DEPT: SECRETARIAL
REF. No. : SEC/ST.EX.STT/15/2026-27
DATE : May 06, 2026

National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051. SCRIP CODE: SOUTHBANK	BSE Ltd. Department of Corporate Services (Listing), First Floor, New Trading Wing, Rotunda Building, P J Towers, Dalal Street, Fort,Mumbai – 400 001. SCRIP CODE: 532218

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 financial results of The South Indian Bank Limited for the quarter/financial year ended 31st March, 2026.

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

Kindly take the same in your records.

Yours faithfully,

JIMMY MATHEW
Digitally signed by JIMMY MATHEW
Date: 2026.05.06 16:48:22 +05'30'

(JIMMY MATHEW)
COMPANY SECRETARY

Encl.: as above

SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

Closing strong, building ahead

Investing in Relationships since 1929

Investor Presentation
Q4 FY 2025-26

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1 Brief Snapshot

2 About South Indian Bank – Key Highlights

3 Transformation Journey of the Bank

4 Annexure

A Year of Consolidation

Major Highlights for the Financial Year 2025-26

Best ever

- **Total Income** Rs. 5,447 crore
- **Other Income** Rs. 2,010 crore
- **PPOP** Rs. 2,373 crore
- **Net Profit** Rs. 1,455 crore
- **PCR** (Incl. w/off) 94.10%

Significant indicators of progress….

- RoA 1.03%
- RoE 12.76%
- GNPA 1.43%
- NNPA 0.29%
- Slippage Ratio 0.72% (Full Year)

Transformation in progress ….

- Significant improvement in Branch Productivity
- Built new customer facing systems & processes
- Significant investment in training. Focus on culture change
- Active monitoring and optimization of cost Structures
- Achieved positive operating leverage for the second consecutive year.

Key Highlights

1. Portfolio quality continues to improve
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
6. Second year of Positive Operating Leverage
7. Cost continues to be managed tightly

BRIEF SNAPSHOT

Performance Highlights (1/2)

	Gross Advances	Disbursements (12M)	Deposits	Retail Deposits	CASA %
Q4FY26	Rs. 100,274 Cr	Rs. 180,023 Cr	Rs. 123,346 Cr	Rs. 120,116 Cr	32.12%
Q4FY25	Rs. 87,579 Cr	Rs. 163,270 Cr	Rs. 107,526 Cr	Rs. 104,750 Cr	31.37%

	Profit After Tax	Net Interest Margin	Return on Assets	Return on Equity
Q4FY26	Rs. 408 Cr	2.95%	1.17%	14.49%
Q4FY25	Rs. 342Cr	3.21%	1.11%	13.74%

Performance Highlights (2/2)

	GNPA	NNPA	PCR (incl. w/off)	PCR (excl. w/off)	CRAR
Q4FY26	1.43%	0.29%	94.10%	79.87%	19.66%
Q4FY25	3.20%	0.92%	85.03%	71.77%	19.31%

	Branches	Employees	States / UTs	Digital Transactions
Q4FY26	948	9,147	26 / 4	98.5%
Q4FY25	948	9,369	26 / 4	98.2%

ABOUT SOUTH INDIAN BANK – KEY HIGHLIGHTS

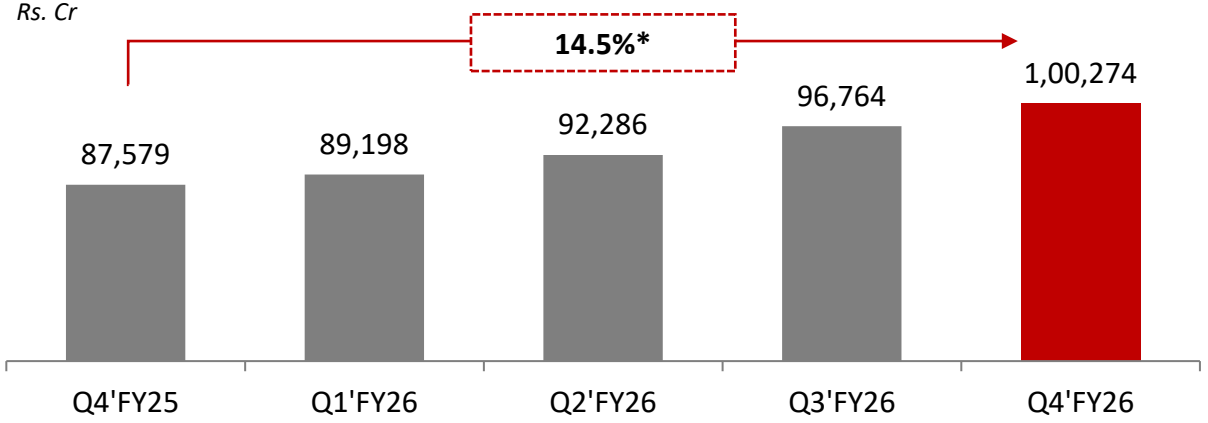
SIB's Strengths

1. Diversified loan book – focused on Retail, MSME and high-quality Corporate
2. Pan India presence
3. Strong focus on Asset Quality and Collection Efficiency
4. Well distributed Deposit base with stable cost of funds
5. Focus on Digital channel to drive operating efficiency
6. Strong Management Team and Robust Financial Performance

1 Diversified loan book with granularity & growth in disbursements in MSME and Retail

Consistently growing loan book….

Rs. Cr

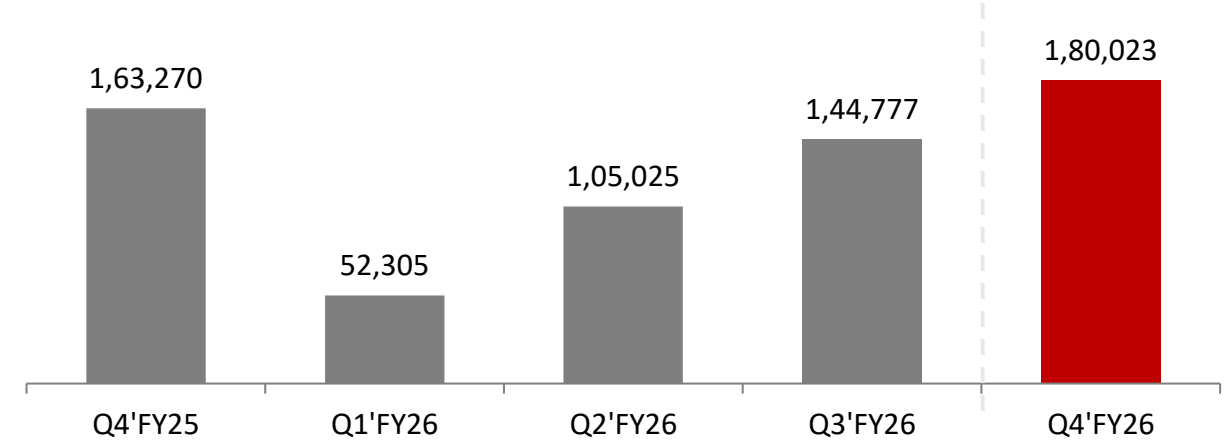


* includes technical write off of 1,163 crore, excluding this Y-o-Y growth is 15.8%.

…and Disbursements

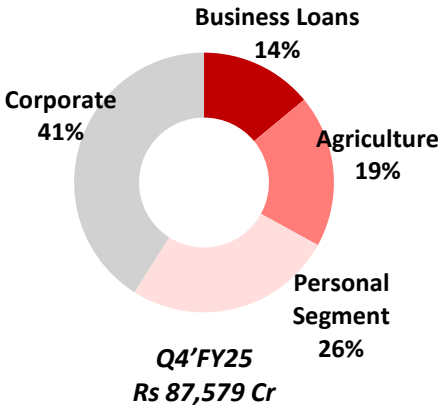
Rs. Cr

Cumulative for the quarter

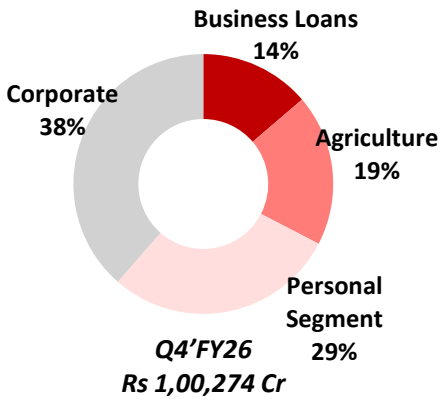


With a diversified portfolio…

Well diversified loan book with ~62% other than corporates



Q4'FY25
Rs 87,579 Cr



Q4'FY26
Rs 1,00,274 Cr

Disbursements Vertical wise

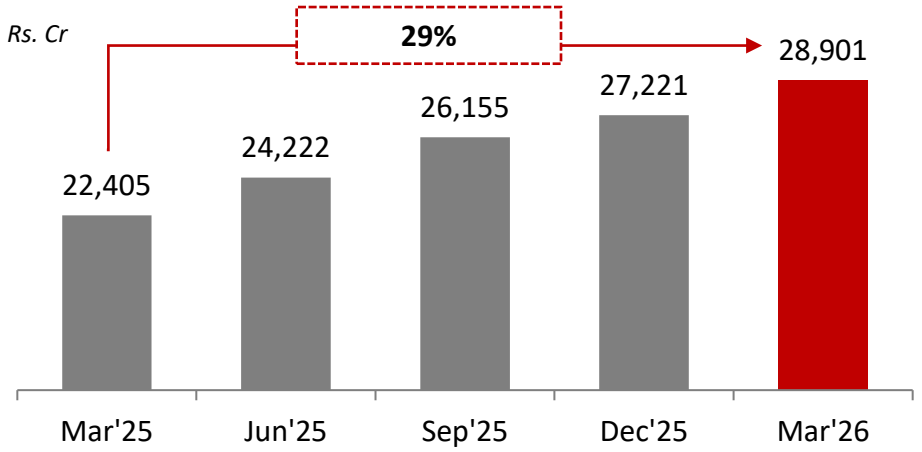
Rs. Cr

Business Segment	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Corporate	33,575	45,383	43,922	29,871	23,889
B Segment (MSME)*	1,540	1,136	1,945	1,677	1,911
Agriculture (Excl. Gold)	290	290	340	339	440
Retail Loans (Incl. Gold)	5,293	5,496	6,513	7,864	9,007
Grand Total	**40,698**	**52,305**	**52,720**	**39,751**	**35,247**

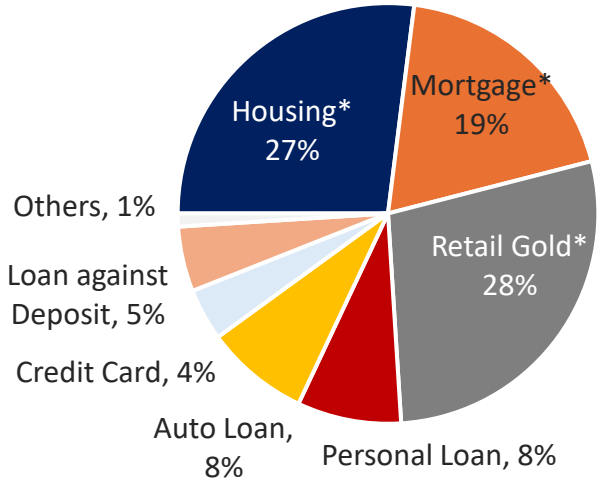
On a Y-o-Y basis B Segment (MSME) disbursement has grown by 24% & Retail Loans(Incl. gold) disbursement has grown by 70%. * Including LAP & Portfolio Buyout

Consistent growth momentum in retail advances continues

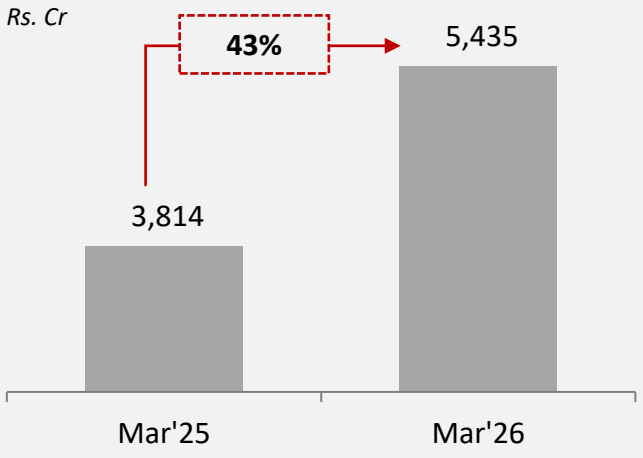
Personal Segment



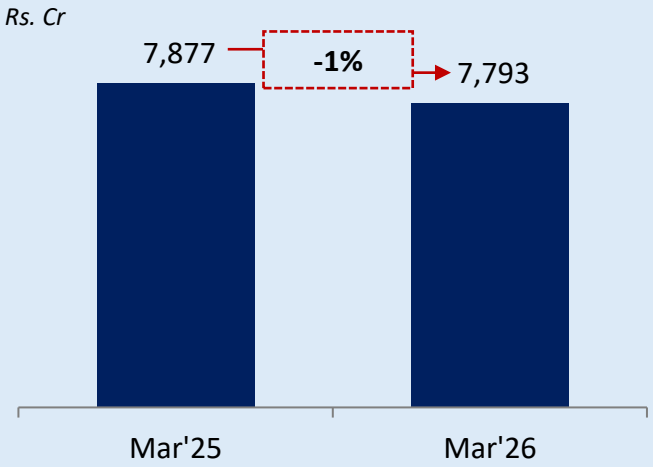
Mix of Personal Segment



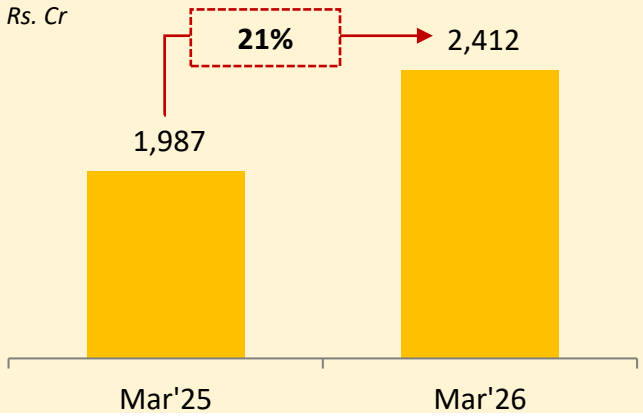
Mortgage Loan*



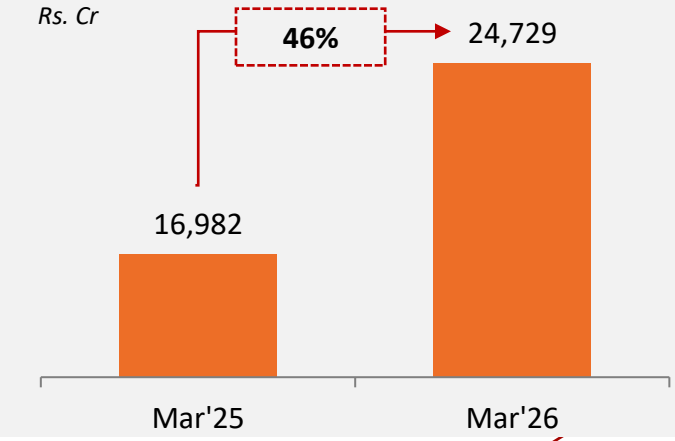
Home Loans*



Auto Loans



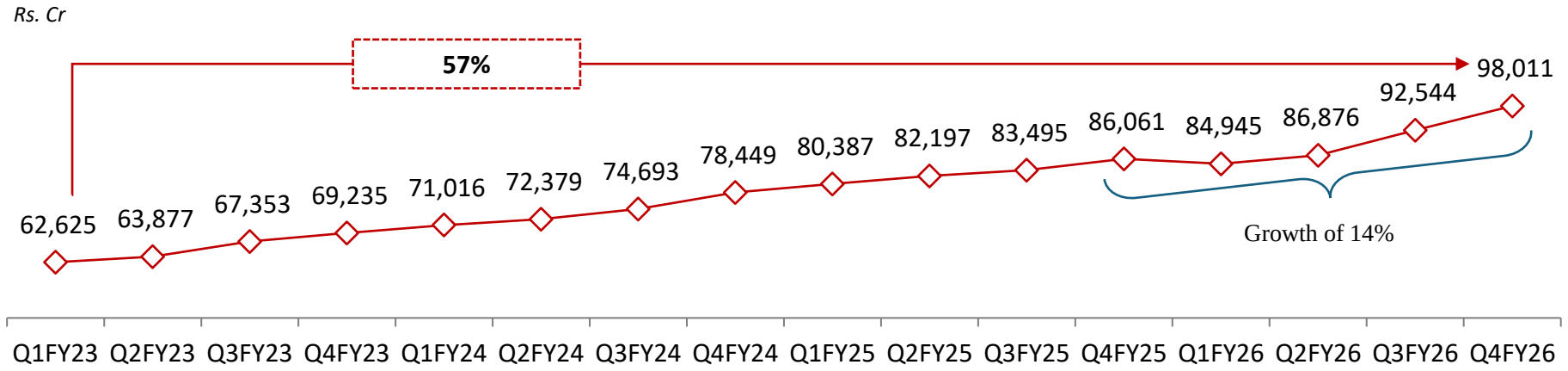
Gold (Incl Agri)



