

**DEPT: SECRETARIAL**

**REF. No. : SEC/ST.EX.STT/169/2025-26**

**DATE : January 15, 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(s),

**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 unaudited financial results of The South Indian Bank Limited for the quarter and nine months ended 31<sup>st</sup> December, 2025.

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

Kindly take the same in your records.

Yours faithfully,

(JIMMY MATHEW)  
COMPANY SECRETARY

Encl.: a/a

# Establishing Trust And Reliability, Every Time

Investing in Relationships since 1929

Investor Presentation  
Q3 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*

# Key Highlights



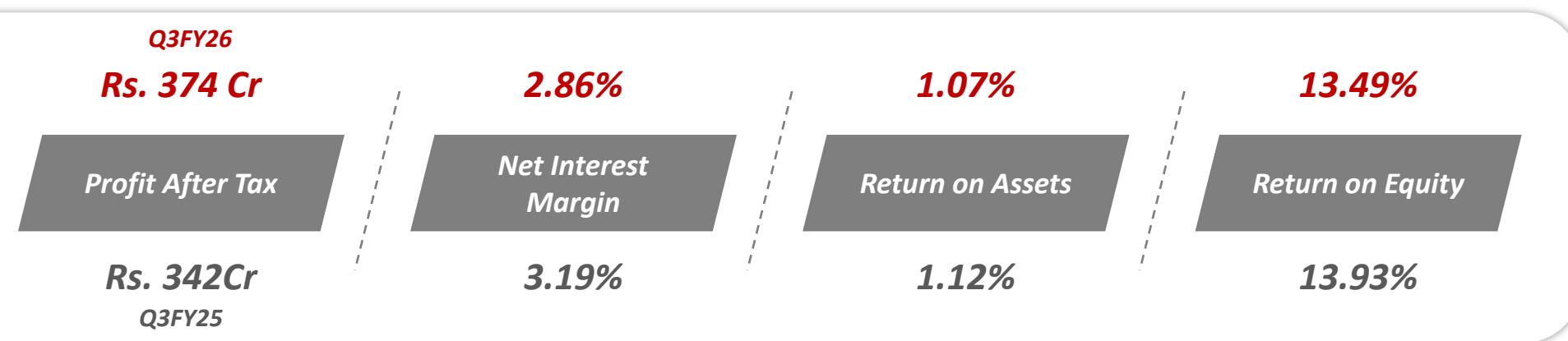
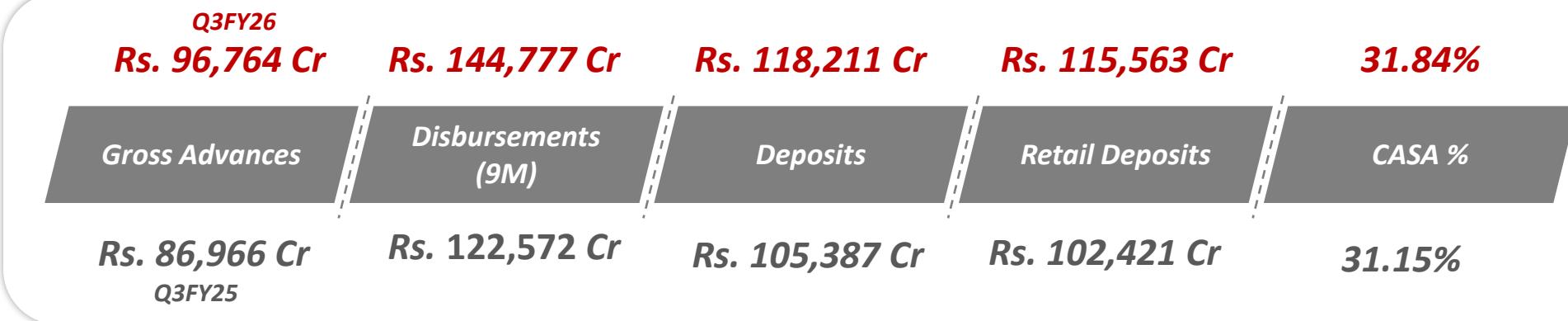
- 1 **Portfolio quality continues to hold** 
- 2 **Shift from Corporate to MSME and Retail, gathers momentum** 
- 3 **Material increase in branch productivity** 
- 4 **Significant improvement in processes and systems** 
- 5 **Focus on digital channel to drive operating efficiency** 



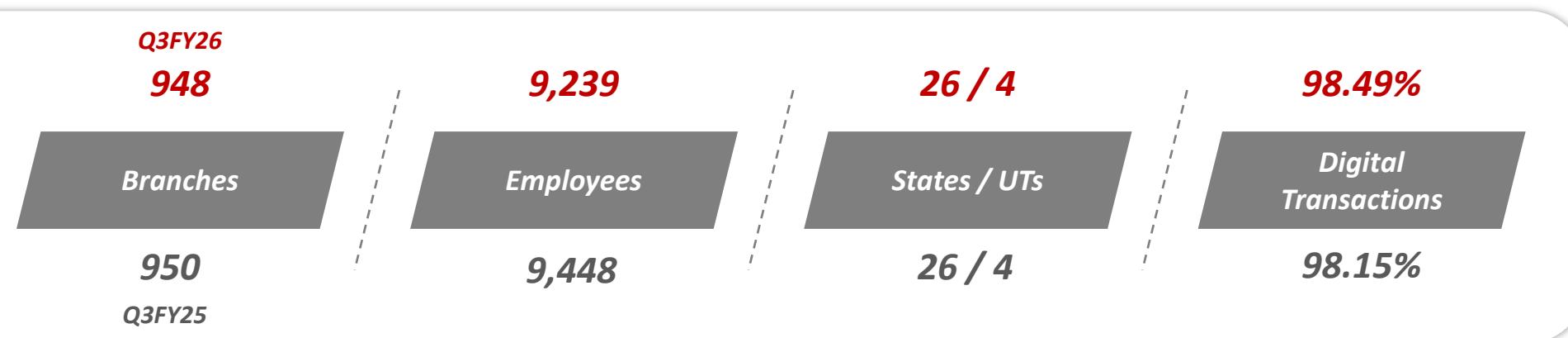
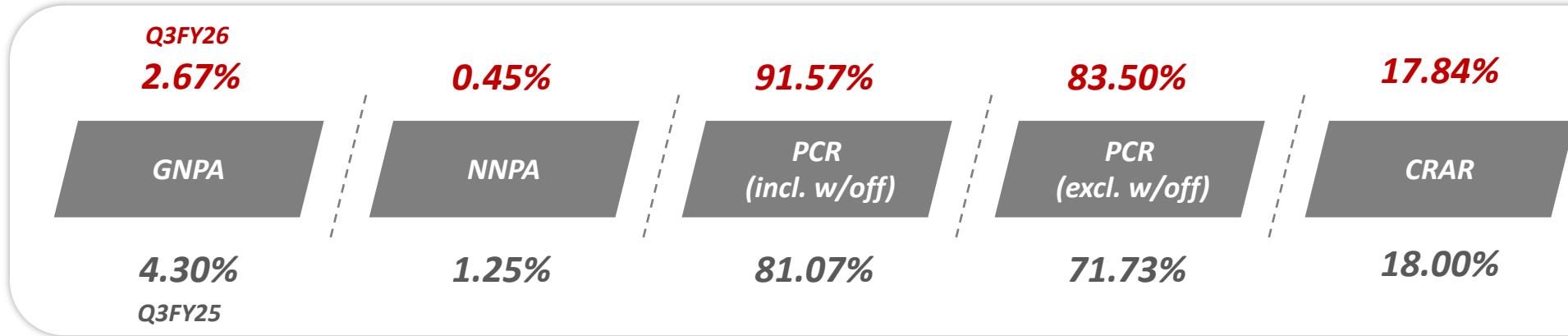
## ***BRIEF SNAPSHOT***

