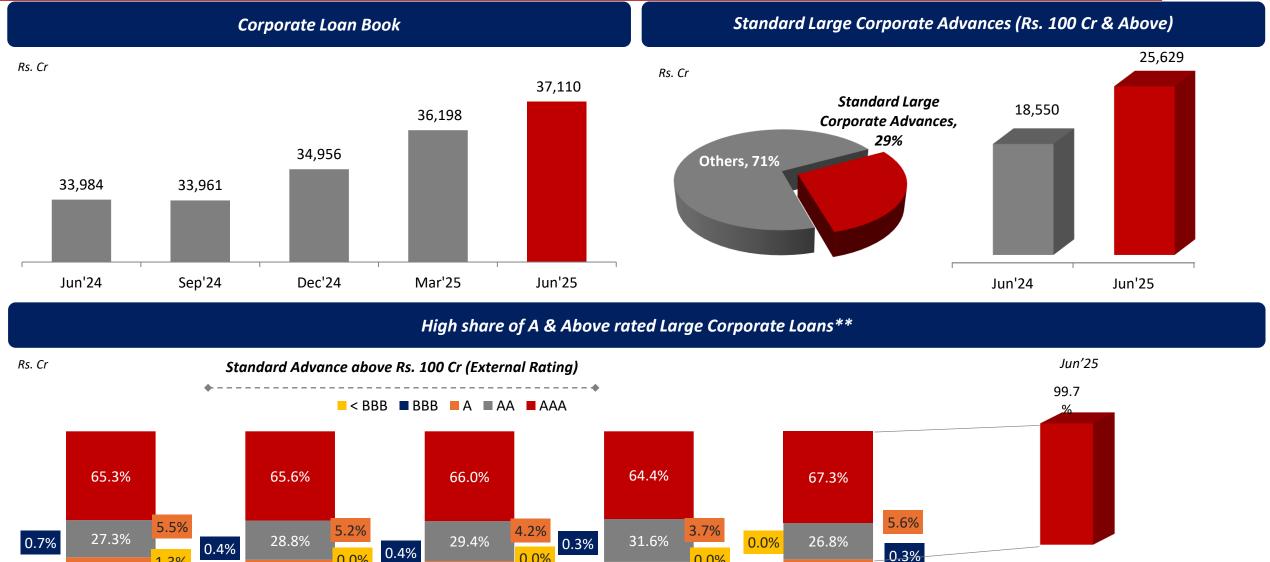


Branch Value Added – Geography wise



Dominant share of A & above rated corporate loans





Mar'25

Jun'25

Sep'24

Dec'24

Jun'24

A & Above rated Large

Corporate Loans

^{**}Does not include exposure to unrated state government owned entity

MSME Loans comprise mainly of High-Yield Portfolio

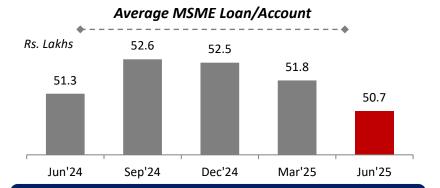


Focus on MSME loans...

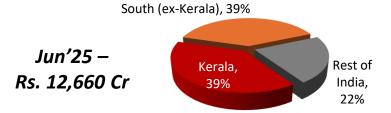
Rs. in crore	Jun-24	Sep-24	Dec-24	Mar-25#	Jun-25
MSME/SME	9,691	9,443	9,317	9,698	9,700
Others	3,387	3,471	3,725	2,988	2,960
Total	13,078	12,914	13,042	12,686	12,660

includes write off of 546 crore

....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.