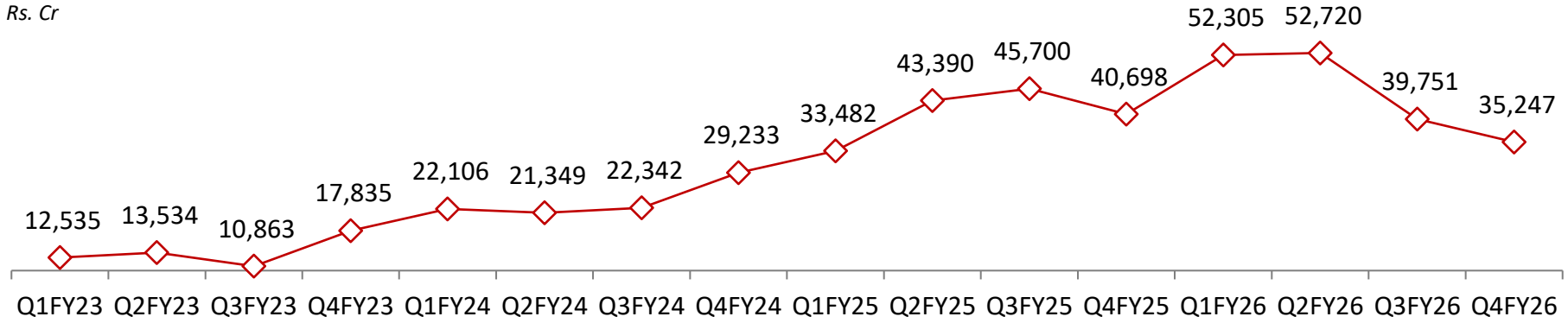
* Includes IBPC and Portfolio Buyout

Consistent growth momentum in advances continues

Consistent growth in Avg. Advances

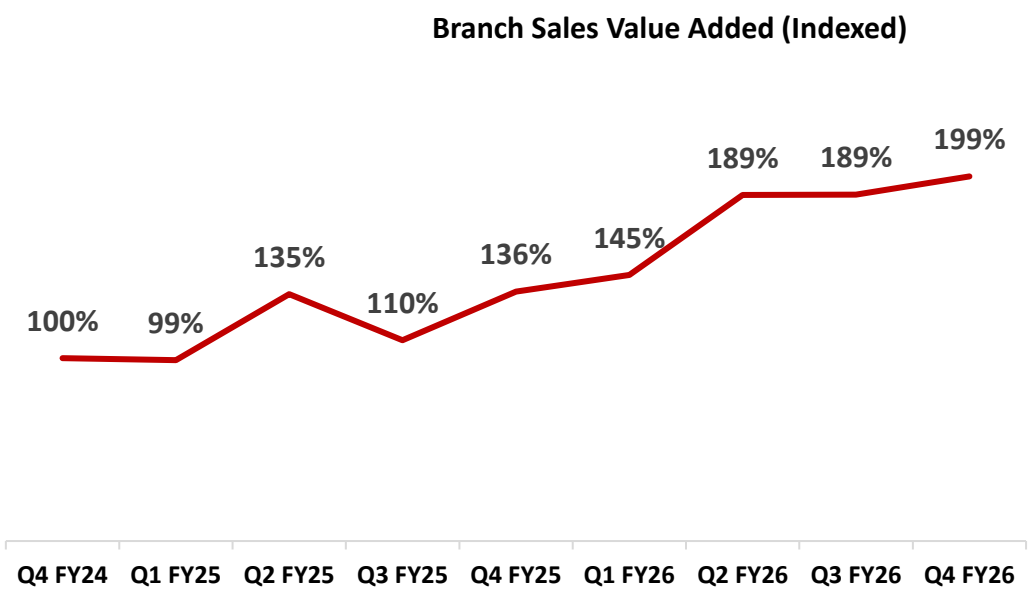


.... with healthy loan disbursals



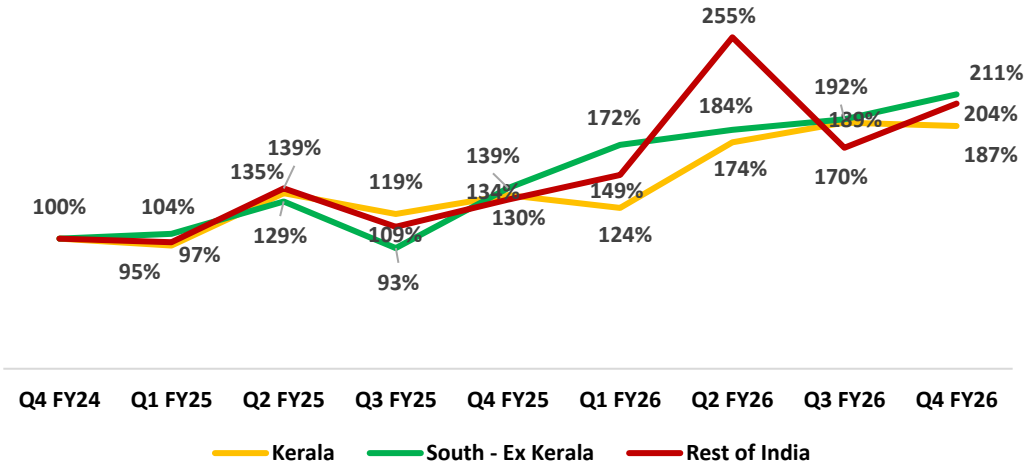
Branch Value Added – Same Store Sales

Branch Value Added

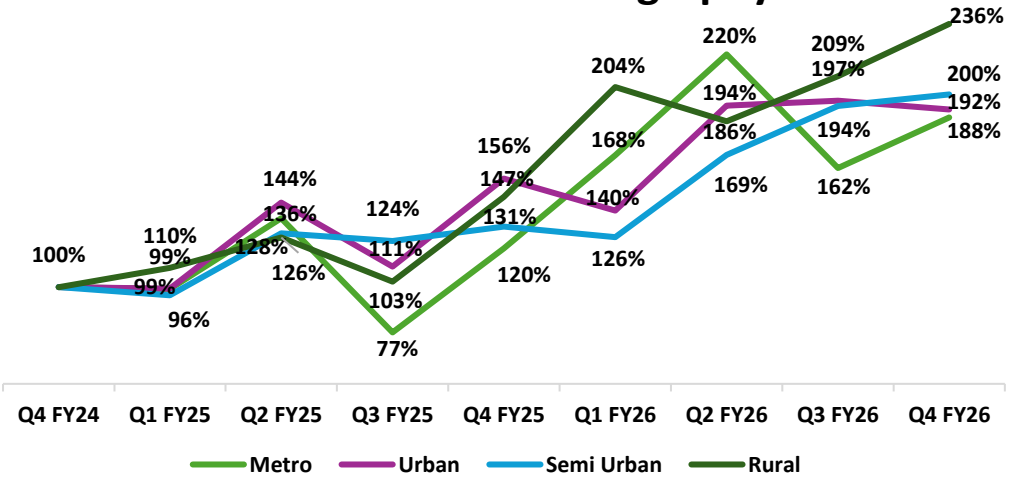


Same Store Sales are compared by computing the NPV of new product sales / incremental balances in existing accounts basis historical trends. These are compared over time. It may be noted that the value addition imputed in this process assumes the behaviour of new accounts would mimic historical trends.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

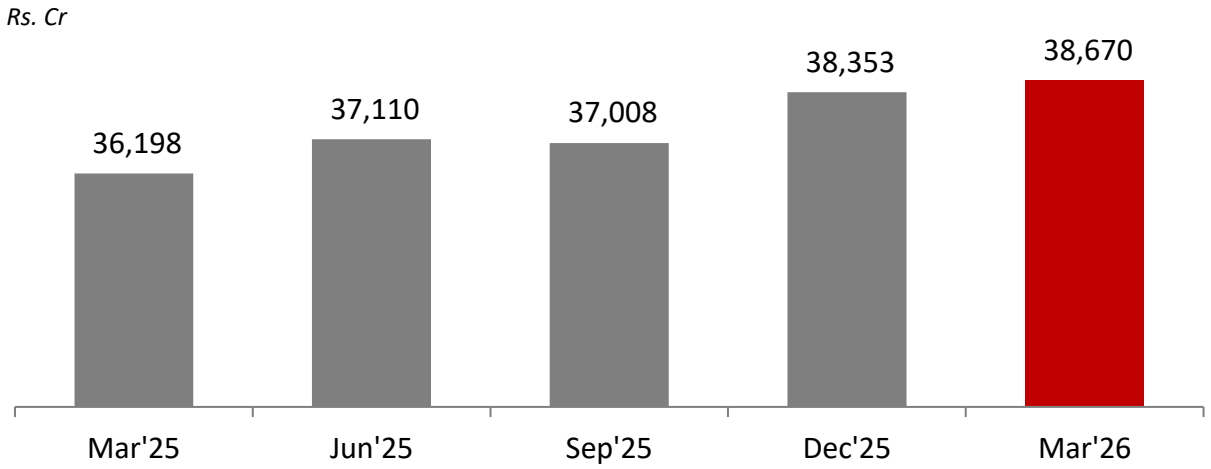


Branch Value Added – Geography wise

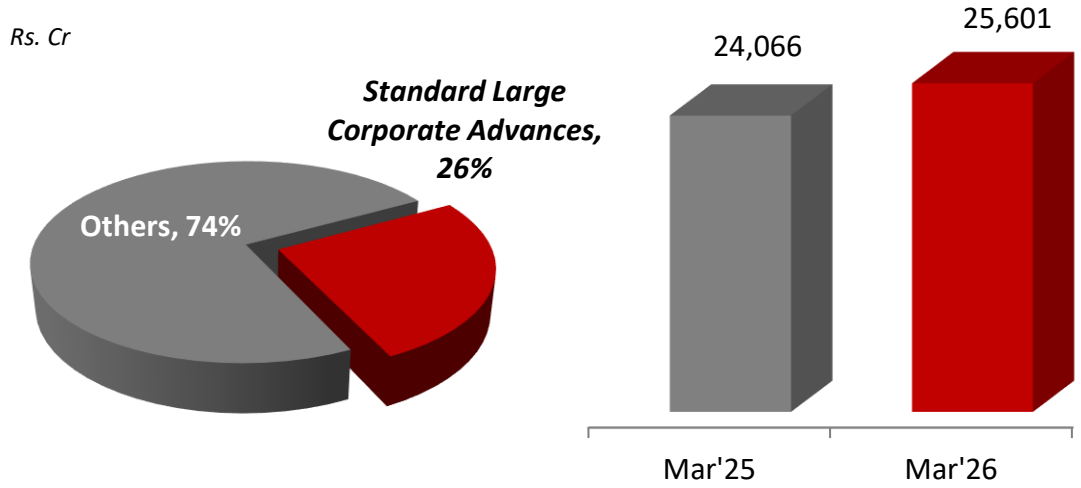


Dominant share of A & above rated corporate loans

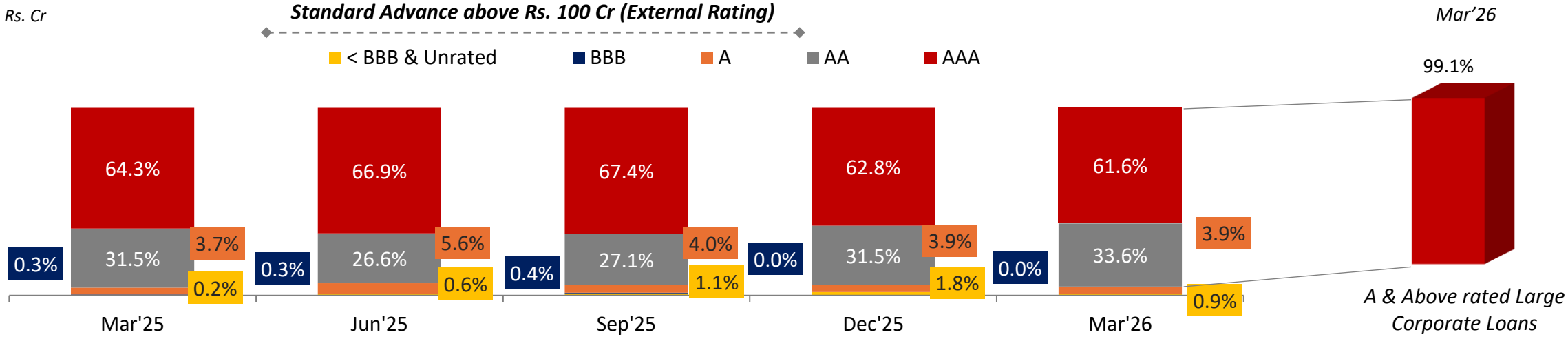
Corporate Loan Book



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

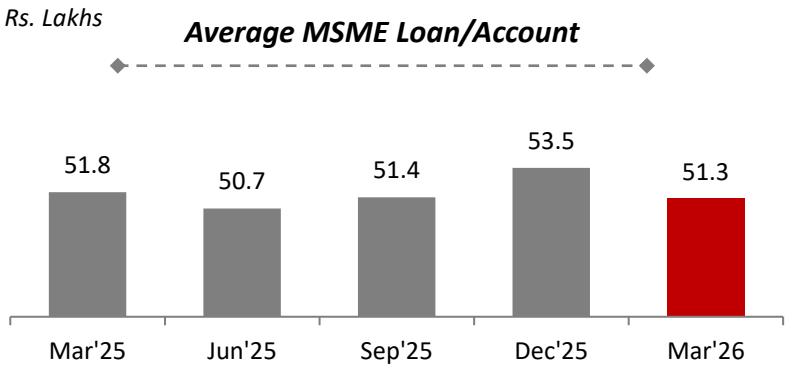
MSME Loans comprise mainly of High-Yield Portfolio

Focus on MSME loans…

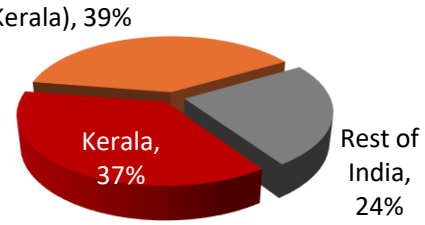
Rs. in crore	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26#
MSME/SME	9,698	9,700	9,923	9,807	9,269
Others	2,988	2,960	3,501	4,212	4,509
Total	**12,686**	**12,660**	**13,424**	**14,019**	**13,778**

includes write off of 554 crore, excluding this Y-o-Y growth is 13%. Mortgage loans which are given to Business Segment is mapped under Retail, if remapped Y-o-Y growth is 15%.