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# Performance Highlights (1/2)



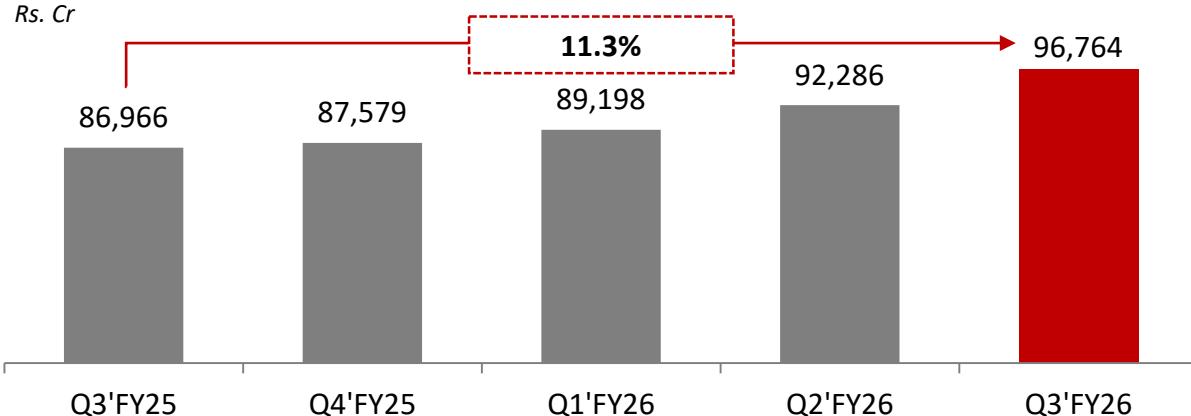
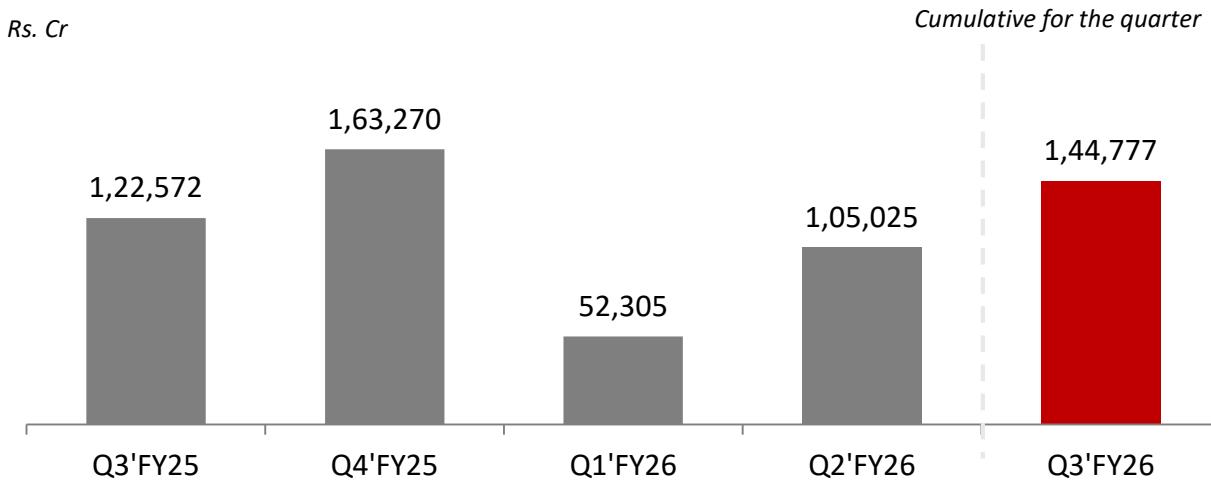
## Performance Highlights (2/2)



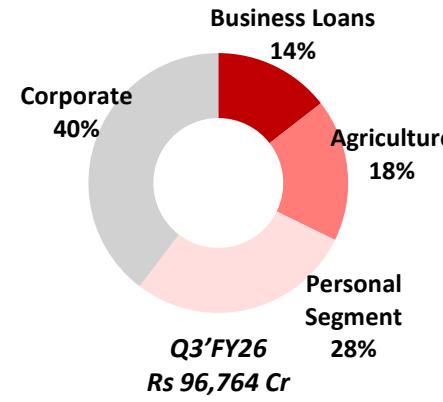
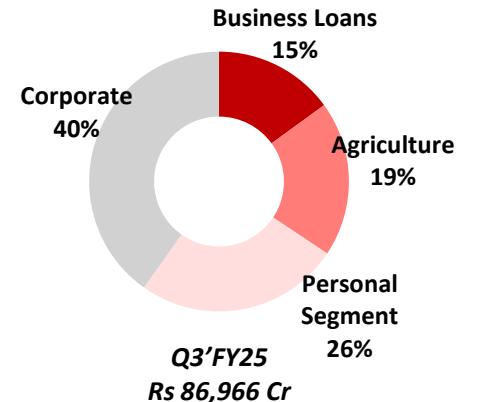