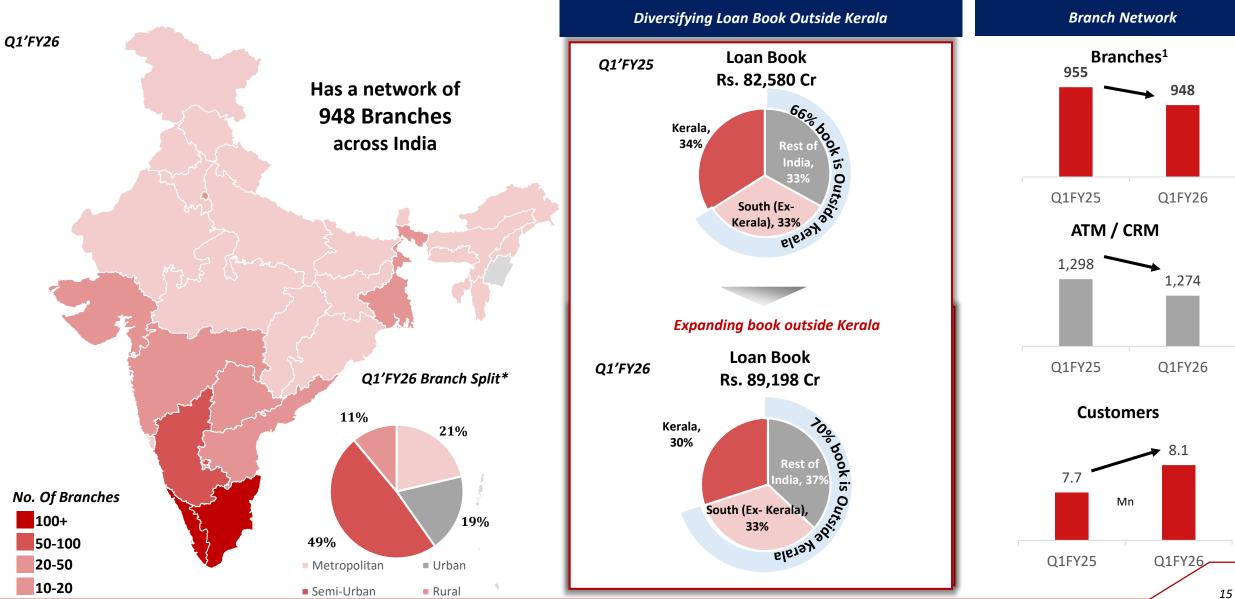
GST Power Product Revamped

GST Power product has been modified, increasing the maximum loan amount from Rs 2 crore to Rs 5 crore.



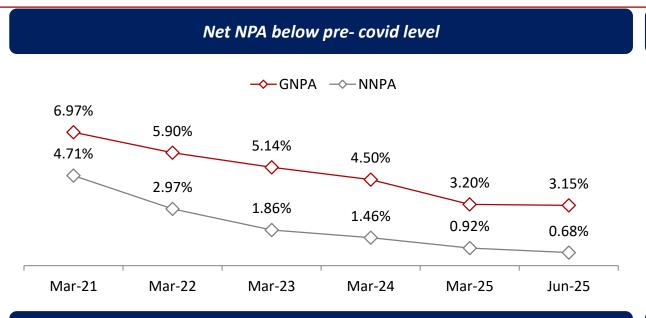
Pan India presence with focus on diversification

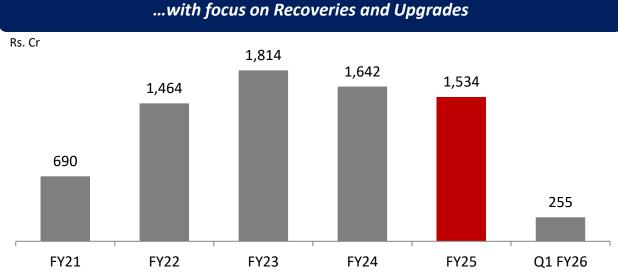




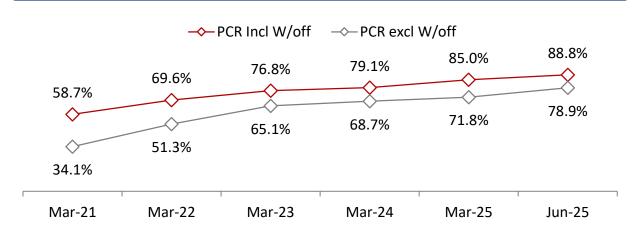
Strong focus on improving asset quality and collection efficiency



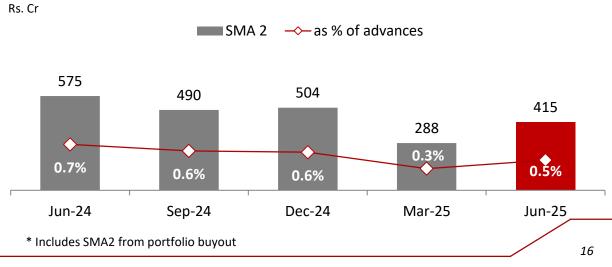




Significant improvement in PCR....