….while creating a granular and diversified book



Geographical Split



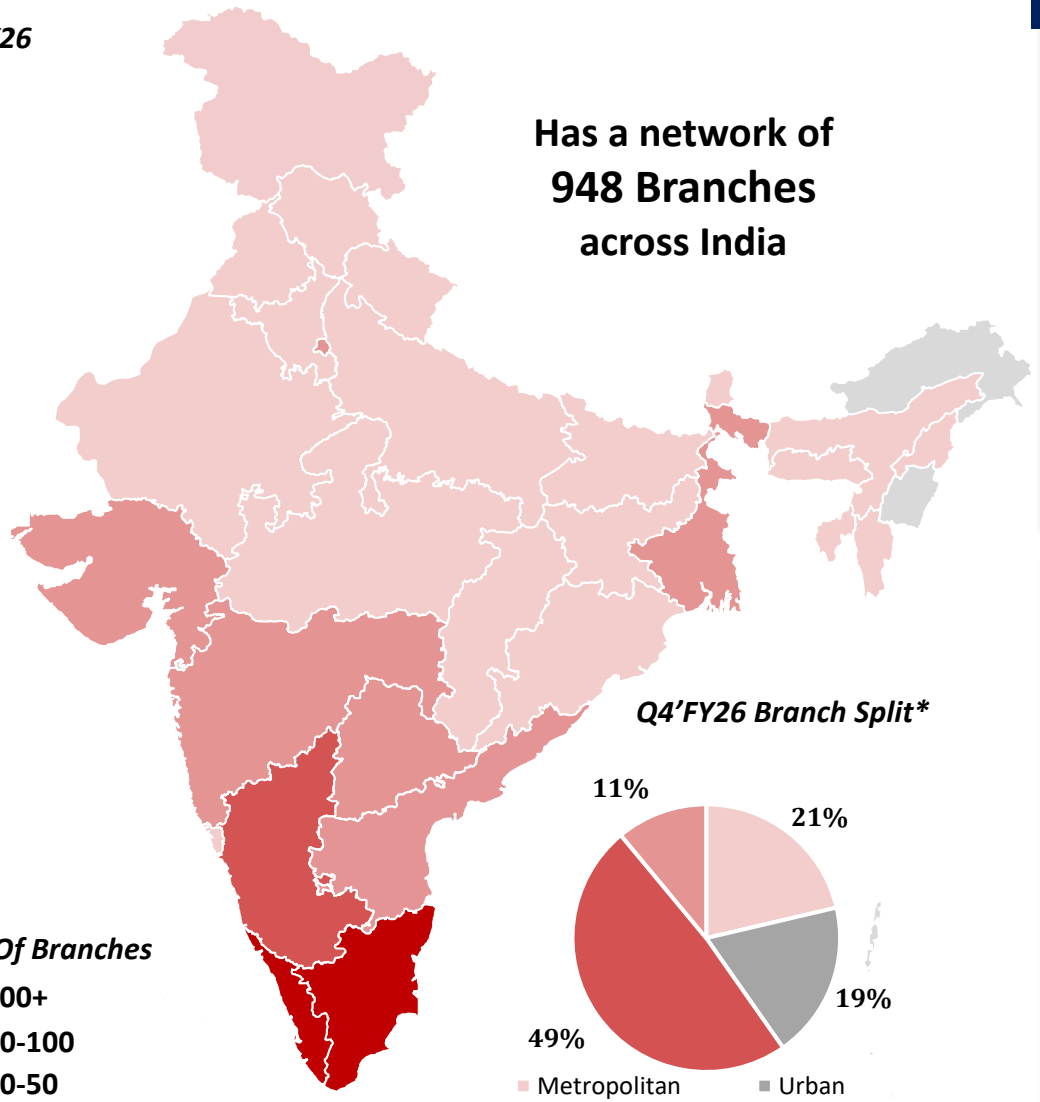
Mar'26 – Rs. 13,778 Cr

MSME Strategic Initiatives

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

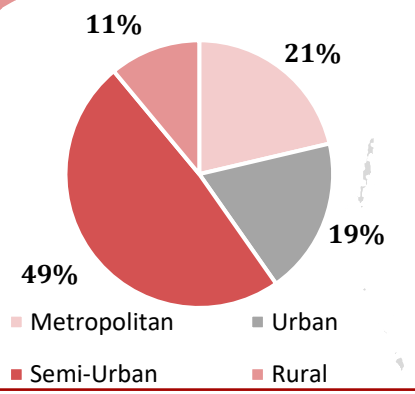
2 Pan India presence with focus on diversification

Q4'FY26



*Map for illustration purpose only

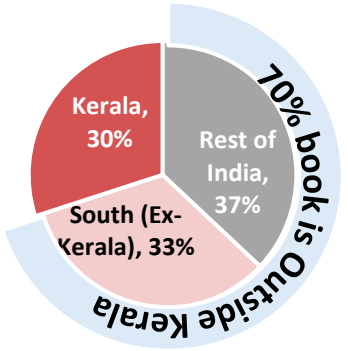
*Q4'FY26 Branch Split**



Diversifying Loan Book Outside Kerala

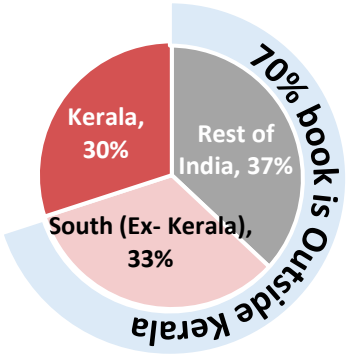
Q4'FY25

Loan Book
Rs. 87,579 Cr



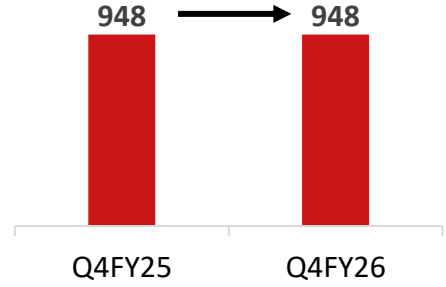
Q4'FY26

Loan Book
Rs. 100,274 Cr

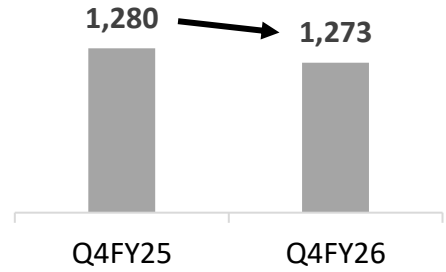


Branch Network

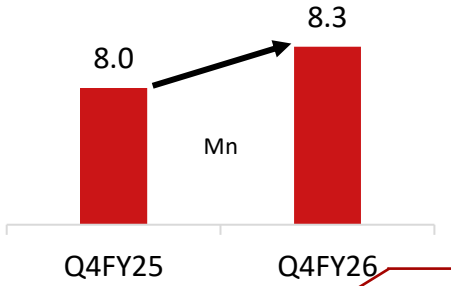
Branches[1]



ATM / CRM



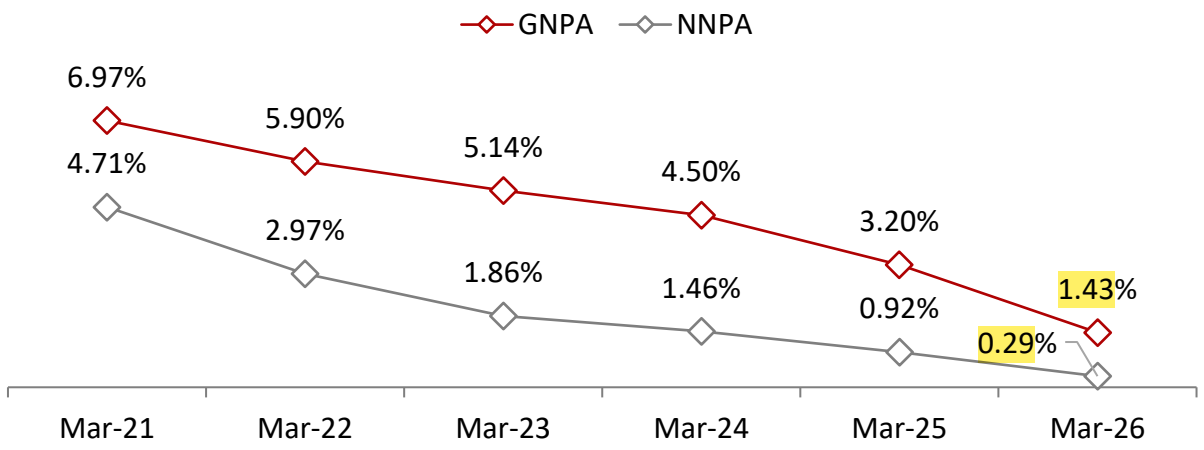
Customers



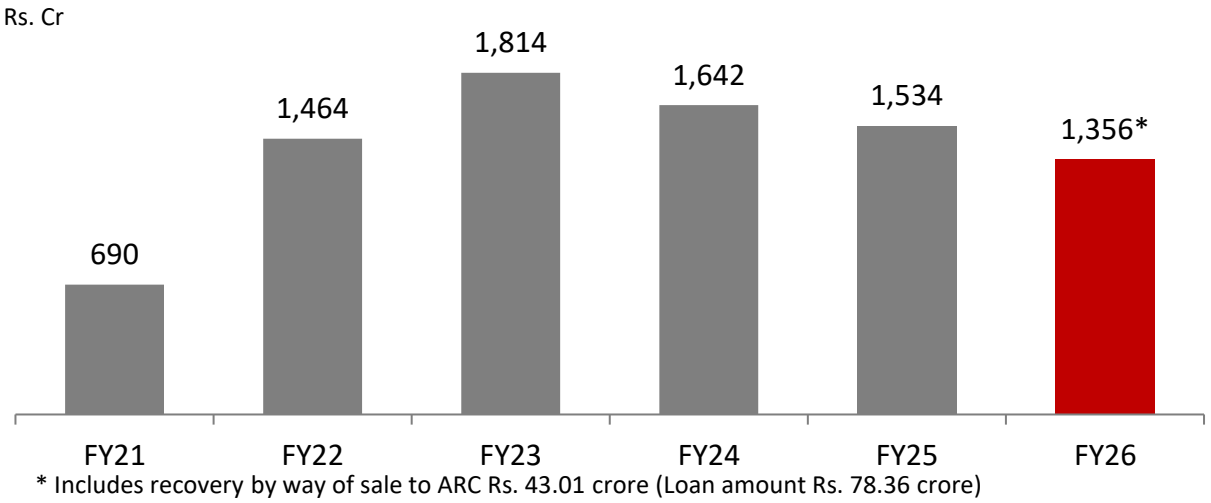
1. Excludes 5 USBs & Satellite branches

3 Strong focus on improving asset quality and collection efficiency

Net NPA below pre- covid level

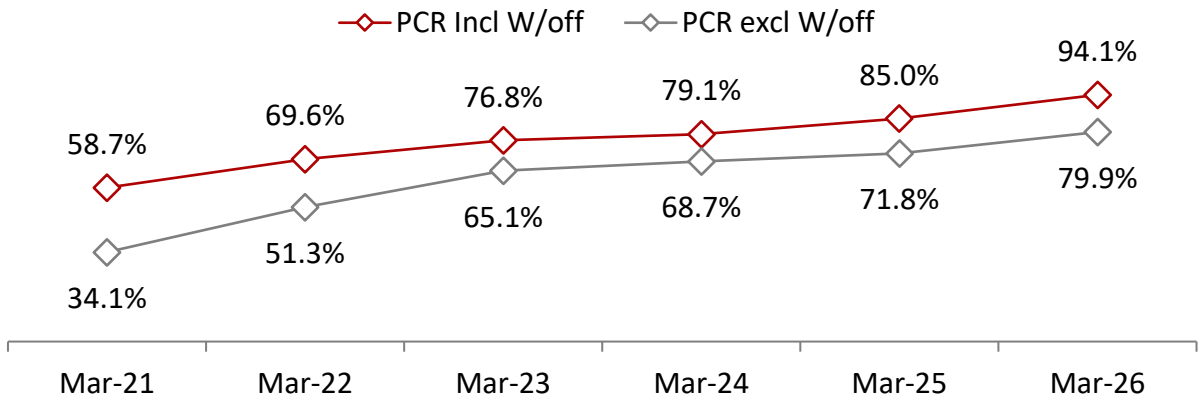


…with focus on Recoveries and Upgrades

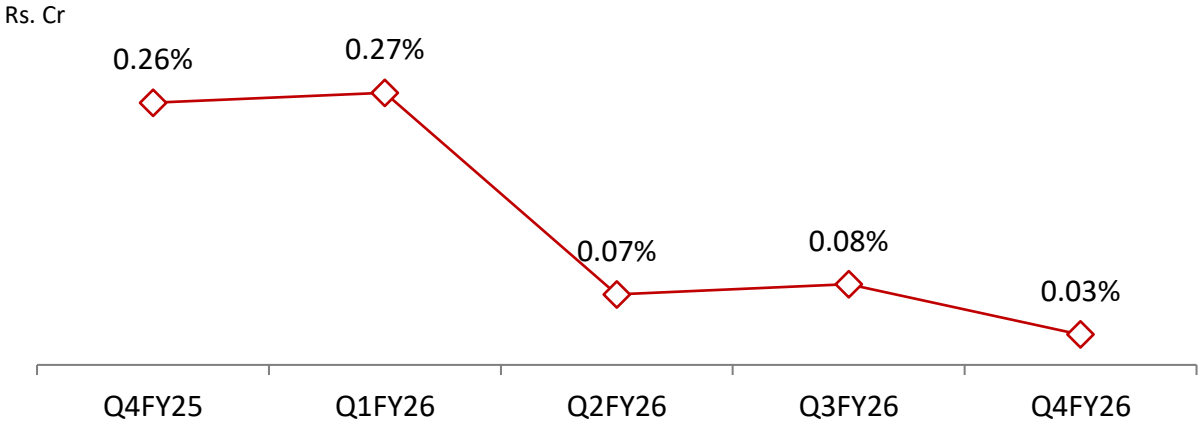


* Includes recovery by way of sale to ARC Rs. 43.01 crore (Loan amount Rs. 78.36 crore)

Significant improvement in PCR….