## ABOUT SOUTH INDIAN BANK - KEY HIGHLIGHTS

- 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 

*Consistently growing loan book....*

*...and Disbursements*

*With a diversified portfolio...*

Well diversified loan book with ~60% other than corporates

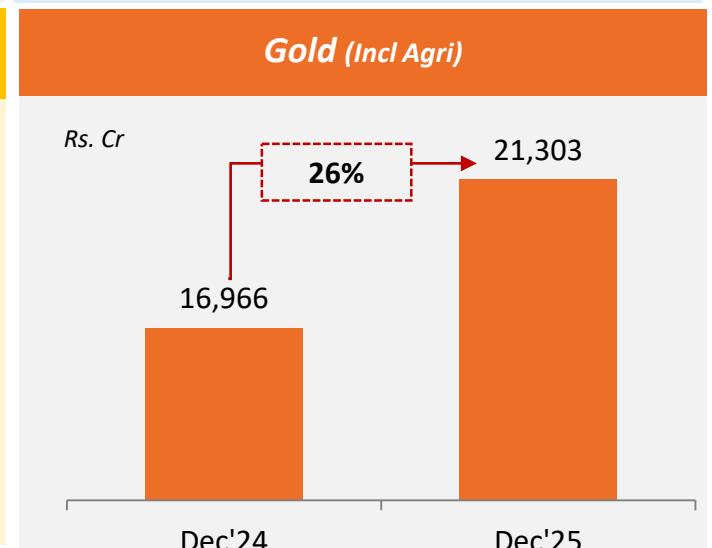
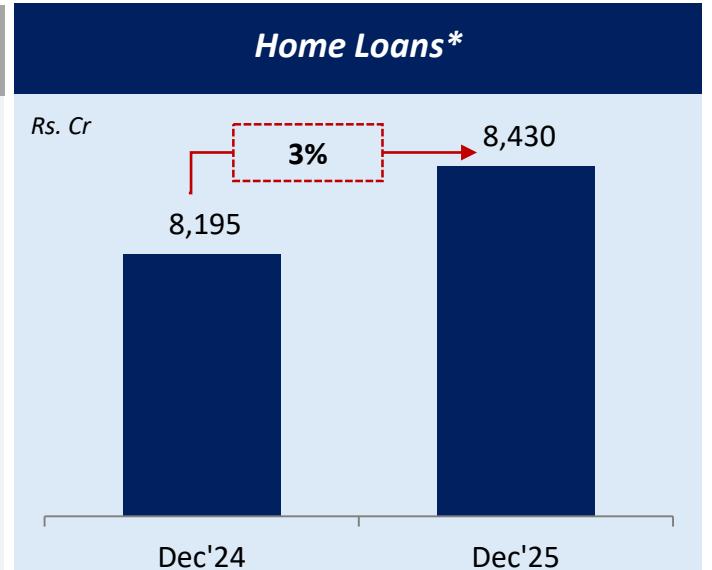
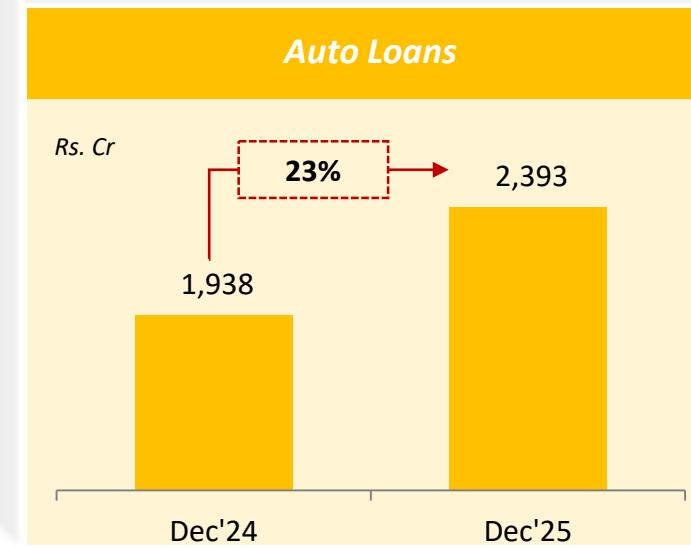
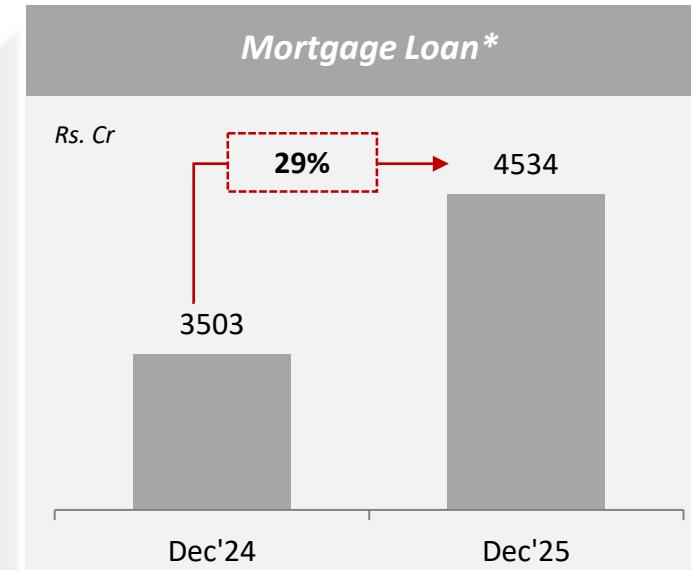
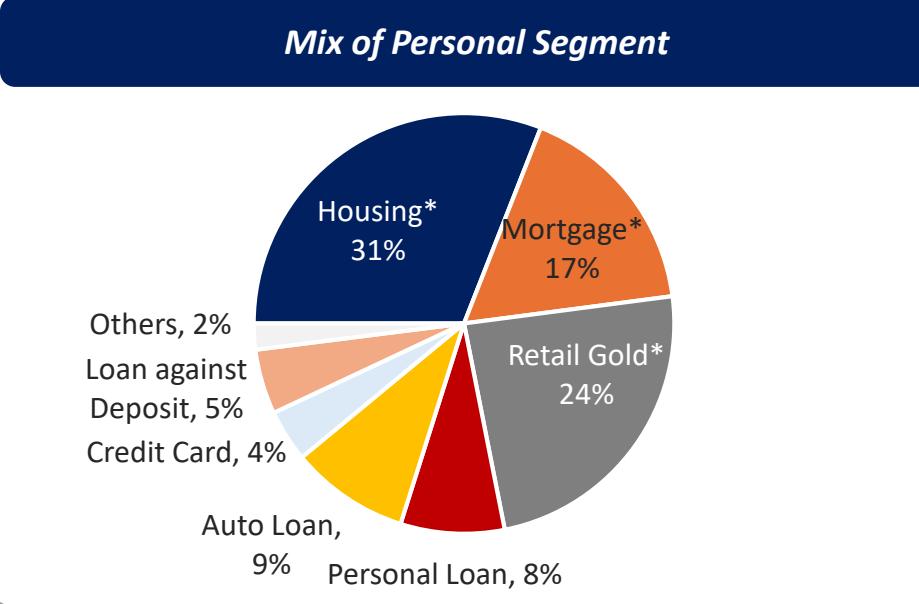
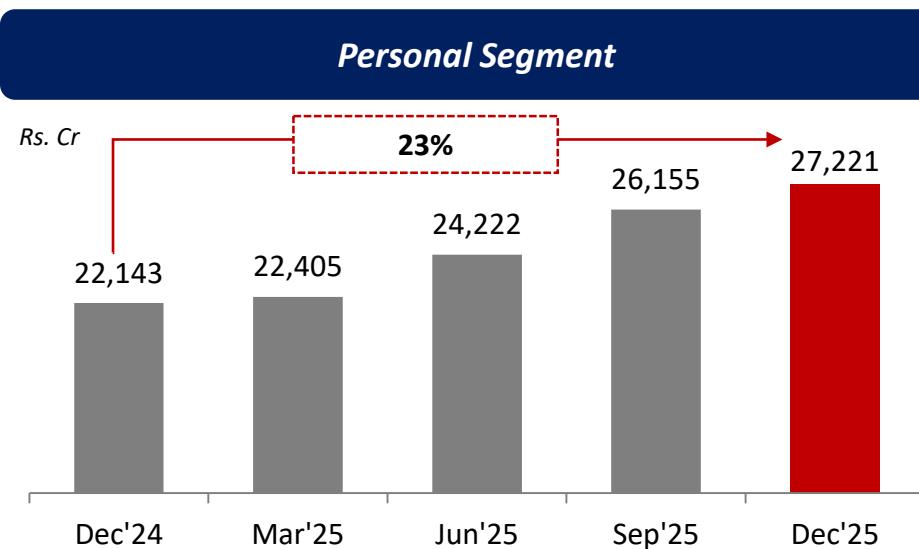