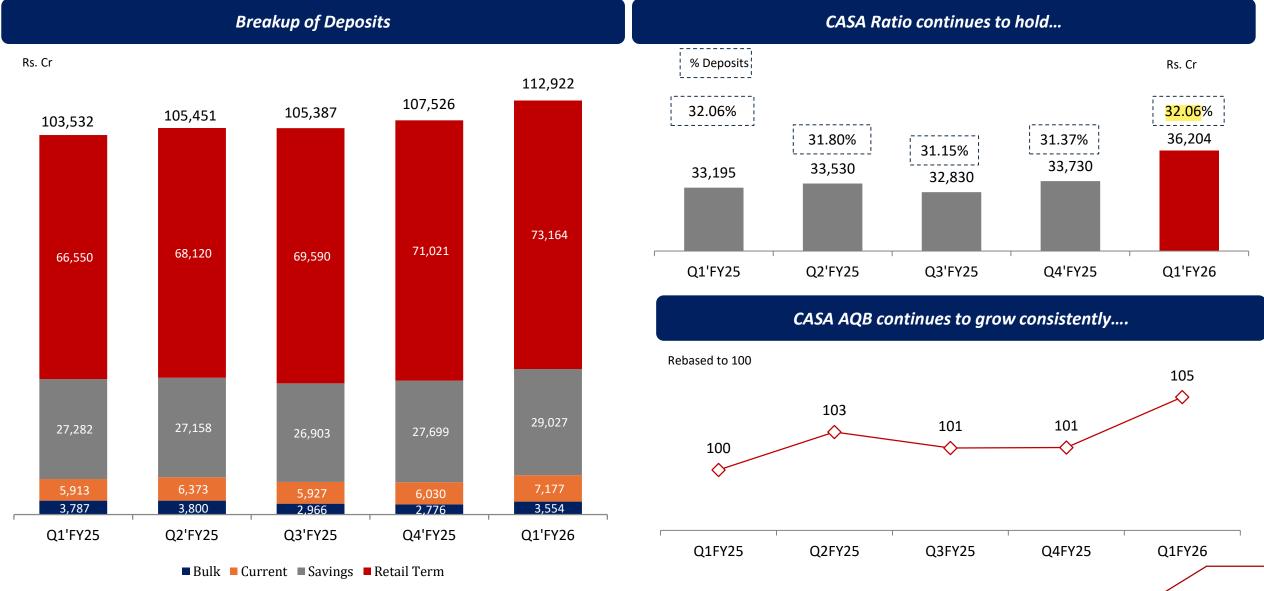


...and reduced SMA 2*



Well Distributed Deposit Base with focus on low cost deposits





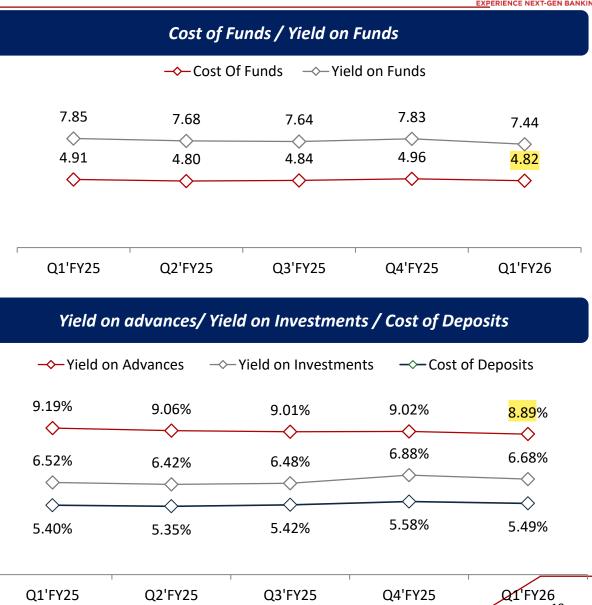
NRI Deposit continues to be a focus with stable Cost of Funds



Breakup of Non Resident Deposits

Rs. Cr

Deposit Type	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26
NR SB	7,120	7,178	7,424	7,480	7,728
NR CD	57	58	59	55	60
FCNR (B), RFC & Others	2,359	2,387	2,517	2,787	2,874
Low-Cost NRI Deposit	9,536	9,623	10,000	10,322	10,661
NRE Term Deposit	19,390	19,624	19,859	19,946	20,264
NRO Term Deposit	1,177	1,241	1,273	1,334	1,367
Total	30,103	30,488	31,132	31,602	32,293



Multitude of Digital Initiatives...



Driving customer empowerment through continuous digital transformation...



Digital auto loan financing through integration with **Maruti Suzuki** MSSF platform



New feature in Mirror+ enabling customers to access their **CIBIL credit score**, fostering greater financial awareness & credit growth opportunities for the Bank



Customer inheritance of existing Amazon-Axio checkout finance customers to SIB in a co-lending mode



Mobile Number update through registered Email ID **for NRI customers**



Authenticated Customer Engagement module in SIBerNet to secure remote customer authentication for branch-initiated requests



UPI linked credit line enabling seamless P2M payments, expanding our credit base by tapping into everyday consumer transactions & diverse customer categories



Aawas Power – In house developed Loan Origination System for **Affordable Housing Finance**



Power Consol – s/w for consolidating existing multiple debts of customers at other banks/financial institutions into a manageable payment loan(s) with SIB



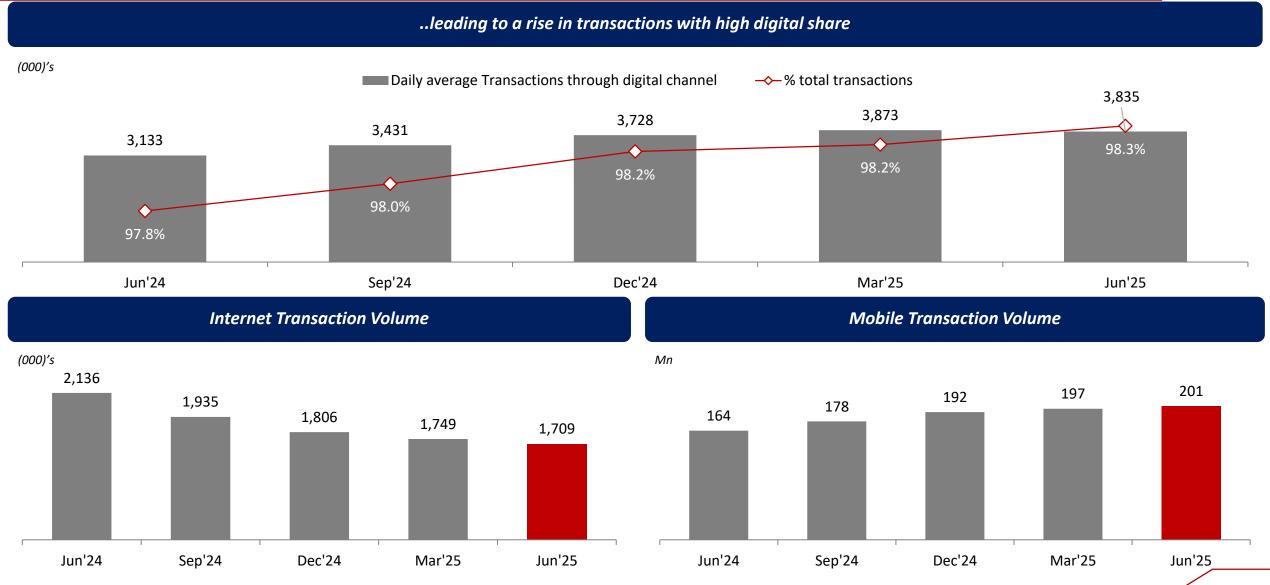
Edu Power – STP based Loan Origination System for Education Loan Processing