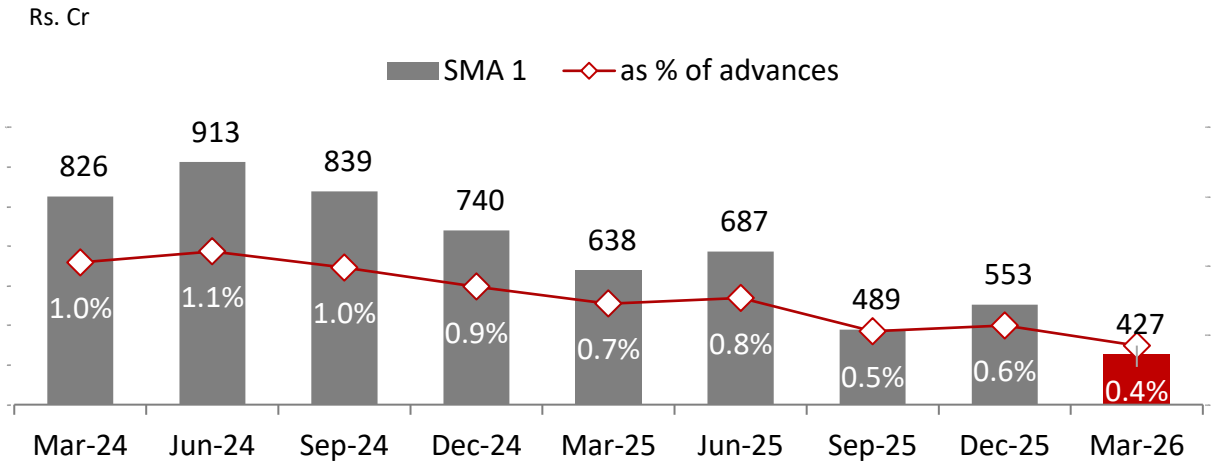


…and reduced Credit cost

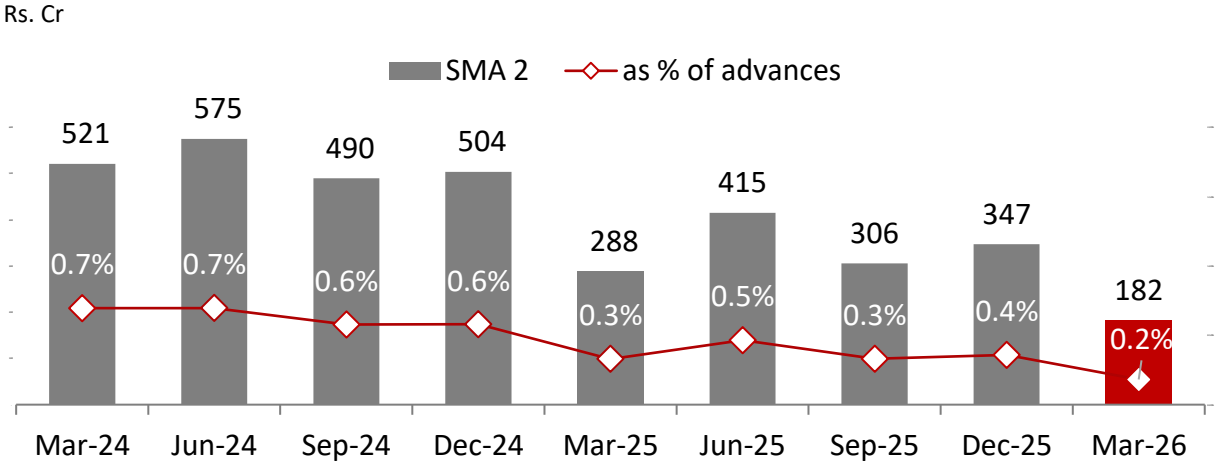


Pristine Asset Quality with enhanced metrics

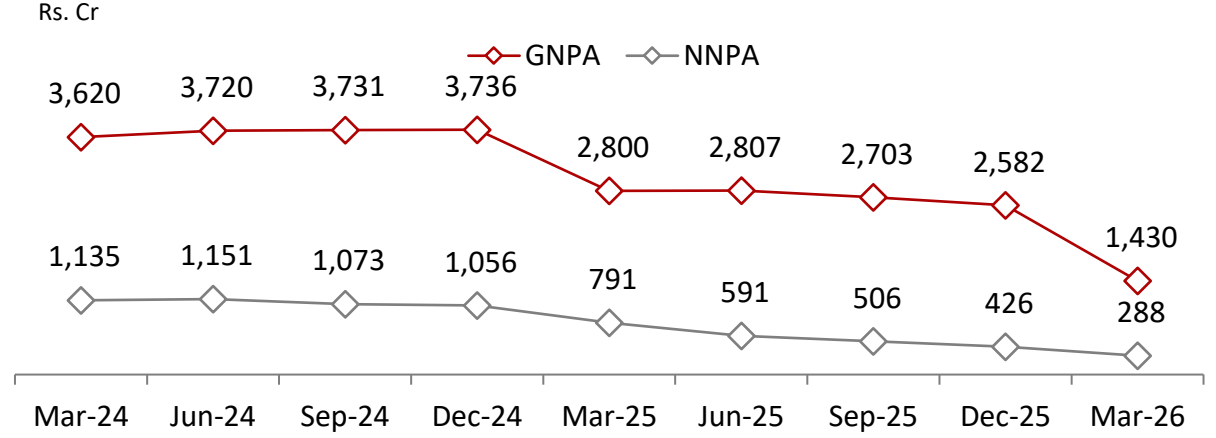
SMA 1 showing consistent improvement…



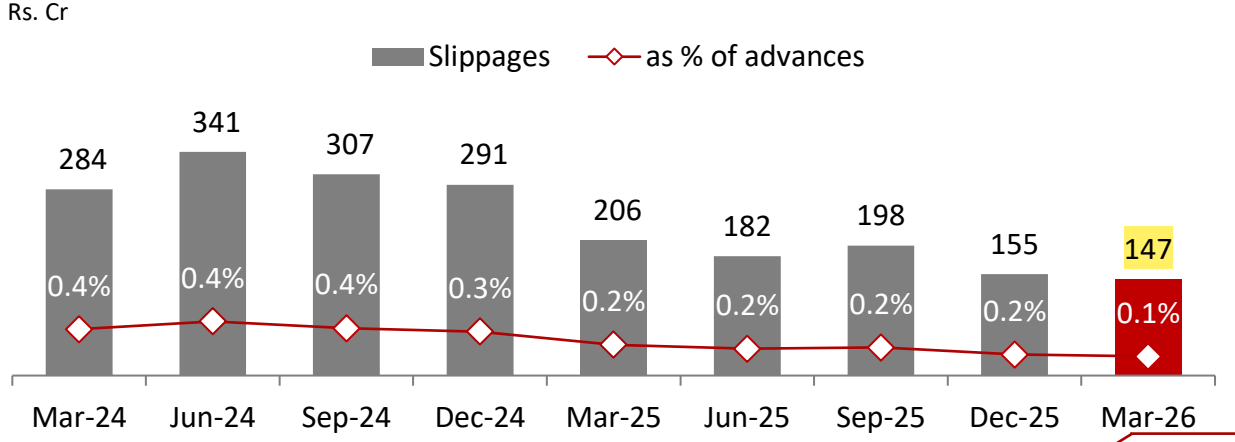
…with lowest ever SMA 2 numbers…



Significant improvement in GNPA & NNPA numbers….

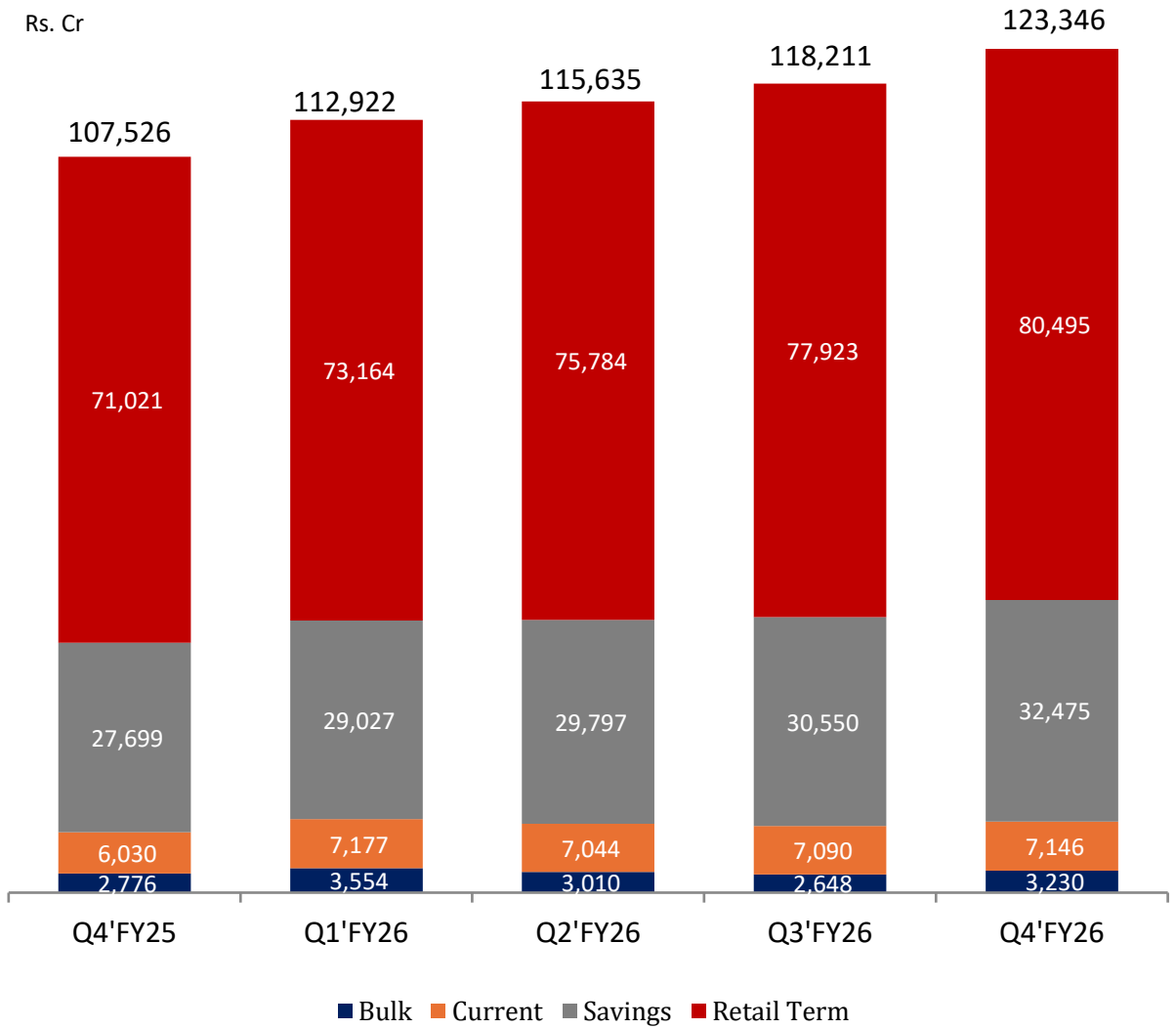


…Slippages at all time low

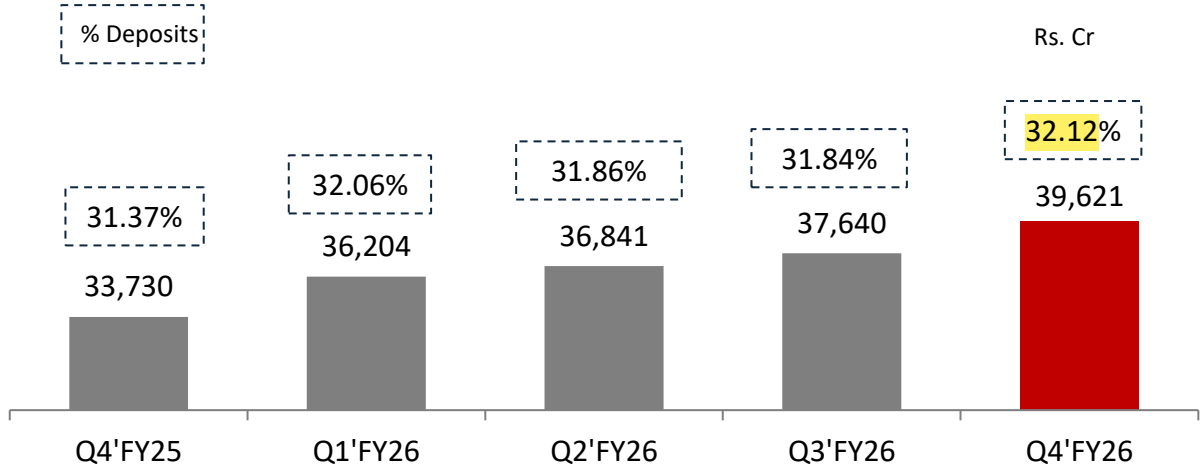


4 Well Distributed Deposit Base with focus on low cost deposits

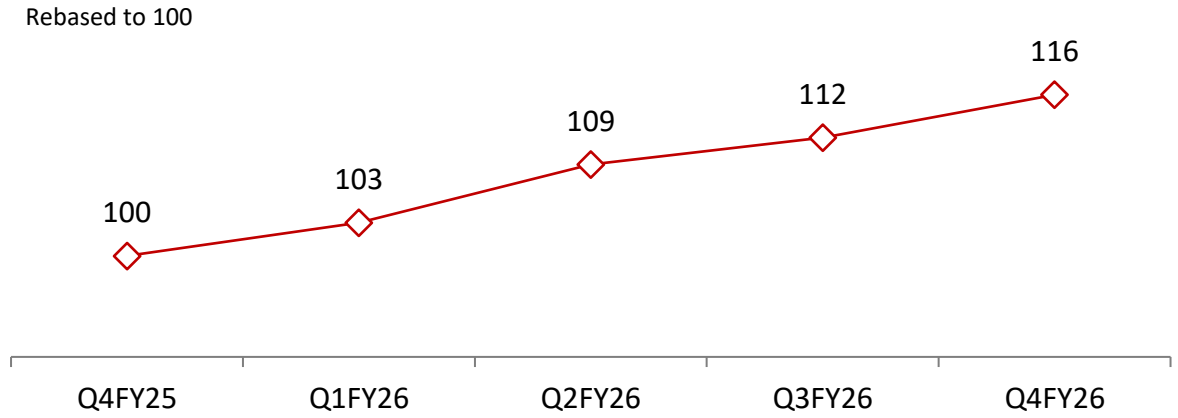
Breakup of Deposits



CASA Ratio continues to hold…



CASA AQB continues to grow consistently….



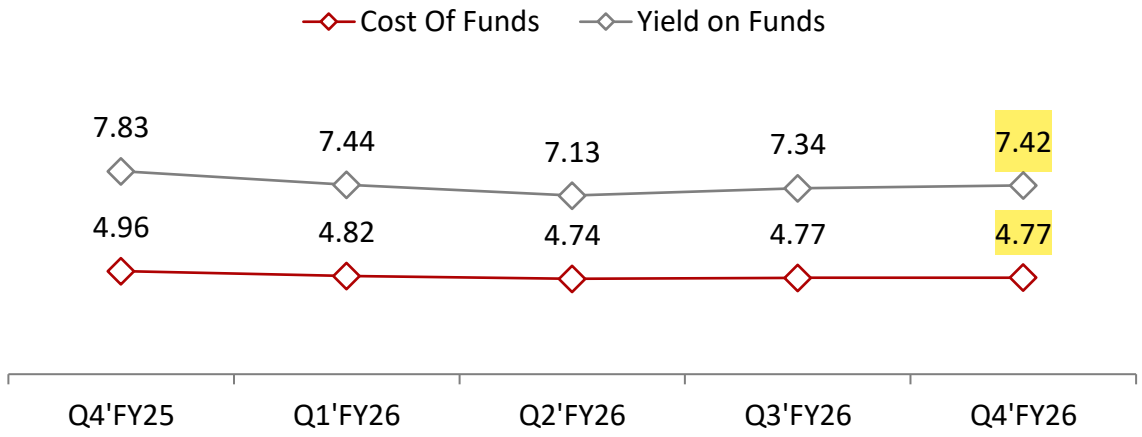
NRI Deposit continues to be a focus with stable Cost of Funds

Breakup of Non Resident Deposits

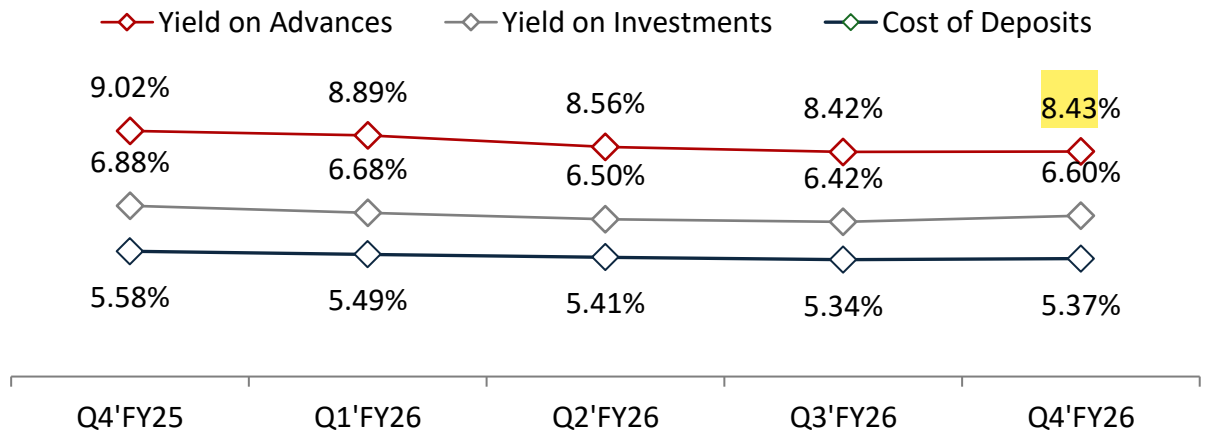
Rs. Cr

Deposit Type	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26
NR SB	7,480	7,728	8,143	8,533	9,112
NR CD	55	60	62	62	67
FCNR (B), RFC & Others	2,787	2,874	2,876	2,954	3,283
Low-Cost NRI Deposit	**10,322**	**10,661**	**11,081**	**11,549**	**12,462**
NRE Term Deposit	19,946	20,264	20,667	20,907	21,264
NRO Term Deposit	1,334	1,367	1,447	1,509	1,645
Total	**31,602**	**32,293**	**33,195**	**33,965**	**35,371**

Cost of Funds / Yield on Funds



Yield on advances/ Yield on Investments / Cost of Deposits



Branch 2.0: From transaction to community presence, enabling an engaged customer base

- **To ensure every customer interaction feels like "We're with you." A brand promise communicated strongly to the customers**

- Moving from 'evolutionary' processes to 'processes consciously designed' to improve branch efficiency
- **Build a culture of customer engagement by**
  - Hiring for 'sales attitude' & training for skills by use of psychometric testing
  - Prioritizing & rewarding 'customer first' behavior in the branches
- **Free-up branch time by**
  - Limiting to that which 'must' be done at branch e.g. cash at teller or cheque presentation
  - Centralize/automate to the extent possible

Branch process reengineering update:
Number of processes automated: 03
Number of processes eliminated: 14
Number of processes centralized: 10
Number of processes optimized : 07
Number of processes being reviewed for upgradation: 45

5 Multitude of Digital Initiatives…

Driving customer empowerment through continuous digital transformation

RE-IMAGINING BANKING THROUGH EXTENSIVE DIGITIZATION

Digital Core Evolution – Re-engineered the **SIB Mirror+** app into a versatile **digital gateway**, specifically optimized to cater New to Bank segments and Fintech ecosystem integrations

SIBerNet now supports direct integration with various treasuries and govt entities such as **EPFO, ESIC, Karnataka treasury** etc.