*Disbursements Vertical wise*

Rs. Cr

Business Segment	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26
Corporate	39,406	33,575	45,383	43,922	29,871
B Segment (MSME)*	1,155	1,540	1,136	1,945	1,677
Agriculture (Excl. Gold)	216	290	290	340	339
Retail Loans (Incl. Gold)	4,922	5,293	5,496	6,513	7,864
<b>Grand Total</b>	<b>45,700</b>	<b>40,698</b>	<b>52,305</b>	<b>52,720</b>	<b>39,751</b>

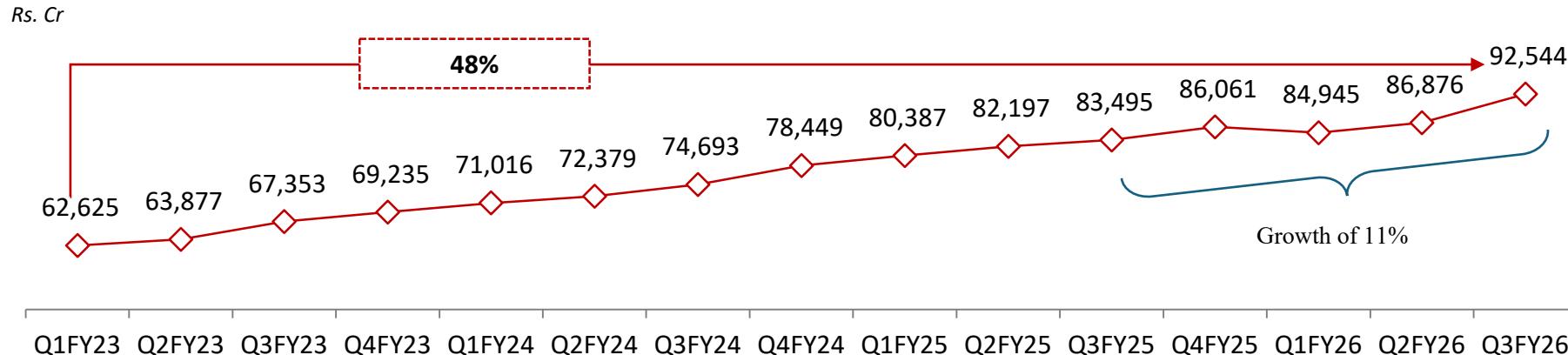
On a Y-o-Y basis B Segment (MSME) disbursement has grown by 45% & Retail Loans(Incl. gold) disbursement has grown by 60%. \* Including LAP & Portfolio Buyout