Money Mule Identification during CASA account opening

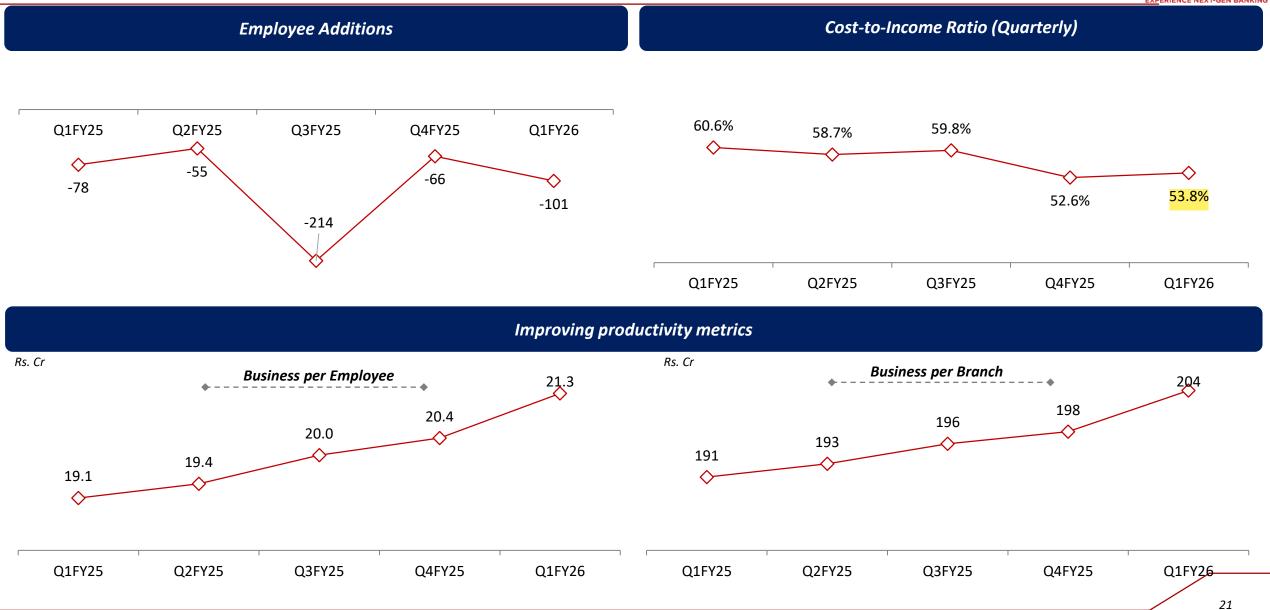
....leading to rising digital banking.....