Trade Finance Module – The **SIBerNet** Corporate platform, handles the full spectrum of outward & inward remittance flows

End-to end **digitization of locker agreement documentation & agreement execution** with stronger controls, faster turnaround time and superior customer experience

Digitized stock statement submission through banks website with an end-to-end digital process to improve TAT, enhance customer convenience and drive operational efficiency

INNOVATIVE PRODUCT ECOSYSTEM

SIB FINX a completely Digital Savings Bank product with seamless customer onboarding

SIB RED portal – An all-in-one digital portal for Products and Services

Personal Loan origination through a secure digital application portal with OTP based authentication, seamless LOS integration, delivering faster approvals, enhanced customer onboarding experience and enabling rapid loan application processing

New Home Loan Variants, including **Top-Up HL** and **SIB Ashirwad**, offering flexible housing finance options

Strengthened **digital lending** capabilities through **in-house developed LOS**, enabling faster processing, improved control and enhanced operational efficiency.

Enhanced loan collection efficiency through the rollout of **new loan collection platform,** empowering field staff with digital tools to improve recovery effectiveness and operational productivity.

Launched **SIB Xpress, SIB Aureate, SIB Xpress Farm Gold Loan** products

Multitude of Digital Initiatives…

AI at South Indian Bank.

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

Spearheaded by the Bank's AI Centre of Excellence

STRATEGIC TECHNOLOGY PARTNERSHIPS

Collaborating to Drive Intelligent Banking Transformation.

Automated Day-Book Audit
AI-driven audit of branch day books and daily activity records.

Regulatory Compliance Chatbot
Conversational interface for compliance teams to query and retrieve regulatory circulars and directives.

CAPABILITIES IN PRODUCTION

IN-HOUSE INNOVATION · POWERED BY ZENI

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

Enterprise Generative AI Assistant
Bank-wide GenAI productivity layer

Retrieval-Augmented Generation (RAG)
Indexed knowledge base for instant search across internal documents and policies.

Agentic Customer Support
Autonomous document-retrieval agents augmenting service teams.

AI-Assisted Engineering
Coding agents accelerating greenfield application development.

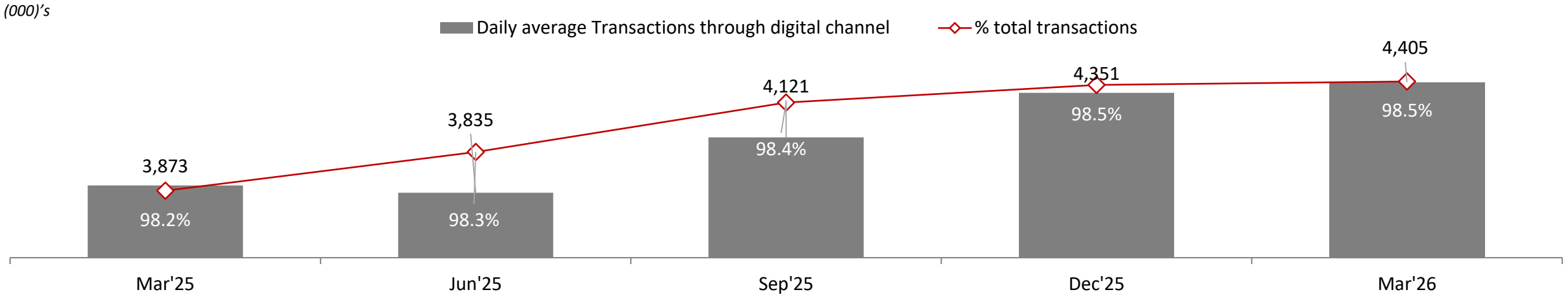
IT Change Governance
Agentic compliance review for IT change-management workflows.

Signature Verification
AI-assisted signature authentication accelerating internal operations.

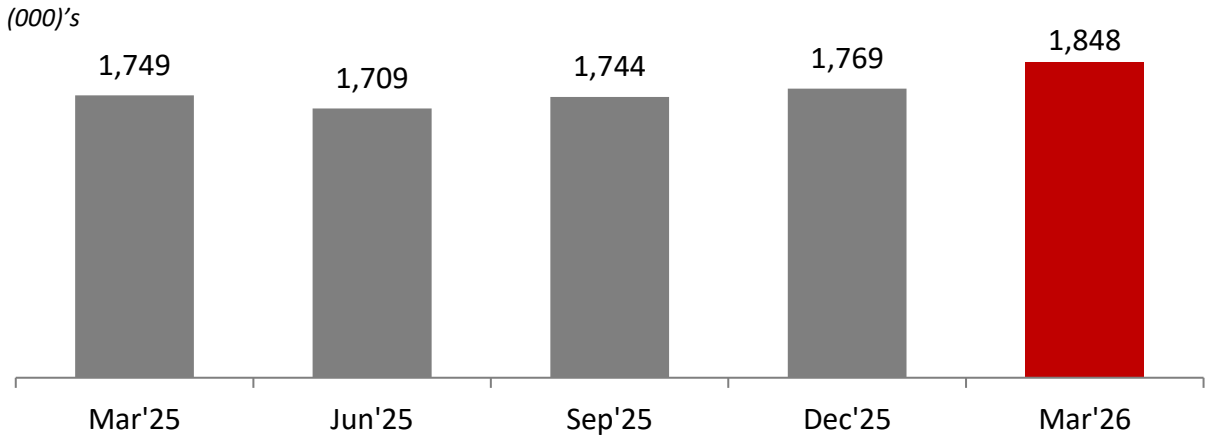
Review & Complaint Intelligence
AI-powered review analysis and complaint intelligence for customer experience.

….leading to rising digital banking…..

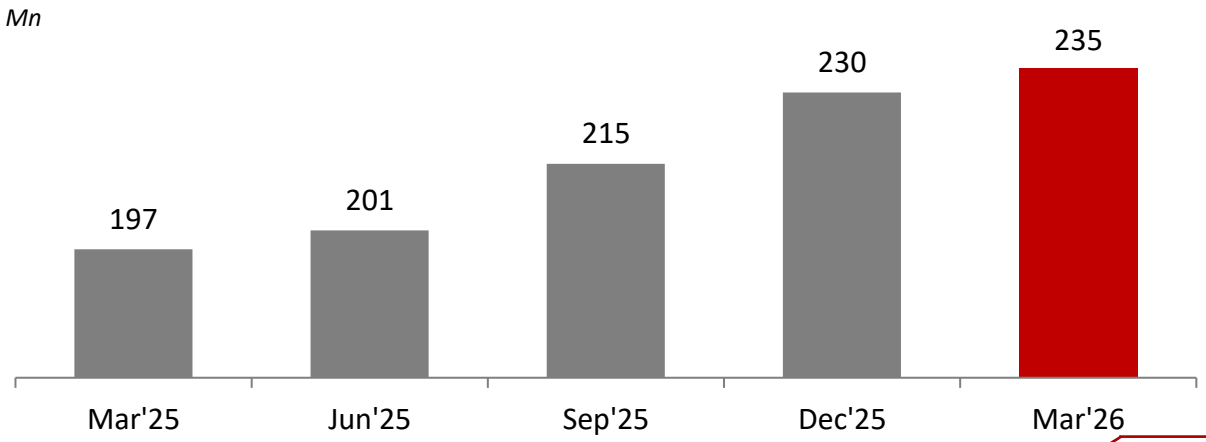
..leading to a rise in transactions with high digital share



Internet Transaction Volume

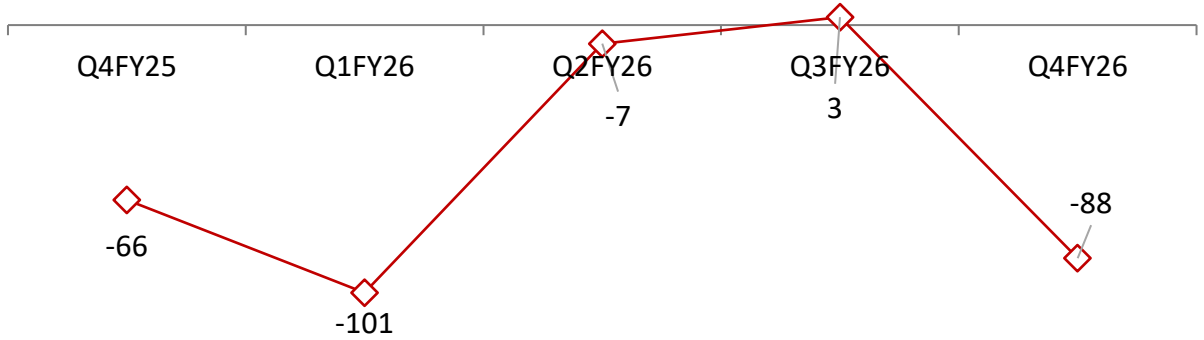


Mobile Transaction Volume

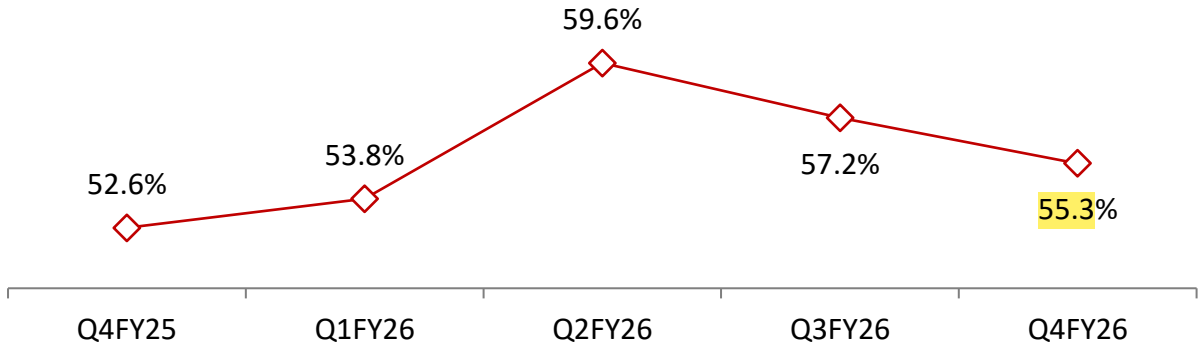


….creating operational efficiency

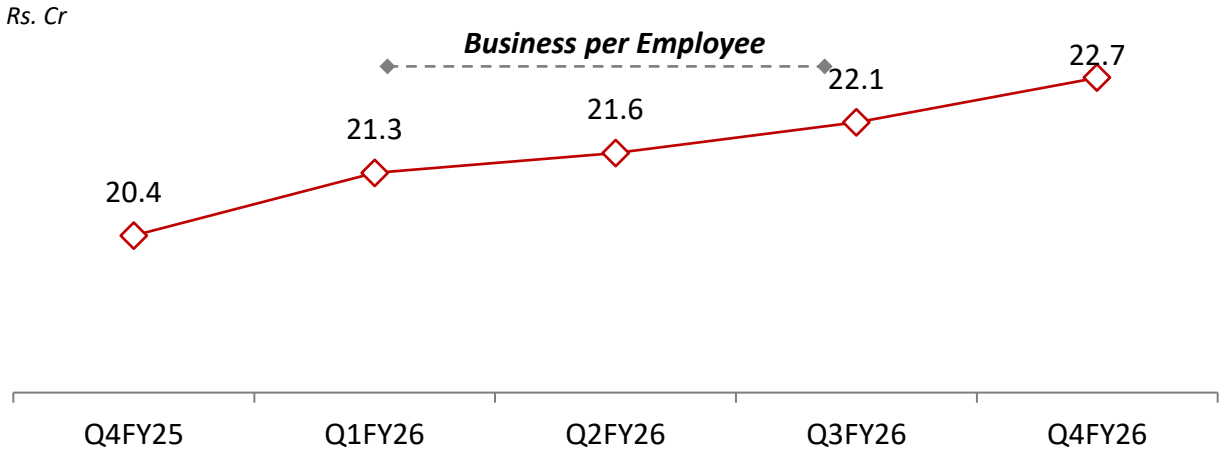
Employee Additions

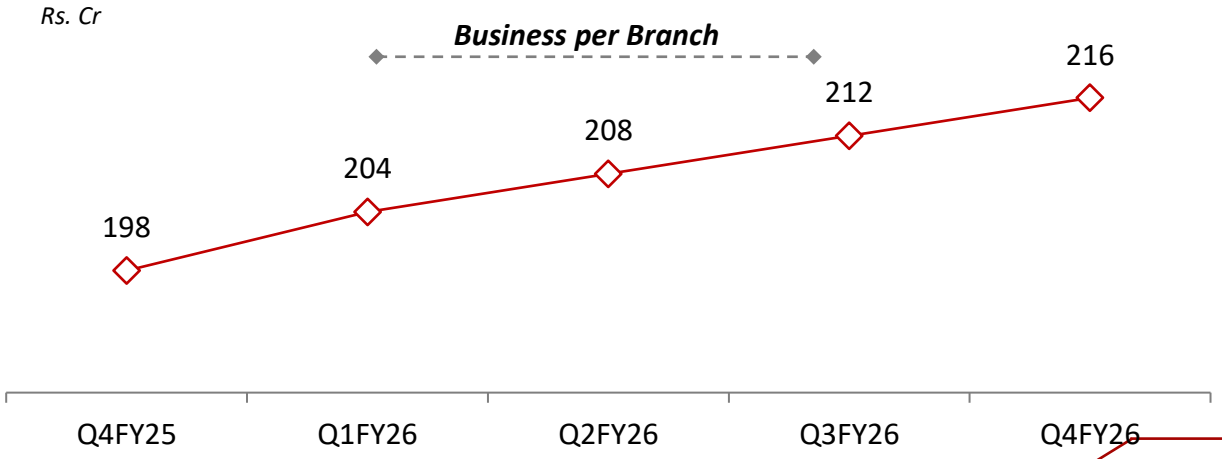


Cost-to-Income Ratio (Quarterly)