# Consistent growth momentum in retail advances continues

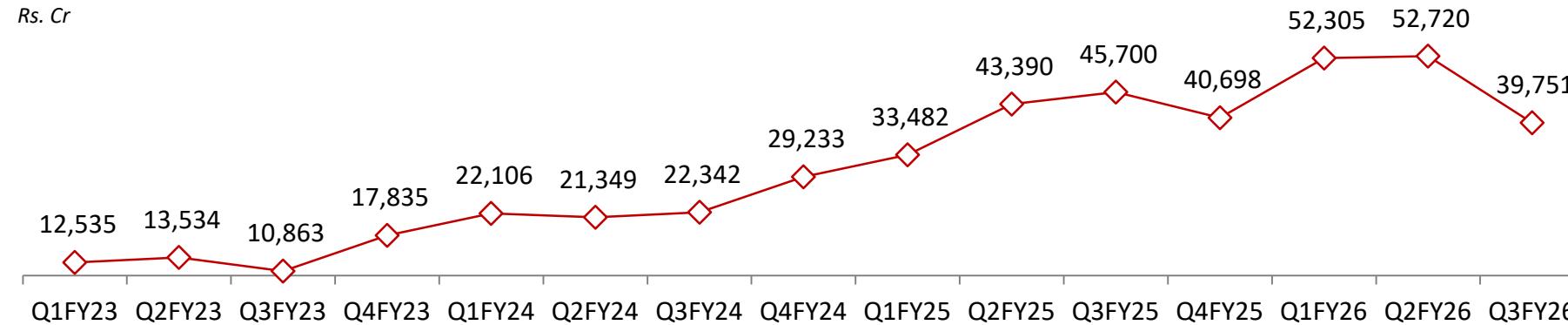


# Consistent growth momentum in advances continues

## *Consistent growth in Avg. Advances*

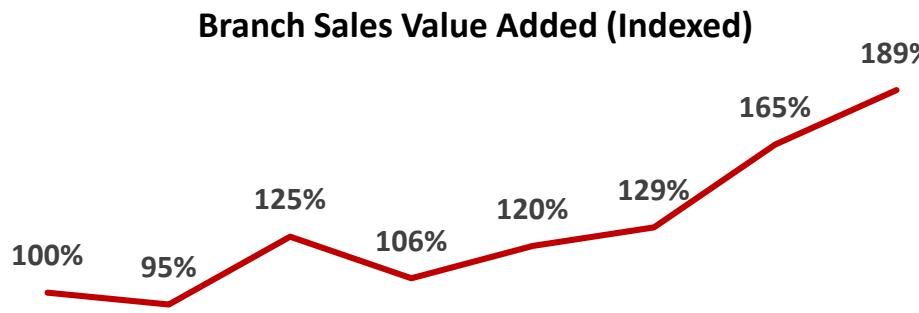


## *.... with healthy loan disbursals*



# Branch Value Added – Same Store Sales

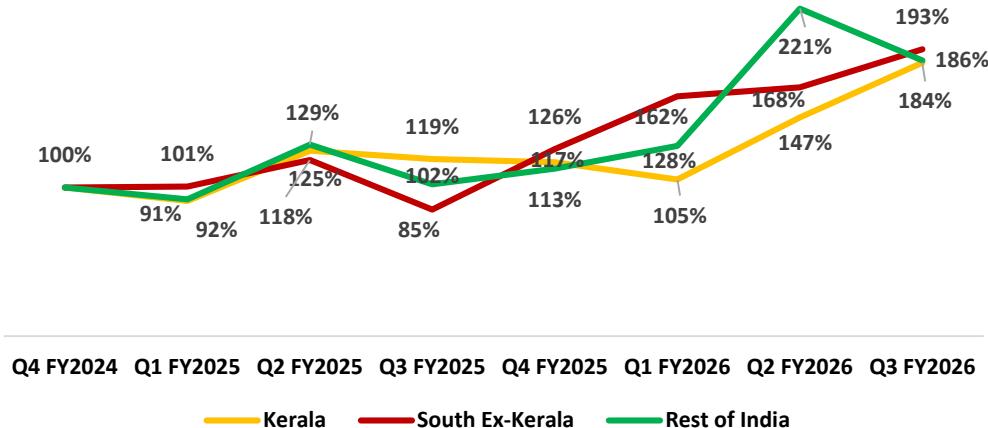
## Branch Value Added



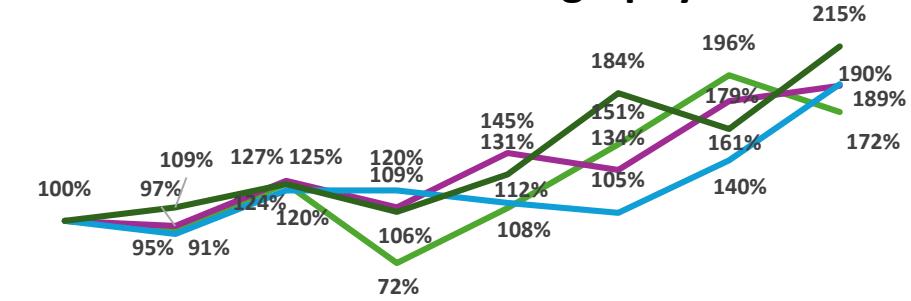
Q4 FY2024 Q1 FY2025 Q2 FY2025 Q3 FY2025 Q4 FY2025 Q1 FY2026 Q2 FY2026 Q3 FY2026

**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



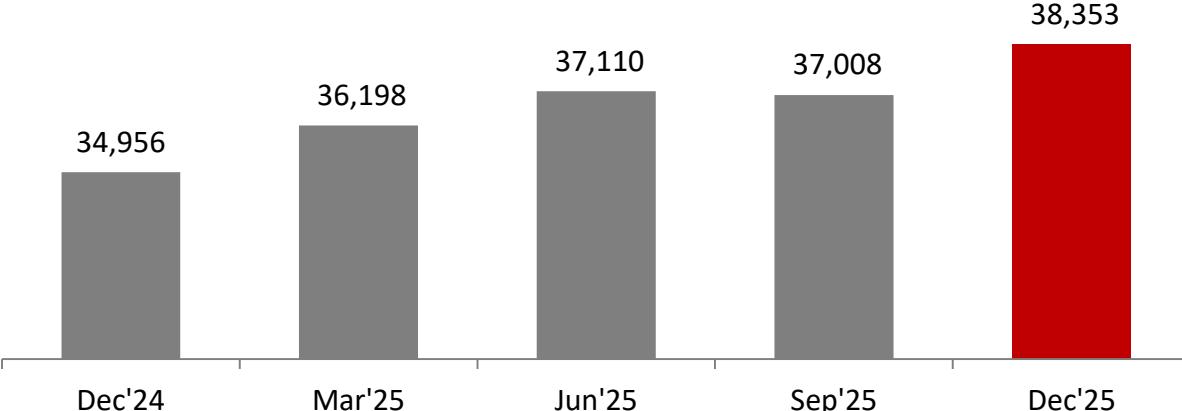
Q4 FY2024 Q1 FY2025 Q2 FY2025 Q3 FY2025 Q4 FY2025 Q1 FY2026 Q2 FY2026 Q3 FY2026