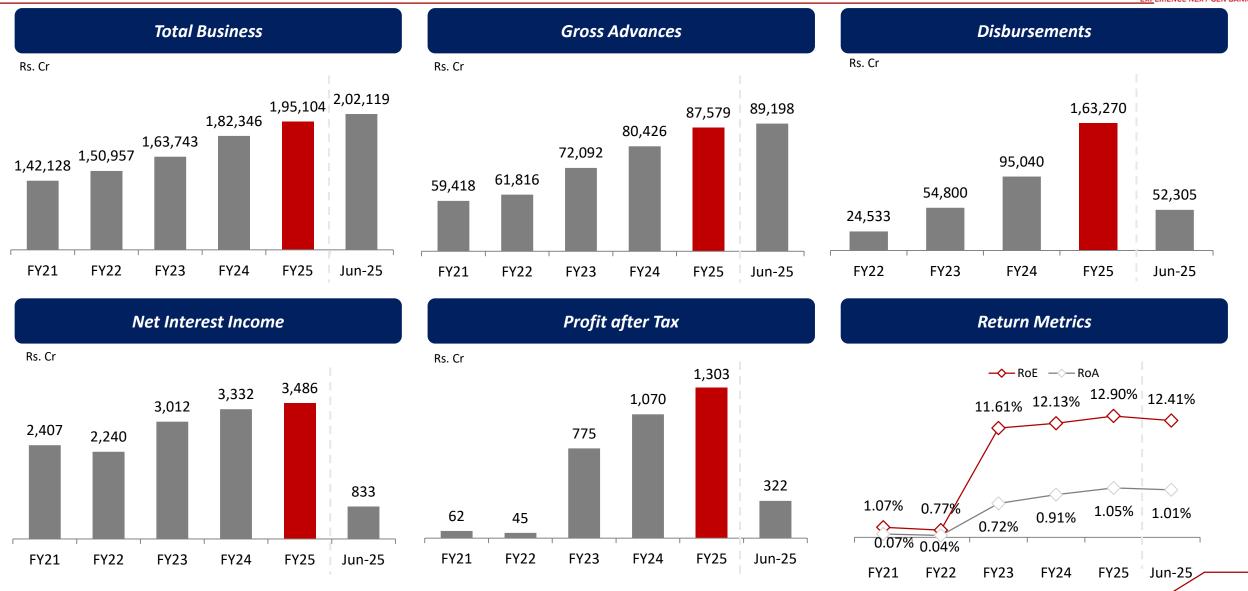
....creating operational efficiency





Robust Track Record of Financial Performance





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



LAP Power

(Live from Sep 2024)

Automated STP platform for Loan Against Property (LAP) proposals



Power Drive

(Live from Sep 2024)

In-house developed STP process flow for Vehicle Loan proposals



Composite Power

(Live from Apr 2025)

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



Gold Loan Digitalization

Process (Live from Mar 2025)

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



Aawas power

(Live from May 2025)

STP-based LOS for Affordable housing loan proposals



Power CONSOL

(Live from May 2025)

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



Edu Power

(Live from May 2025)

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



Micro Power

(Live from Mar 2025)

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



Simplified Renewal process for WC Limits (Live from Jan 2025)

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



Transaction Based

Renewal

(Live from Apr 2025)

Phase III of (TBR) process flow to route Working Capital renewal proposals up to 2 Crores



Auto Renewal of AGRI

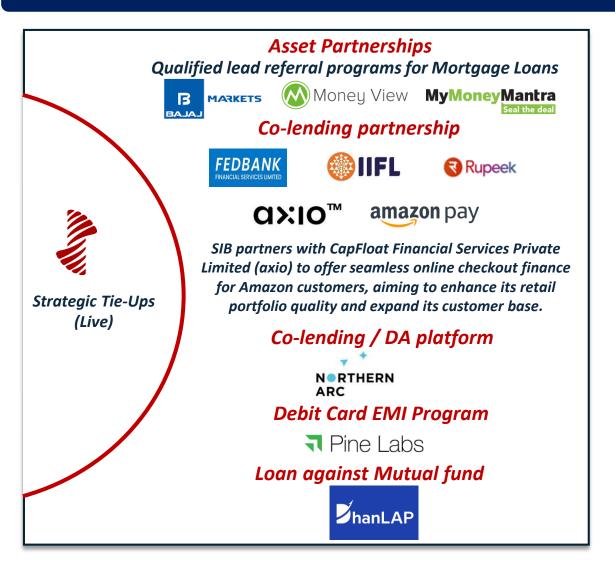
(Live from Nov 2024)

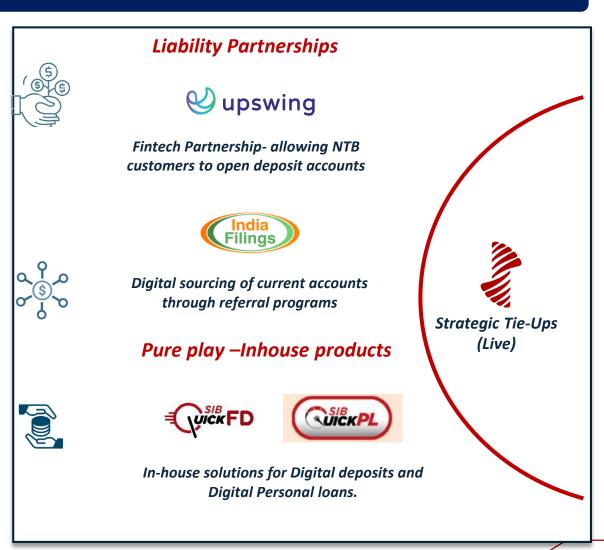
Application module for renewal of AGRI KCC proposals upto 50 lakhs

Way Forward – Growing Non- branch Distribution & Leveraging Partnerships



Growing Non – Branch Distribution and Leveraging Partnerships





The Way Forward – Building 'Frictionless Processes'