Improving productivity metrics

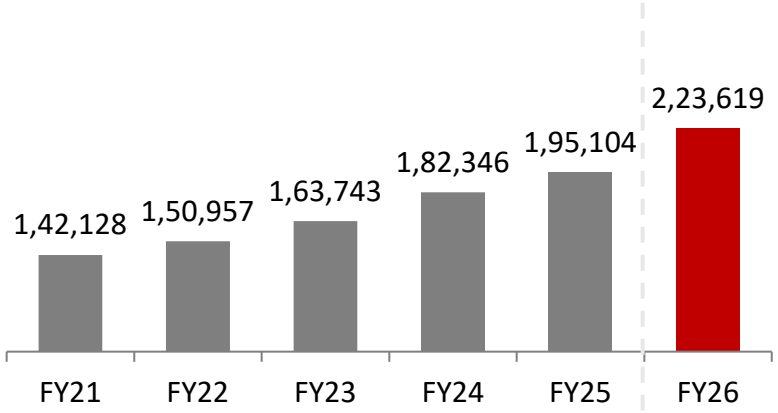




6 Robust Track Record of Financial Performance

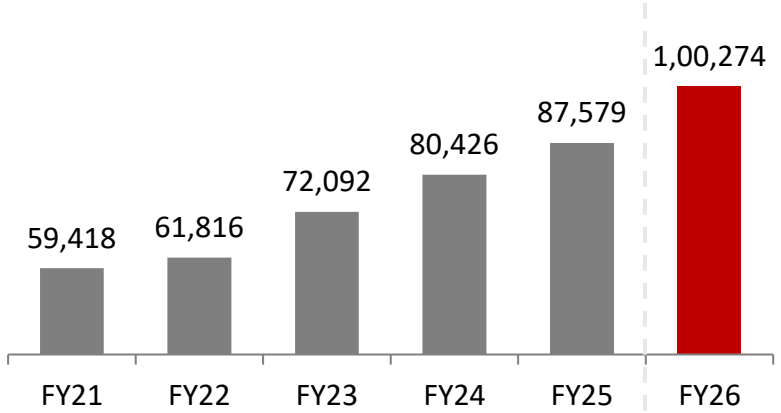
Total Business

Rs. Cr



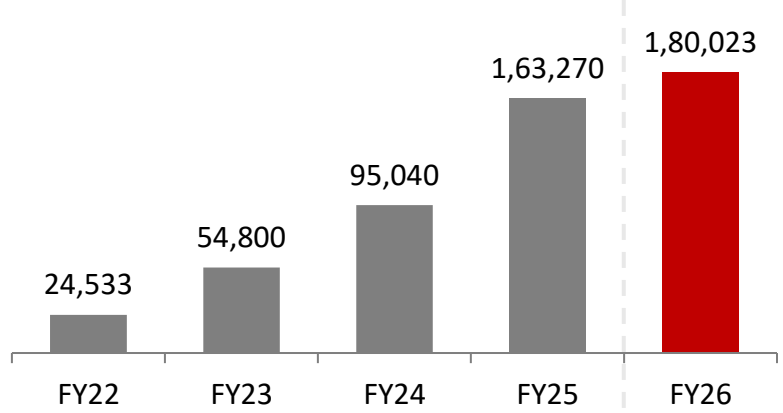
Gross Advances

Rs. Cr



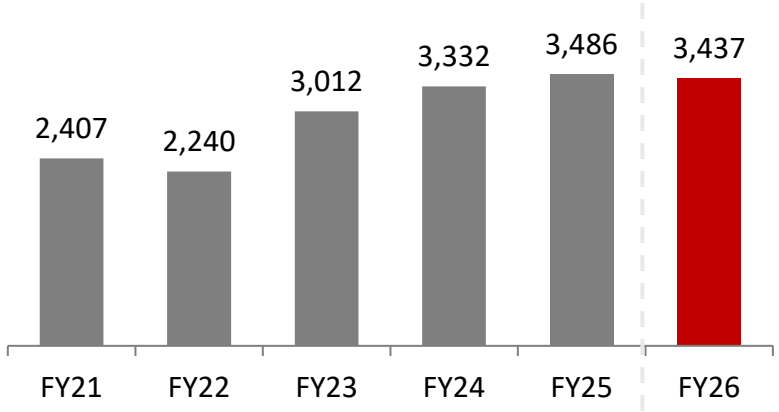
Disbursements

Rs. Cr



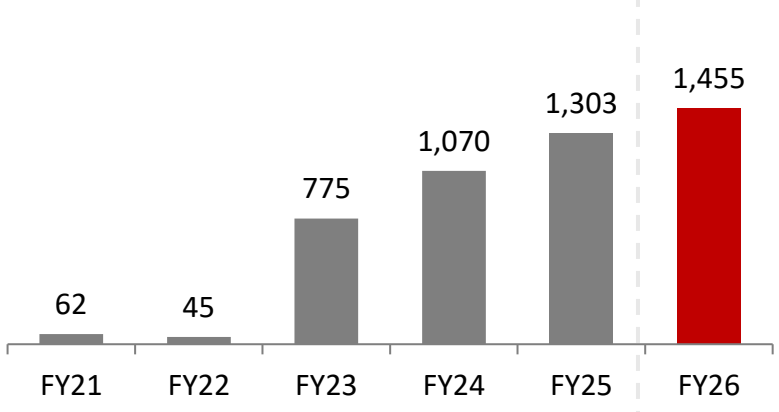
Net Interest Income

Rs. Cr

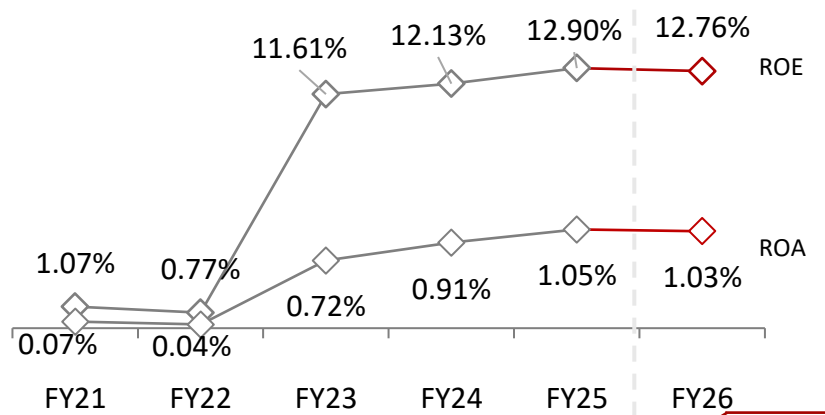


Profit after Tax

Rs. Cr



Return Metrics



Key Areas of Focus

The Way Forward- ‘Building Frictionless Processes’

01

GST Power

(Live from Apr 2024)

The STP Model now manages the entire process from login to disbursement for MSME Overdraft proposals upto ₹500 lakh.

02

LAP Power

(Live from Sep 2024)

Automated STP platform for Loan Against Property (LAP) proposals

03

Power Drive

(Live from Sep 2024)

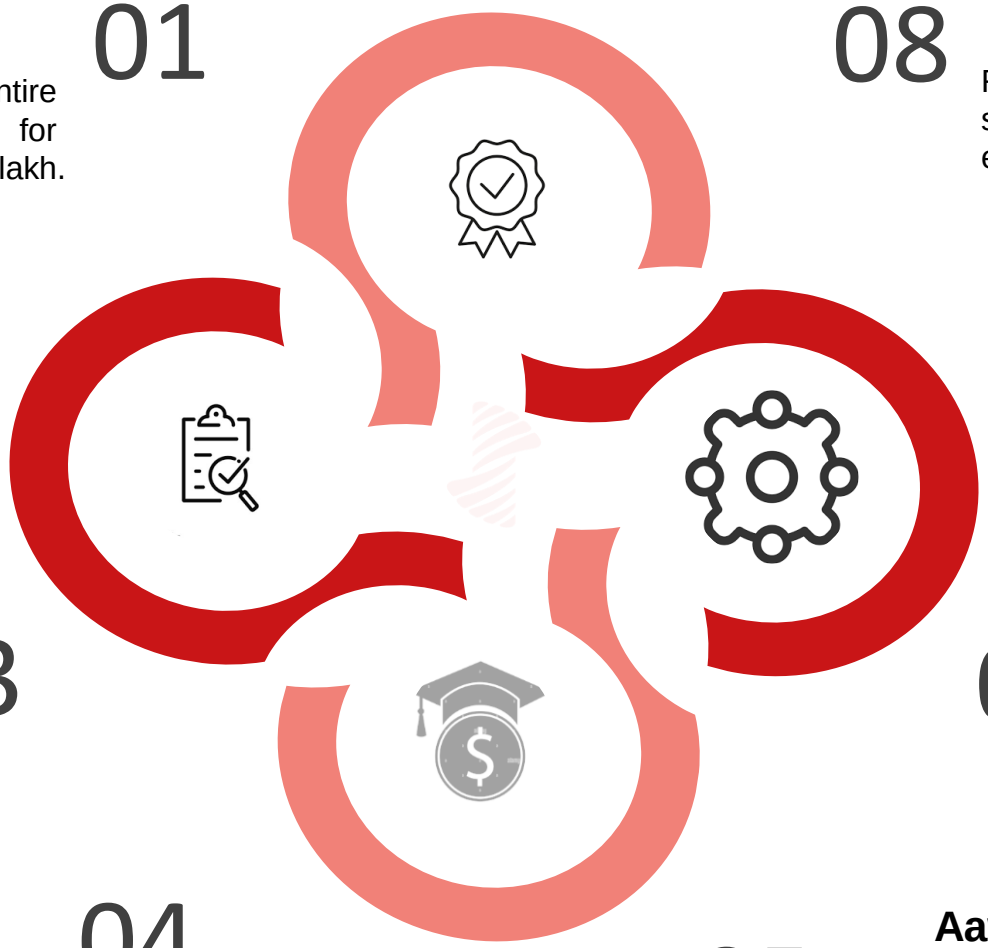
In-house developed STP process flow for Vehicle Loan proposals

04

Power CONSOL

(Live from May 2025)

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



05

Aawas Power

(Live from May 2025)

STP-based LOS for Affordable housing loan proposals

06

Composite Power

(Live from Apr 2025)

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

07

Micro Power

(Live from Mar 2025)

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

08

Edu Power

(Live from May 2025)

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

The Way Forward- ‘Building Frictionless Processes’

09

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

10

Auto Renewal of KCC

(Live from Oct 2025)

Application module for renewal of KCC proposals upto 5 crores.

11

Simplified Renewal process for WC Limits

(Live from Jan 2025)

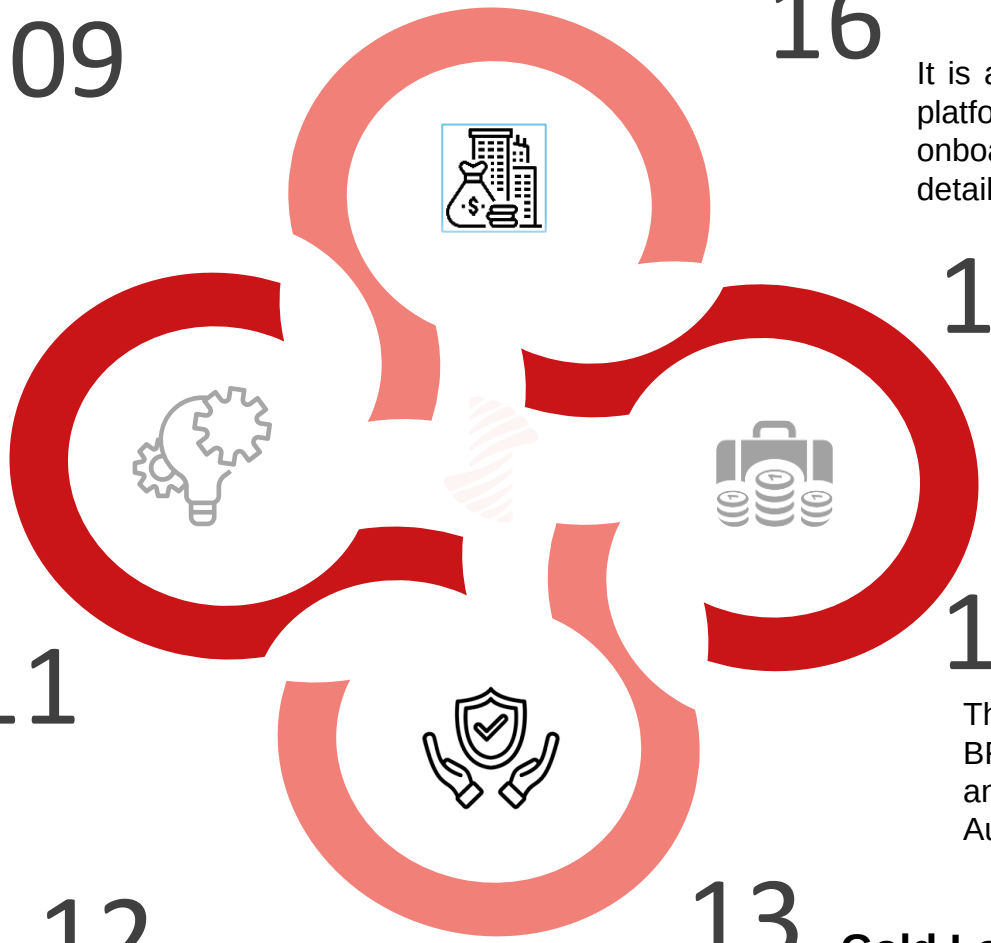
Simplified Loan process flow to handle MSME renewals for limits between 2-5 Crores

12

Captive Power

(Live from Dec 2025)

STP model with integrated scorecard for handling Commercial Vehicle loan under Captive scheme



16

ULI based KCC

(Live from Oct 2025)

It is a new KCC variant integrated with the ULI platform, enabling seamless and digital onboarding by leveraging land record and crop details.

15

Transaction based Renewal

(Live from Apr 2024)

Transaction based Renewal process flow to route Working Capital renewal proposals up to 2 Crores

14

AI ML based Document Generation

(Live from Oct 2025)

The solution offers AI driven tech solutions built for the BFSI sector and brings together AI, Machine Learning, and NLP to solve real world banking use cases like Automated generation of credit related documents.

13

Gold Loan Digitalization Process

(Live from Mar 2025)

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

Way Forward – Growing Non- branch Distribution & Leveraging Partnerships

Asset partnerships

Strategic Tie-Ups (Live)

Co-lending partnerships

Moneyview · Godrej Housing Finance – A Godrej Capital Company · Muthoot Fincorp – Jaho zindagi badalni ho · Fedbank Financial Services Limited

axio™

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

Debit Card EMI Program

IIFL · Rupeek · amazon pay · Pine Labs

Co-lending / DA platform

Northern Arc

Loan against Mutual fund

smallcase · DhanLAP

Fintech partnership for Insurance premium financing

Finsall

Way Forward – Growing Non- branch Distribution & Leveraging Partnerships

Liability Partnerships

Strategic Tie-Ups (Live)

Fintech Partnership- allowing NTB customers to open deposit accounts

upswing

Pure play –Inhouse products

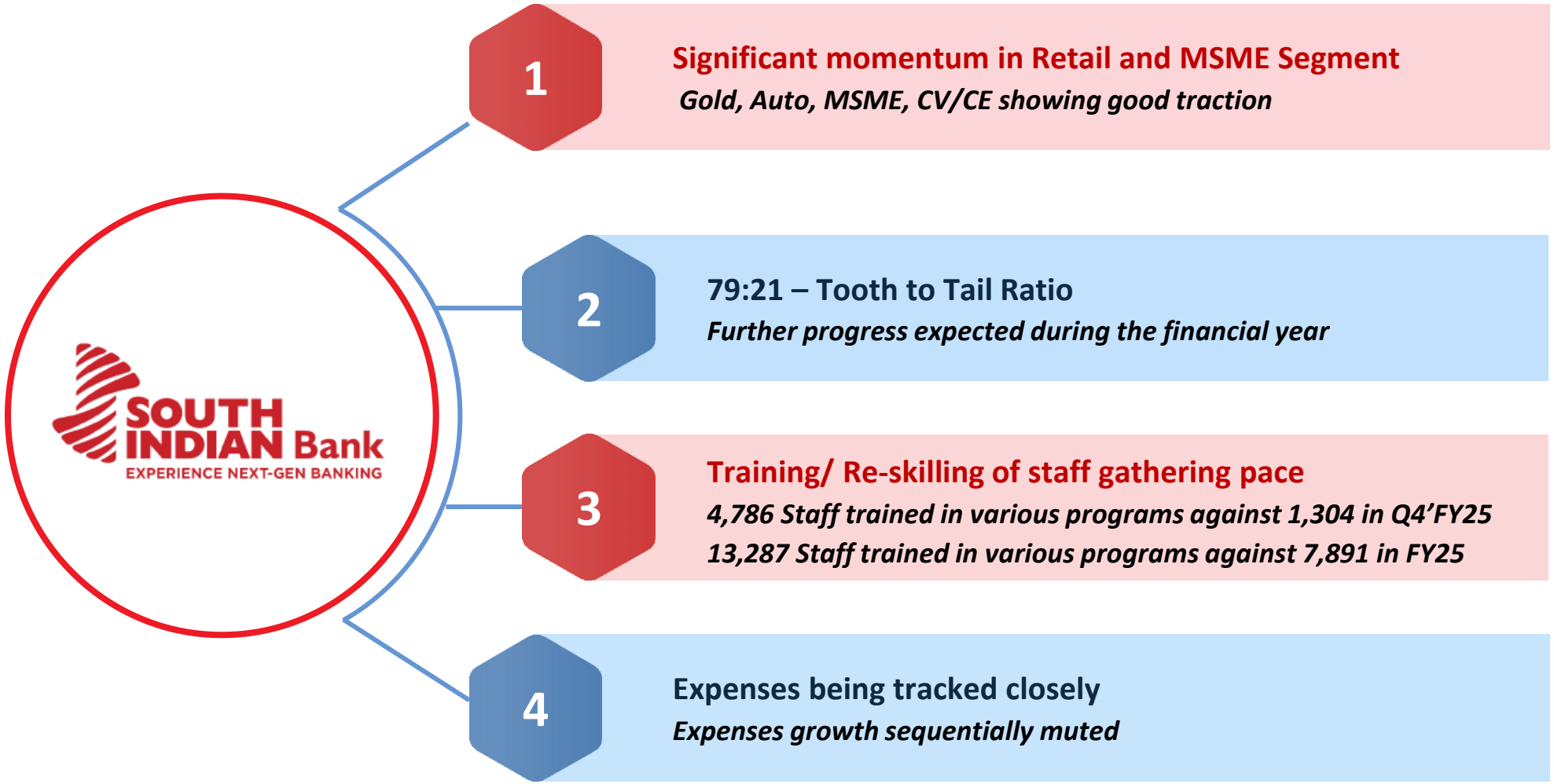
In-house solutions for Digital deposits / Digital Personal loans/ Secured credit line on UPI

SIB QUICKFD

SIB QUICKPL

The Way Forward – Building 'Frictionless Processes'