Metro      Urban      Semi Urban      Rural

# Dominant share of A & above rated corporate loans

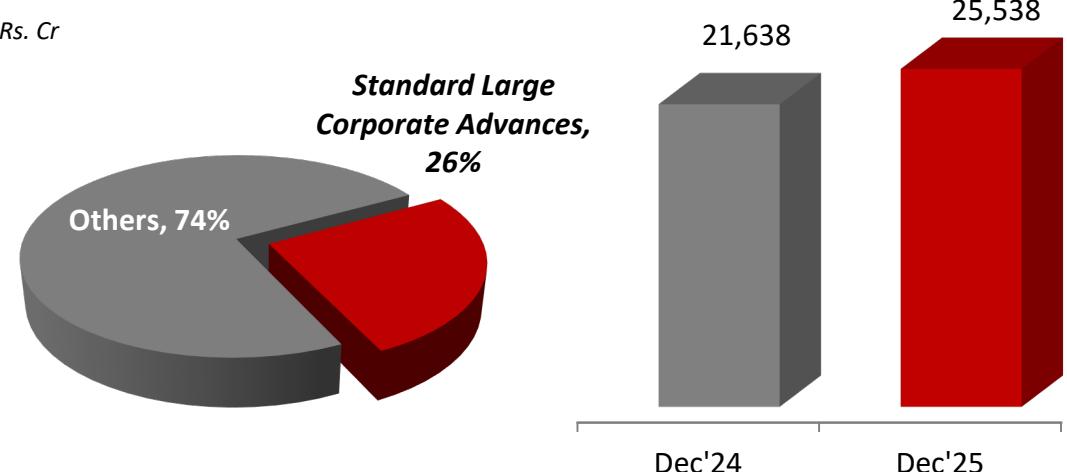
## Corporate Loan Book

Rs. Cr



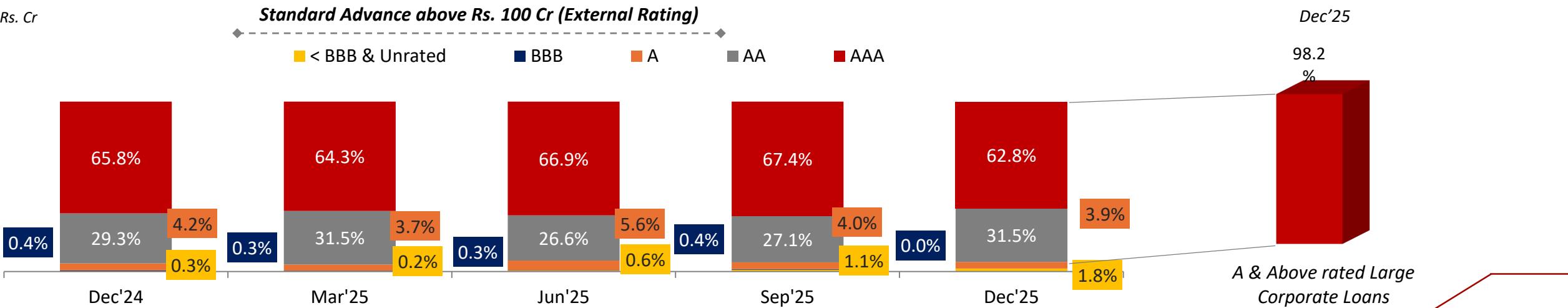
## Standard Large Corporate Advances (Rs. 100 Cr & Above)

Rs. Cr



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

Rs. Cr



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

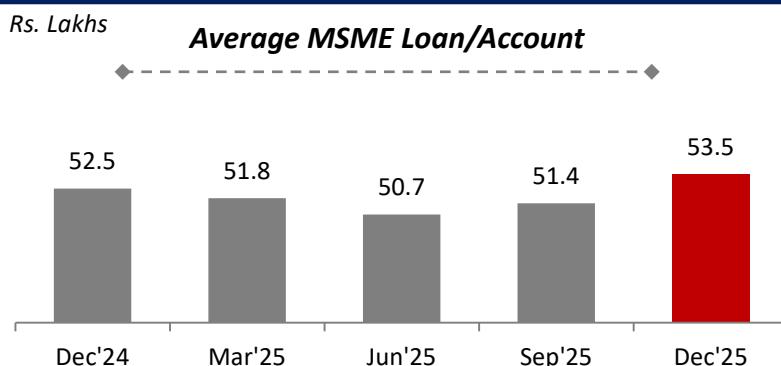
# MSME Loans comprise mainly of High-Yield Portfolio

## Focus on MSME loans...

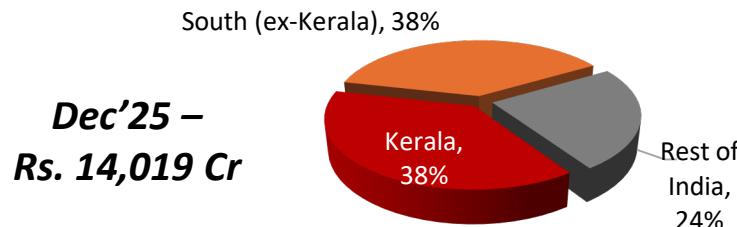
Rs. in crore	Dec-24	Mar-25#	Jun-25	Sep-25	Dec-25
MSME/SME	9,317	9,698	9,700	9,923	9,807
Others	3,725	2,988	2,960	3,501	4,212
<b>Total</b>	<b>13,042</b>	<b>12,686</b>	<b>12,660</b>	<b>13,424</b>	<b>14,019</b>

# includes write off of 546 crore, excluding this Y-o-Y growth is 12%. Mortgage loans which are given to MSME is mapped under Retail, if remapped Y-o-Y growth is 14%.