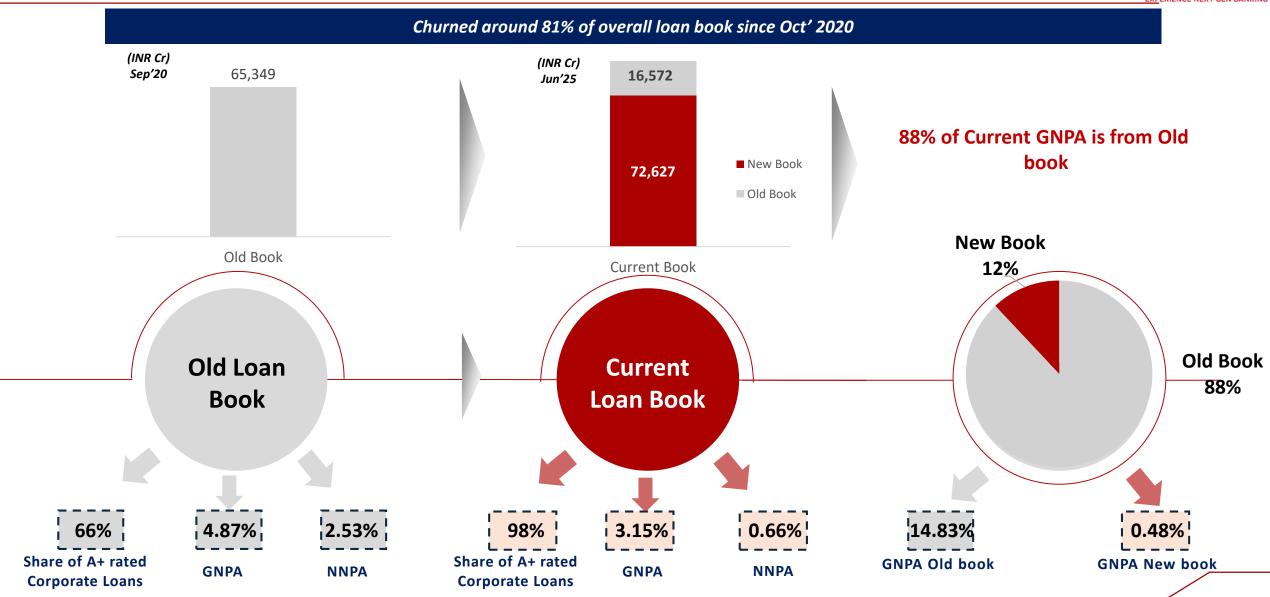
Improving Operating efficiency

Significant momentum in Retail Segment Home, Auto, Gold, CV/CE showing good traction 77:23 - Tooth to Tail Ratio Further progress expected during the financial year Training/ Re-skilling of staff gathering pace 3,142 Staff trained in various programs against 2,071 in Q1'FY25 **Expenses being tracked closely** 4 Expenses growth sequentially muted Overall headcount continues to shrink



Significant transformation of business since Sep'2020







Profit & Loss Overview (Standalone)



Particulars (Rs. In Cr)	Q1-FY26	Q1-FY25	Y-o-Y (%)	Q4-FY25	Q-o-Q (%)
Net Interest Income	832	866	(4%)	868	(4%)
Non-Interest Income	622	422	47%	572	9%
Core Fee Income	188	187	1%	194	(3%)
Treasury & Forex	256	27	848%	81	216%
Other	178	208	(14%)	297	(40%)
Total Income	1,454	1,288	13%	1,440	1%
Operating Expenses	782	780	0%	757	3%
Operating Profit	672	508	32%	683	(2%)
Provisions & Contingencies	239	113	112%	224	7%
Profit Before Tax	433	395	10%	459	(6%)
Provision for Tax	111	101	10%	117	(5%)
Profit After Tax	322	294	10%	342	(6%)

Balance Sheet Overview (Standalone)



Particulars (Rs. In Cr)	Q1 FY26	Q1 FY25	Y-o-Y (%)	Q4 FY25	Q-o-Q (%)
Capital & Liabilities	1,27,770	1,17,988	8%	1,24,655	2%
Capital	262	262	0%	262	0%
Reserves and Surplus	10,142	8,892	14%	9,838	3%
Deposits	1,12,922	103,532	9%	1,07,526	5%
Borrowings	1,728	2,957	(42%)	4,300	(60%)
Other Liabilities & Provisions	2,716	2,345	16%	2,729	0%
Assets	1,27,770	1,17,988	8%	1,24,655	2%
Cash & Balances with RBI	5,823	5,639	3%	5,098	14%
Balances with Banks	6,063	4,175	45%	7,162	(15%)
Investments	23,809	22,824	4%	21,777	9%
Advances	87,095	80,129	9%	85,682	2%
Fixed Assets	1,025	975	5%	1,018	1%
Other Assets	3,955	4,246	(7%)	3,918	1%
Business (Net Advances + Deposits)	2,00,017	1,83,661	9%	1,93,208	4%
Current Accounts	7,177	5,913	21%	6,030	19%
Savings Accounts	29,027	27,282	6%	27,699	5%
CASA Ratio	32.06%	32.06%	-	31.37%	69bps