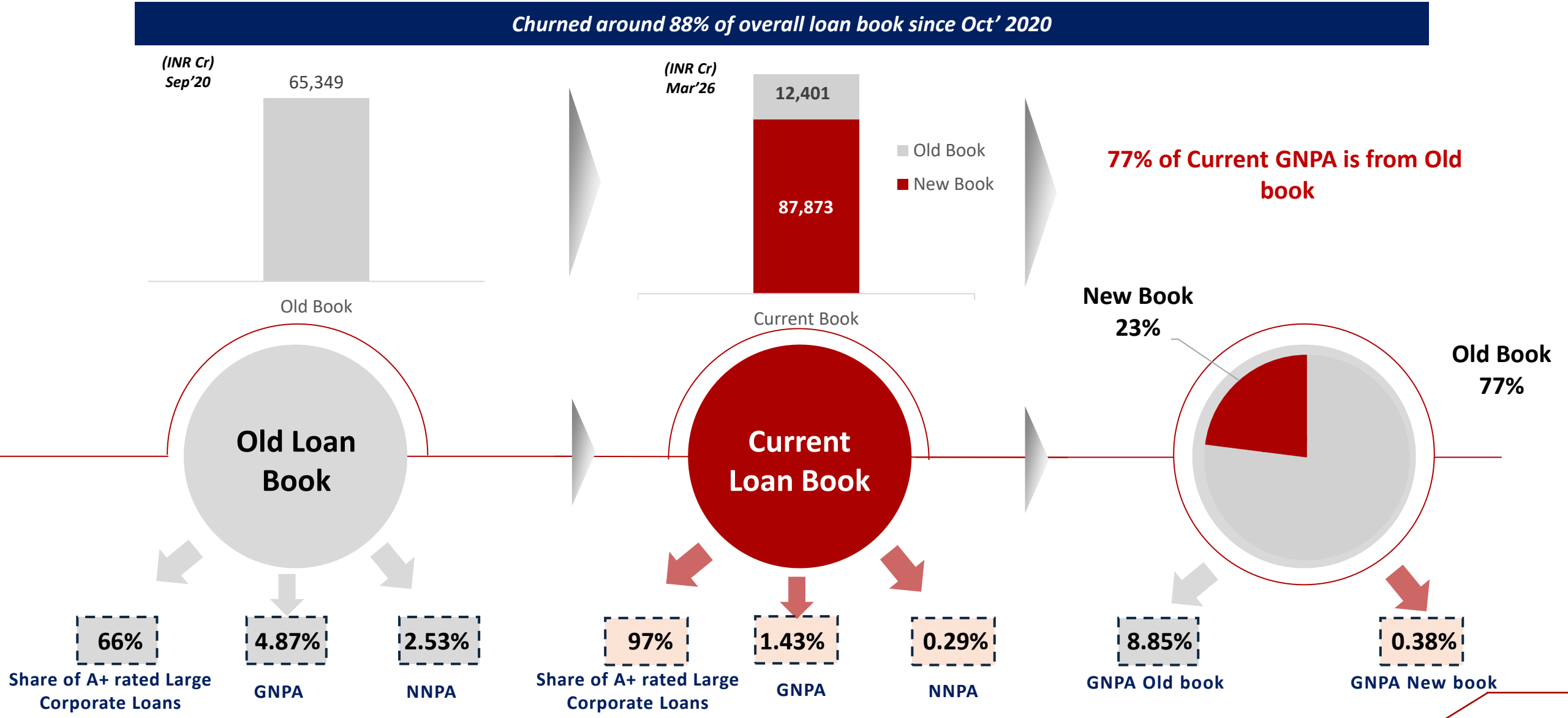
Improving Operating efficiency



TRANSFORMATION JOURNEY OF THE BANK

Significant transformation of business since Sep'2020

Churned around 88% of overall loan book since Oct' 2020



ANNEXURE

Profit & Loss Overview (Standalone)

Particulars (Rs. In Cr)	Q4-FY26	Q4-FY25	Y-o-Y (%)	Q3-FY26	Q-o-Q (%)	FY26	FY25	Y-o-Y (%)
Net Interest Income	915	868	5%	881	4%	3,437	3,486	-1%
Non-Interest Income	386	572	-33%	486	-21%	2,010	1,813	11%
Core Fee Income	191	194	-2%	203	-6%	787	758	4%
Treasury & Forex	0	81	-100%	77	-100%	463	272	70%
Other	195	297	-34%	206	-5%	760	783	-3%
Total Income	**1,301**	**1,440**	**-10%**	**1,367**	**-5%**	**5,447**	**5,299**	**3%**
Operating Expenses	720	757	-5%	782	-8%	3,074	3,029	1%
Operating Profit	**581**	**683**	**-15%**	**585**	**-1%**	**2,373**	**2,270**	**5%**
Provisions & Contingencies	34	224	-85%	81	-58%	417	513	-19%
Profit Before Tax	**547**	**459**	**19%**	**504**	**9%**	**1,956**	**1,757**	**11%**
Provision for Tax	139	117	19%	130	7%	501	454	10%
Profit After Tax	**408**	**342**	**19%**	**374**	**9%**	**1,455**	**1,303**	**12%**

Balance Sheet Overview (Standalone)

Particulars (Rs. In Cr)	Q4 FY26	Q4 FY25	Y-o-Y (%)	Q3 FY26	Q-o-Q (%)
Capital & Liabilities	**1,41,756**	**1,24,655**	**14%**	**1,38,497**	**2%**
Capital	262	262	0%	262	0%
Reserves and Surplus	11,142	9,838	13%	10,749	4%
Deposits	1,23,346	1,07,526	15%	1,18,211	4%
Borrowings	3,927	4,300	-9%	6,212	-37%
Other Liabilities & Provisions	3,079	2,729	13%	3,063	1%
Assets	**1,41,756**	**1,24,655**	**14%**	**1,38,497**	**2%**
Cash & Balances with RBI	6,183	5,098	21%	4,395	41%
Balances with Banks	3,958	7,162	-45%	4,304	-8%
Investments	27,328	21,777	25%	30,110	-9%
Advances	99,260	85,682	16%	94,713	5%
Fixed Assets	1,043	1,018	2%	1,026	2%
Other Assets	3,984	3,918	2%	3,949	1%
Business (Net Advances + Deposits)	**2,22,606**	**1,93,208**	**15%**	**2,12,924**	**5%**
Current Accounts	7,146	6,030	19%	7,090	1%
Savings Accounts	32,475	27,699	17%	30,549	6%
CASA Ratio	32.12%	31.37%	75 bps	31.84%	28 bps

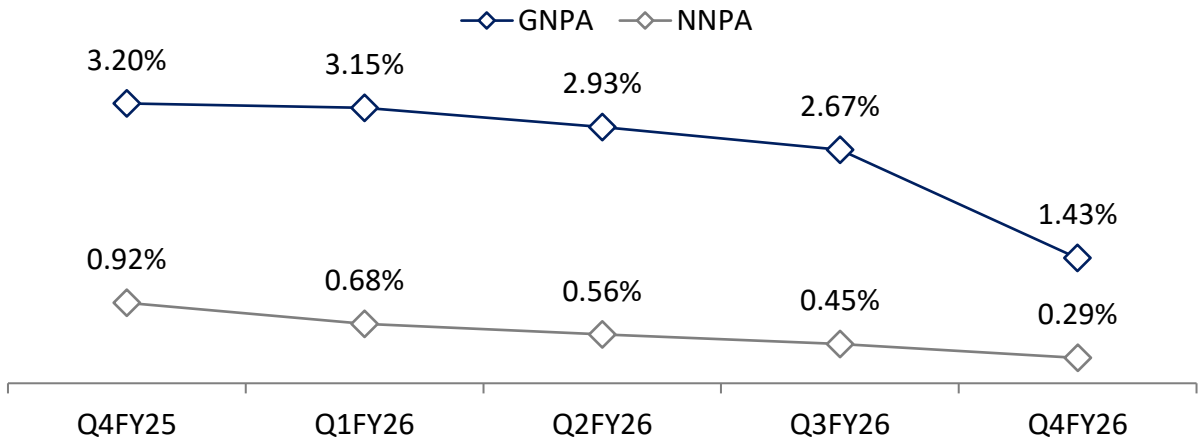
Key Metrics

Particulars	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25	Q3FY25	Q2FY25	Q1FY25
Net Interest Margin (NIM)	2.95%	2.86%	2.80%	3.03%	3.21%	3.19%	3.24%	3.26%
CRAR Basel III	19.66%	17.84%	17.70%	19.48%	19.31%	18.00%	18.04%	18.11%
RoA*	1.17%	1.07%	1.02%	1.01%	1.11%	1.12%	1.07%	1.00%
RoE*	14.49%	13.49%	13.11%	12.41%	13.74%	13.93%	13.71%	12.90%
Provision Coverage (Incl. W/off)	94.10%	91.57%	90.25%	88.82%	85.03%	81.07%	80.72%	79.22%
CASA	32.12%	31.84%	31.86%	32.06%	31.37%	31.15%	31.80%	32.06%
Gross NPA	1.43%	2.67%	2.93%	3.15%	3.20%	4.30%	4.40%	4.50%
Net NPA	0.29%	0.45%	0.56%	0.68%	0.92%	1.25%	1.31%	1.44%
Book Value per Share (Rs.)	43.6	42.1	40.6	39.8	38.6	37.2	35.9	35.0
Earnings per Share (Rs.) *	5.6	5.3	5.1	4.9	5.0	4.9	4.7	4.5
Customer Touch Points								
Kerala	498	498	498	498	498	499	501	501
South Ex Kerala	282	282	282	282	282	283	284	284
Rest of India	168	168	168	168	168	168	170	170
Total	**948**	**948**	**948**	**948**	**948**	**950**	**955**	**955**

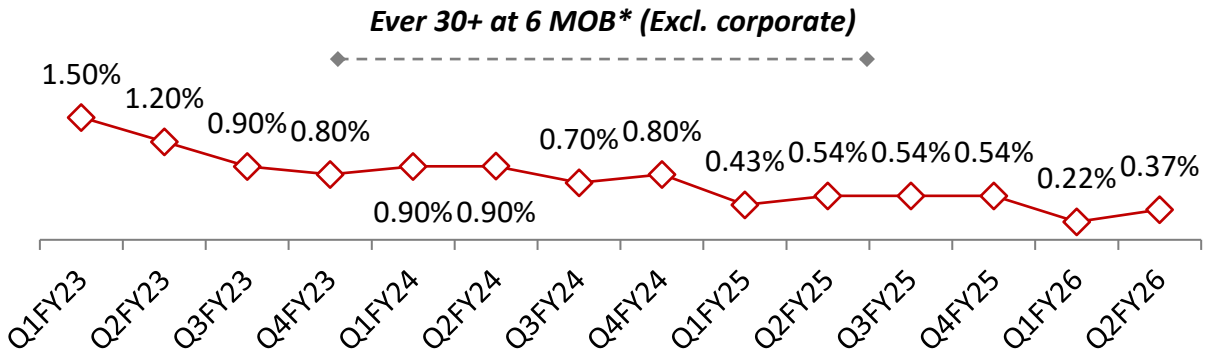
*Annualized

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.

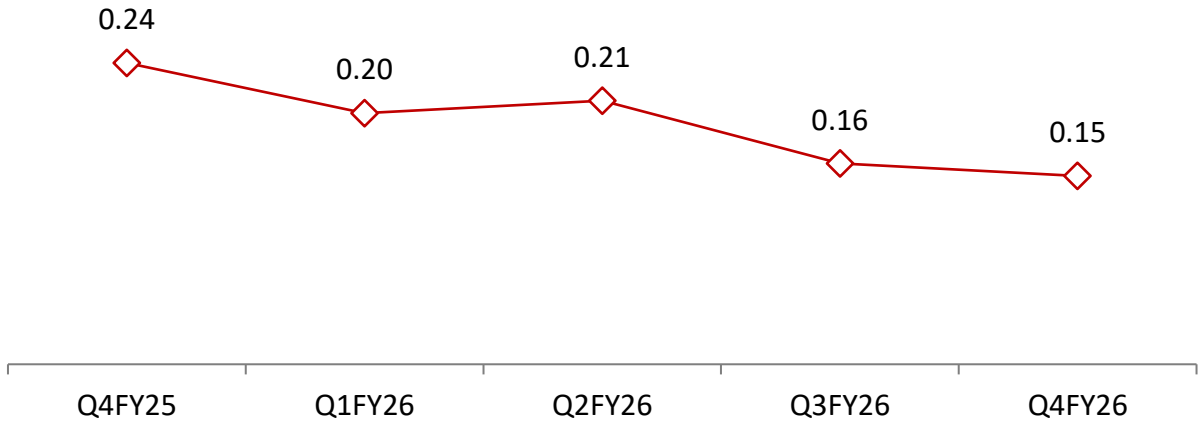
	GNPA Movement					NNPA Movement				
Rs. Cr	**Q4FY25**	**Q1FY26**	**Q2FY26**	**Q3FY26**	**Q4FY26**	**Q4FY25**	**Q1FY26**	**Q2FY26**	**Q3FY26**	**Q4FY26**
Opening	3,736	2,800	2,807	2,703	2,582	1,056	791	591	506	426
Additions	213	192	202	177	149	155	119	108	73	60
Deductions	1,148	185	305	299	1,300	421	319	193	153	198
Closing	**2,800**	**2,807**	**2,703**	**2,582**	**1,430**	**791**	**591**	**506**	**426**	**288**

Provisions

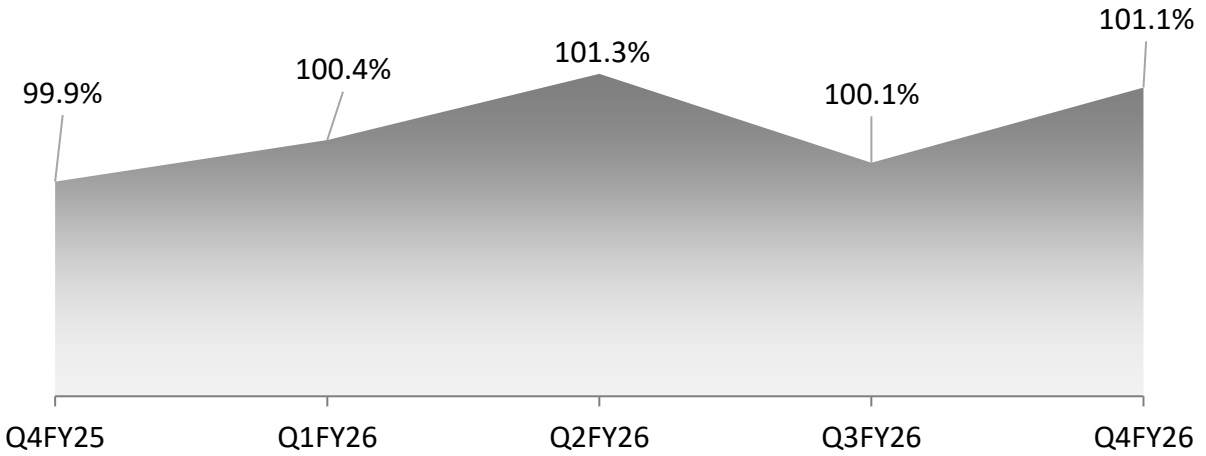
Rs. Cr	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25	Q3FY25	Q2FY25	Q1FY25
For NPA & NPI	15	61	58	249	234	71	148	120
For Standard Assets	18	20	6	(5)	(1)	2	(7)	(2)
For Restructured Advances/Sacrifices & FITL	(2)	(2)	(3)	(6)	(9)	(6)	(30)	(11)
For Unhedged Forex Exposure	4	(1)	1	-	-	(2)	(1)	1
Others	-	2	1	1	-	1	-	5
Taxes	139	130	121	111	117	121	116	101
Total Provisions	**174**	**210**	**184**	**350**	**341**	**187**	**226**	**214**