## ....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

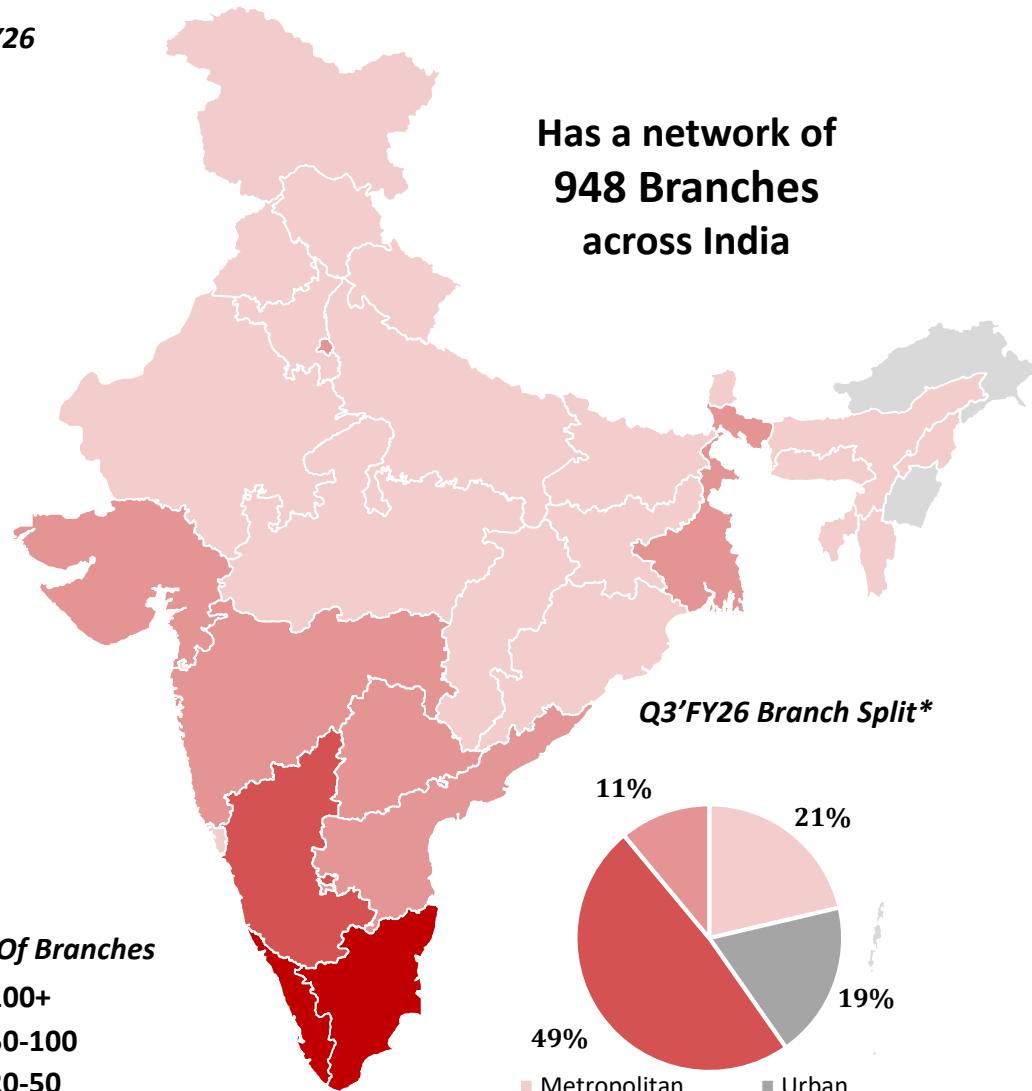
Bank branches are empowered to handle small-value MSME loans with the support of on-the-ground technology for faster sanctioning.