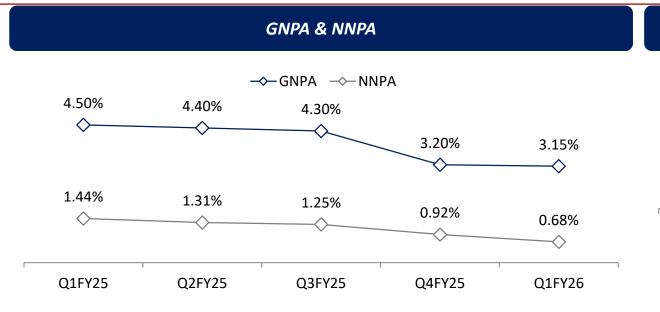
Key Metrics



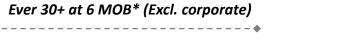
Particulars	Q1FY26	Q4FY25	Q3FY25	Q2FY25	Q1FY25
Net Interest Margin (NIM)	<mark>3.03</mark> %	3.21%	3.19%	3.24%	3.26%
CRAR Basel III	19.48%	19.31%	18.00%	18.04%	18.11%
RoA*	1.01%	1.11%	1.12%	1.07%	1.00%
RoE*	12.41%	13.74%	13.93%	13.71%	12.90%
Provision Coverage	88.82%	85.03%	81.07%	80.72%	79.22%
CASA	32.06%	31.37%	31.15%	31.80%	32.06%
Gross NPA	<mark>3.15</mark> %	3.20%	4.30%	4.40%	4.50%
Net NPA	<mark>0.68</mark> %	0.92%	1.25%	1.31%	1.44%
Book Value per Share (Rs.)	39.8	38.6	37.2	35.9	35.0
Earnings per Share (Rs.) *	4.94	5.0	4.9	4.7	4.5
Customer Touch Points					
Kerala	498	498	499	501	501
South Ex Kerala	282	282	283	284	284
Rest of India	168	168	168	170	170
Total	948	948	950	955	955

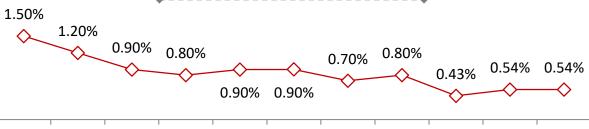
Non-Performing Assets





Improving Credit Quality





Q1FY23 Q2FY23 Q3FY23 Q4FY23 Q1FY24 Q2FY24 Q3FY24 Q4FY24 Q1FY25 Q2FY25 Q3FY25

* 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						NN	IPA Movemen	nt	
Rs. Cr	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26
Opening	3,620	3,720	3,731	3,736	2,800	1,135	1,152	1,073	1,056	791
Additions	346	321	297	213	192	250	195	195	155	119
Deductions	246	309	293	1,148	185	233	274	212	421	319
Closing	3,720	3,731	3,736	2,800	2,807	1,152	1,073	1,056	791	591

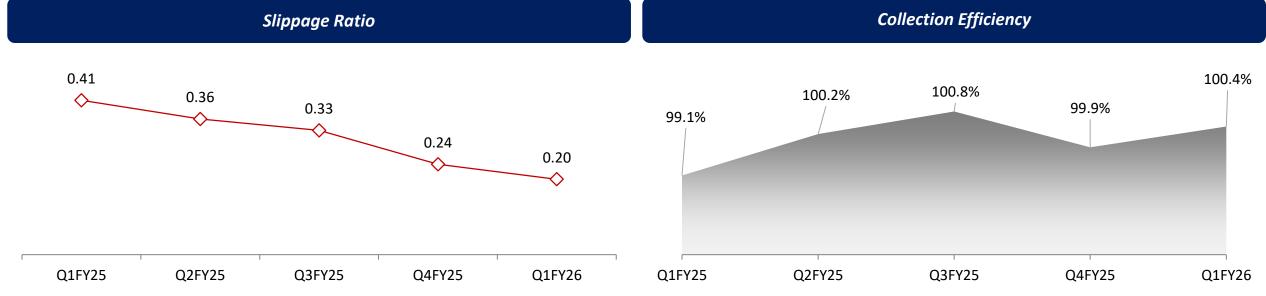
Provisions



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

Slippages & Collection Efficiency



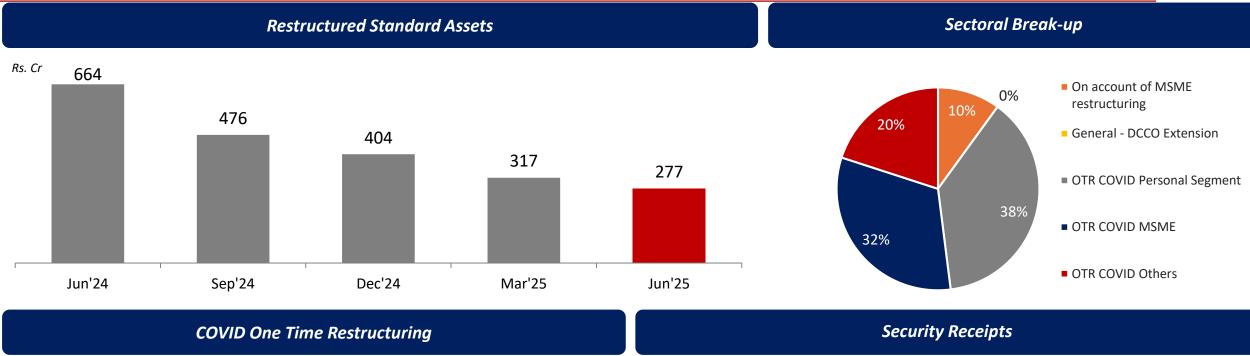


	Segment wise GNPA							
Rs. Cr	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26			
Agriculture	530	562	543	455	449			
Business Loans	2283	2,113	2,070	1,449	1,425			
Personal Segment	484	617	628	577	595			
Corporate	424	439	494	319	338			
Total	3,720	3,731	3,736	2,800	2,807			