Slippages & Collection Efficiency

Slippage Ratio



Collection Efficiency



Segment wise GNPA

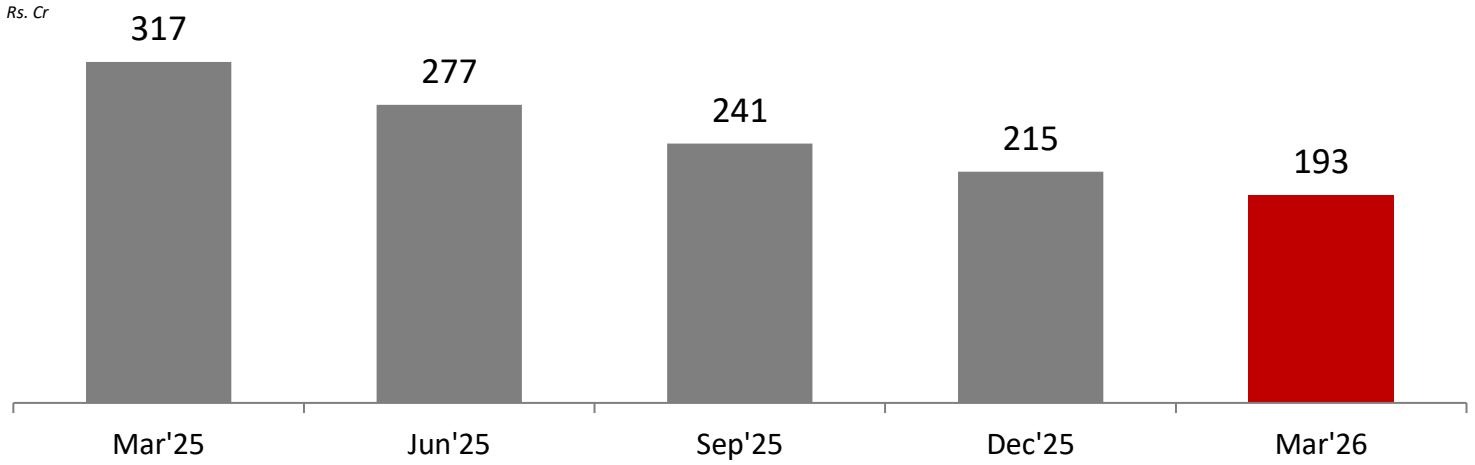
Rs. Cr	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Agriculture	455	449	435	404	154
Business Loans	1,449	1,425	1,352	1,309	647
Personal Segment	577	595	550	567	378
Corporate	319	338	366	301	251
Total	**2,800**	**2,807**	**2,703**	**2,582**	**1,430**

Segment wise Slippages

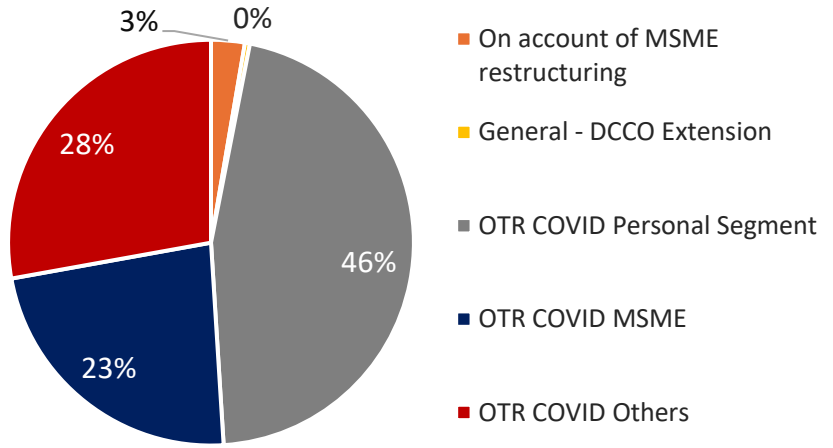
Rs. Cr	New Book	Old Book	Q4FY26
Agriculture	3	6	9
Business Loans	8	14	22
Personal Segment	82	11	93
Corporate	0	23	23
Total	**93**	**54**	**147**

Stressed Assets

Restructured Standard Assets



Sectoral Break-up



COVID One Time Restructuring

Rs. Cr.	Covid 1.0	Covid 2.0	Total
MSME	6	39	45
Personal loans	3	86	89
Other exposures	39	14	53
Total	**48**	**139**	**187**

Security Receipts

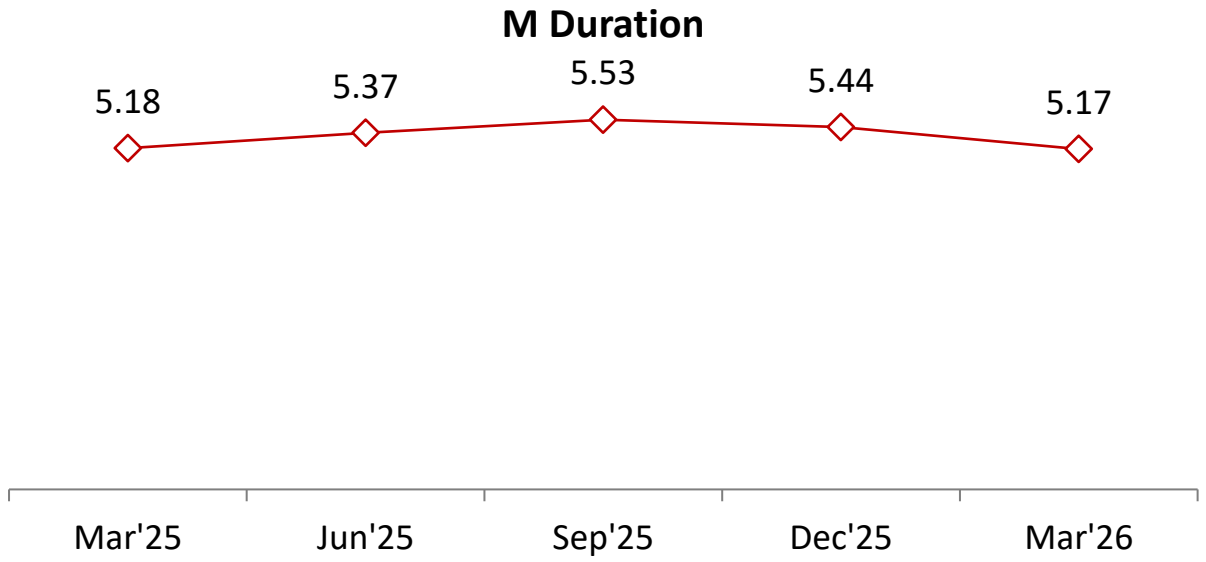
Security Receipts Outstanding as on Mar 31, 2026 (Rs. Cr)		
Book Value	**Provision**	**NAV**
119.27*	-	119.27

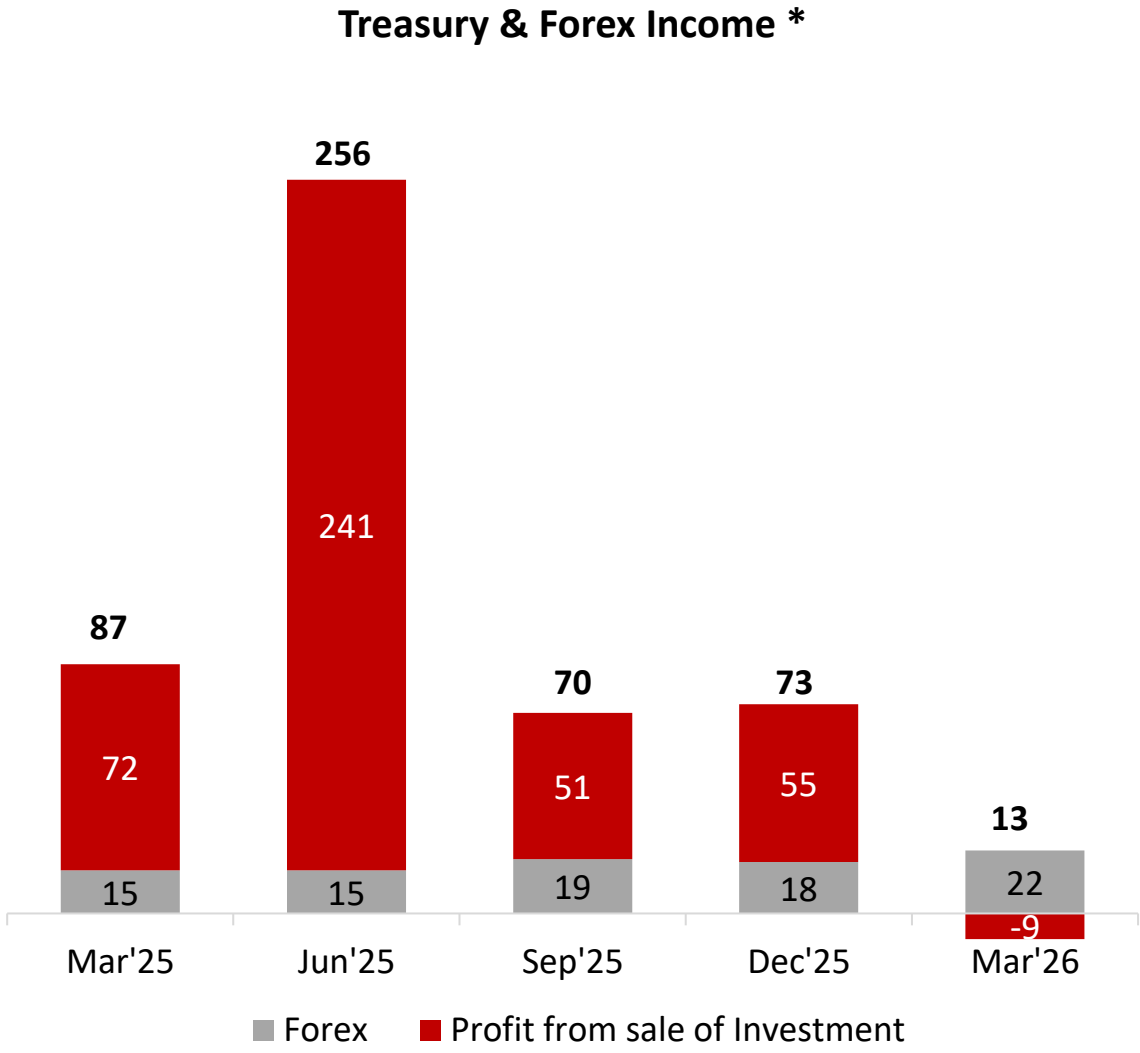
* SRs issued by NARCL

Investment Book

SLR & NON-SLR

Rs. in Cr	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
SLR	20,049	22,181	28,620	28,076	25,339
NON-SLR	1,808	1,731	2,153	2,097	2,079
Total	**21,857**	**23,912**	**30,773**	**30,173**	**27,418**



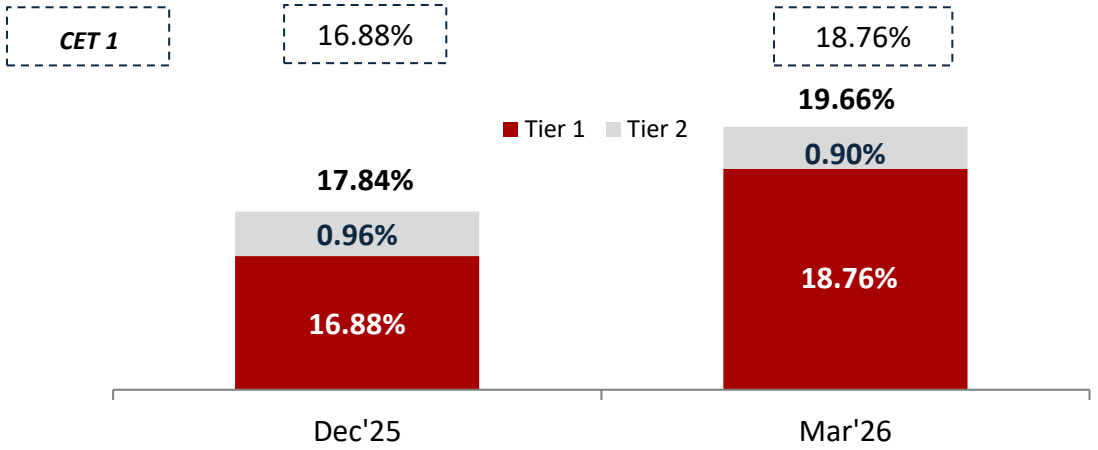


* Excludes depreciation on Investments

Capital Composition

Risk Weighted Assets

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



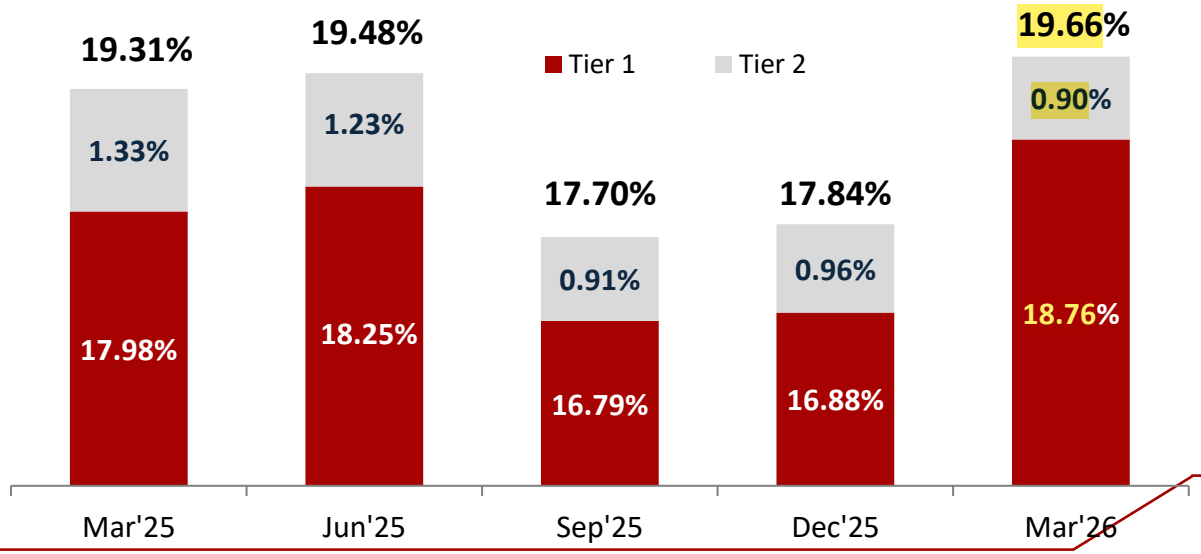
Total Risk weighted assets to Total assets stands at 39.88% as on Mar 31, 2026

	Risk Weighted Assets	
Rs. Cr	**Dec'25**	**Mar'26**
Total Capital	9,789	11,117
Tier I	9,265	10,606
Of which CET 1	9,265	10,606
Tier II	524	511
Risk Weighted Assets	**54,873**	**56,538**

Consistent improvement in the CET 1 Capital

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

CRAR



Strong Management Team

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. Anto George T

EVP & Chief Operating Officer, 36 years

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

Mr. Senthil Kumar

CGM & Chief Credit Officer, 30 years

- Management graduate with 30 years of experience in banking and finance
- 21 years of experience with ICICI Bank across Sales, Credit, Product, Recovery and Collection functions

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. Sanchay Kumar Sinha

CGM & Head Unsecured Retail Assets and Wealth Management, 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

CGM & CIO, 34 years

- Certified Information Systems Auditor from ISACA, USA and MBA. Over 30 years of experience in banking technology. Instrumental in setting up key systems like Business Process.
- Management tools, CRM systems, Treasury & Risk Management. Leads the payment channels such as UPI, IMPS, Bharat QR, Bhim Aadhaar etc. in the Bank.

Ms. Biji S S

CGM & Head Branch Banking, 32 years

- MBA in HRM; Associated with SIB for more than 30 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.

Mr. Nandakumar G

SGM & Chief of Internal Vigilance, 34 years

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

Ms. Minu Moonjely

CGM - Head Large & Emerging Corporate Group, 30 years

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

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. Sivaraman K

SGM & Head Banking Operations Group, 33 years

- Associated with SIB for more than 30 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 Policy, 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. Vinod Francis

SGM & Chief Financial Officer, 20 years

- Associate member of the ICAI and Certified Associate of the Institute of Banking & Finance
- Associated with SIB for over 20 years. Rich experience in the field of Finance, Credit, Branch Operations

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 31 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. Jimmy Mathew

SGM - Head HR & Company Secretary, 20 years

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

Strong Management Team

Mr. Shibu K Thomas

GM - IT, 26 years

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

Mr. Sreekumar Chengath

GM & Head – Business Process Group, 31 years

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

Mr. Vinod G

GM & Head - Data Science, 31 years

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

Mr. Madhu Madhavan Pillai

GM & Head – MBG & Zonal Head Branch Banking, 33 years

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

Mr. Vijith S

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

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

Mr. Binoy R K

GM & Business Head – Emerging Corporate Group, 19 years

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

THANK YOU