Segment wise Slippages										
Rs. Cr	New Book	Old Book	Q1FY26							
Agriculture	6	20	26							
Business Loans	8	29	37							
Personal Segment	65	31	96							
Corporate	8	15	23							
Total	87	95	182							

Stressed Assets





Rs. Cr.	Covid 1.0	Covid 2.0	Total
MSME	39	50	89
Personal loans	4	101	105
Other exposures	42	14	56
Total	85	165	250

Book Value	Provision	NAV	
189.60	70.33	119.27	

Security Receipts Outstanding as on Jun 30, 2025 (Rs. Cr)

Investment Book

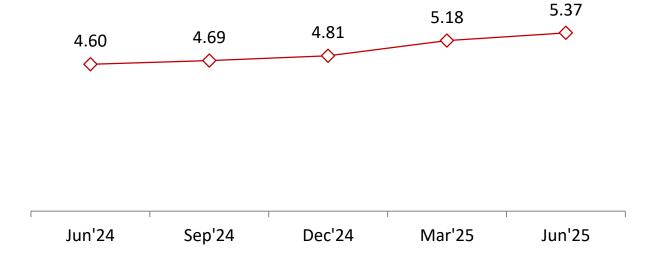


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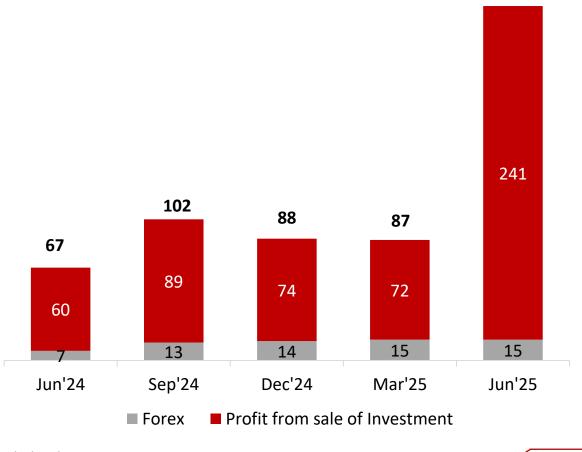
SLR & NON-SLR

Rs. in Cr	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26
SLR	20,728	20,379	21,737	20,049	22,181
NON-SLR	2,177	1,483	1,785	1,808	1,731
Total	22,905	21,862	23,522	21,857	23,912

M Duration



Treasury & Forex Income *



^{*} Excludes depreciation on Investments

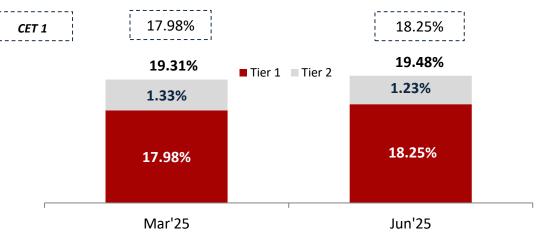
Capital Composition



Risk Weighted Assets

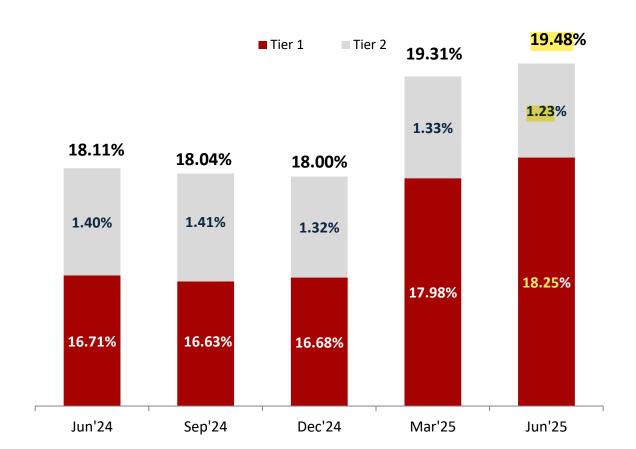
CRAR

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



Total Risk weighted assets to Total assets stands at 40.61% as on June 30, 2025

	Risk Weighted Assets		
Rs. Cr	Mar'25	Jun'25	
Total Capital	10,227	10,111	
Tier I	9,521	9,474	
Of which CET 1	9,521	9,474	
Tier II	706	637	
Risk Weighted Assets	52,953	51,890	







Mr. P R Seshadri
MD & CEO, 31 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 31 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, 31 years

- More than 31 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





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, 29 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. 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. 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. Chithra H SGM & Chief Compliance Officer, 32 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 29 years. Rich experience in the field of Finance, Compliance, Risk, Treasury Back office, Branch operations and Regional Head.





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
GM & Head of Treasury, 30 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. Mohan T M
GM & Head Legal Department, 35 years

- B.Com, LL.B Graduate. Also completed CAIIB and CS (Inter)
- More than 29 years of experience in Banking. Previous experience of more than 6 years with Income Tax Appellate Tribunal and Apollo Tyres Ltd. Heading Legal Department of SIB for more than 11 years



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
GM & Chief Risk Officer & Head – Credit Quality Assurance, 28 years

 MBA &CAIIB qualified, Has 28+ 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. 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. 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. 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. 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