### 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

Q3'FY26

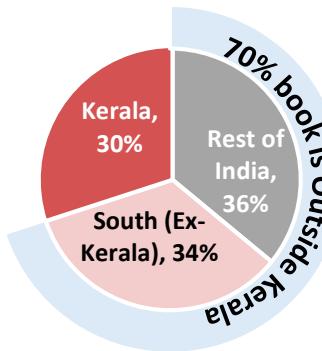


\*Map for illustration purpose only

### Diversifying Loan Book Outside Kerala

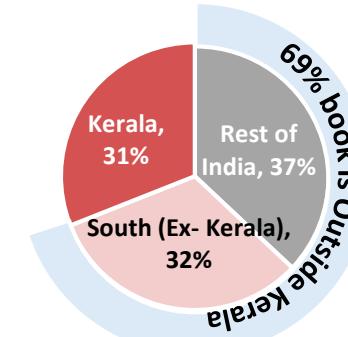
Q3'FY25

Loan Book  
Rs. 86,966 Cr



Q3'FY26

Loan Book  
Rs. 96,764 Cr



1. Excludes 5 USBs & Satellite branches

### Branch Network

Branches<sup>1</sup>

950 → 948

Q3FY25 Q3FY26

ATM / CRM

1,280 → 1,269

Q3FY25 Q3FY26

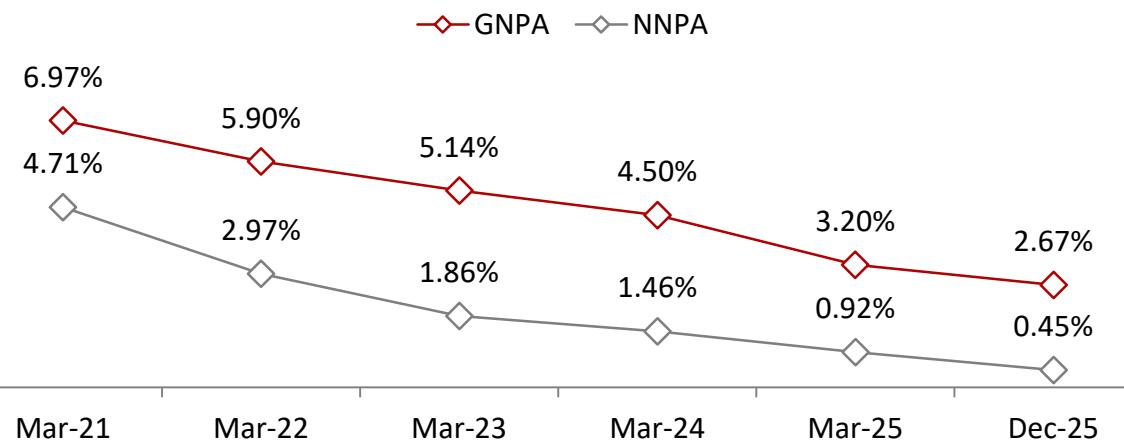
Customers

7.8 → 8.2  
Mn

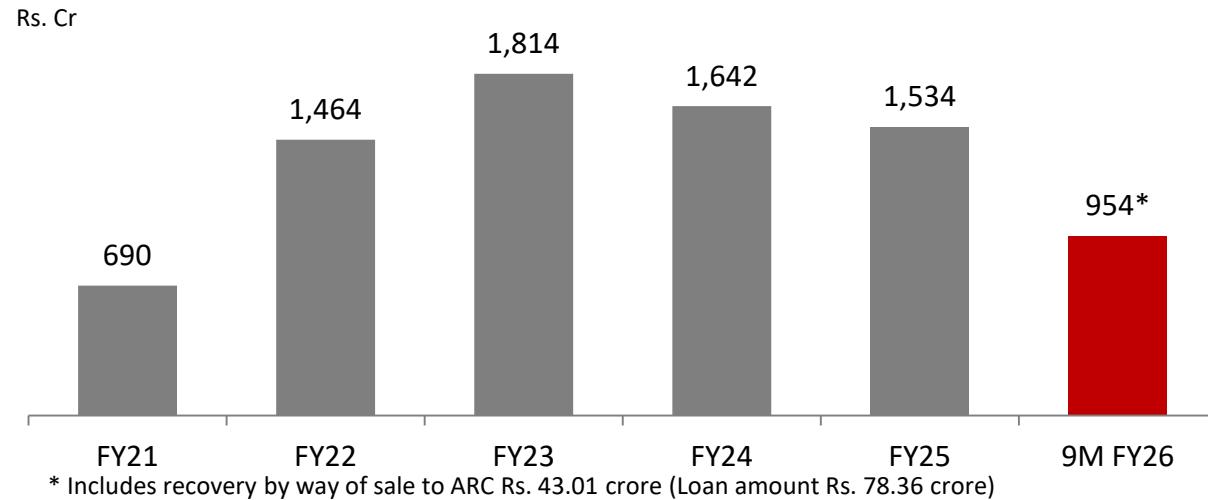
Q3FY25 Q3FY26

### 3 Strong focus on improving asset quality and collection efficiency

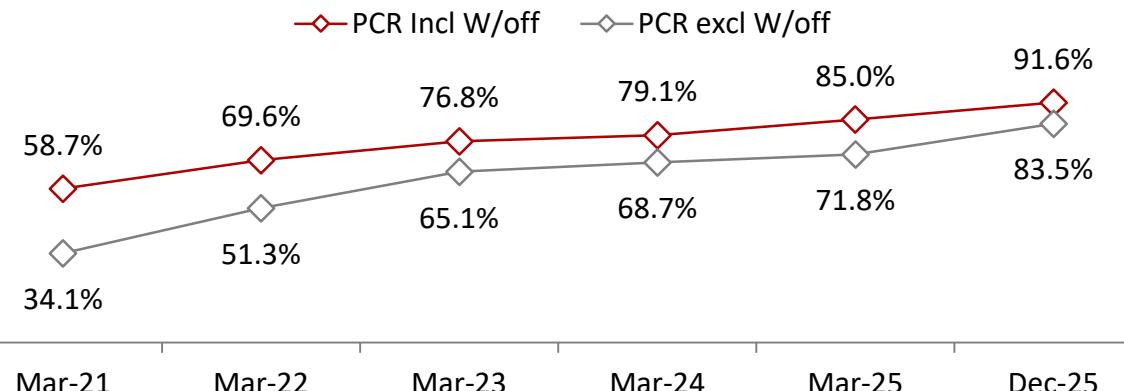
#### Net NPA below pre- covid level



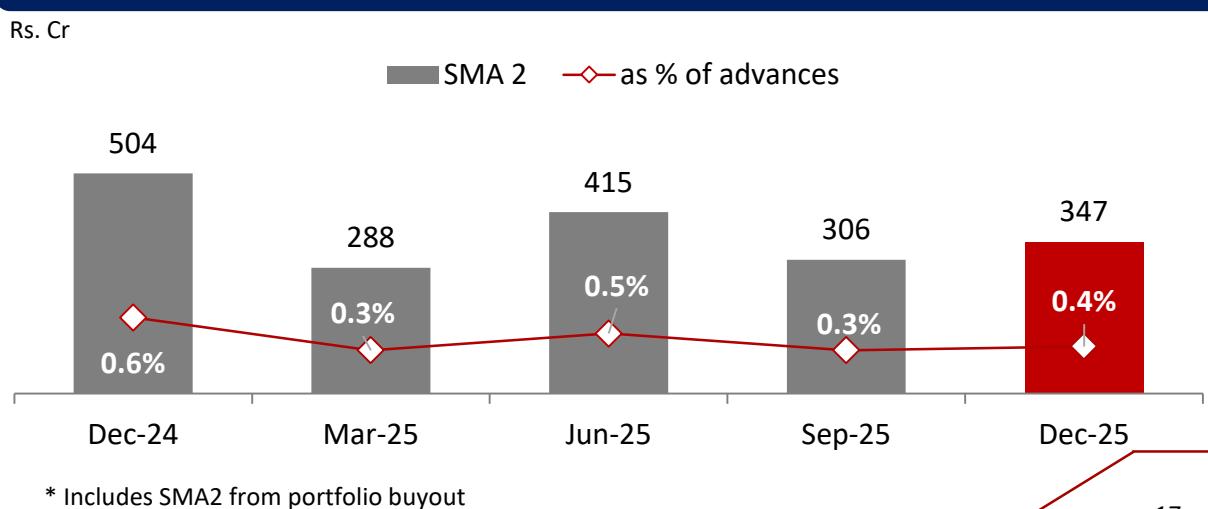
#### ...with focus on Recoveries and Upgrades

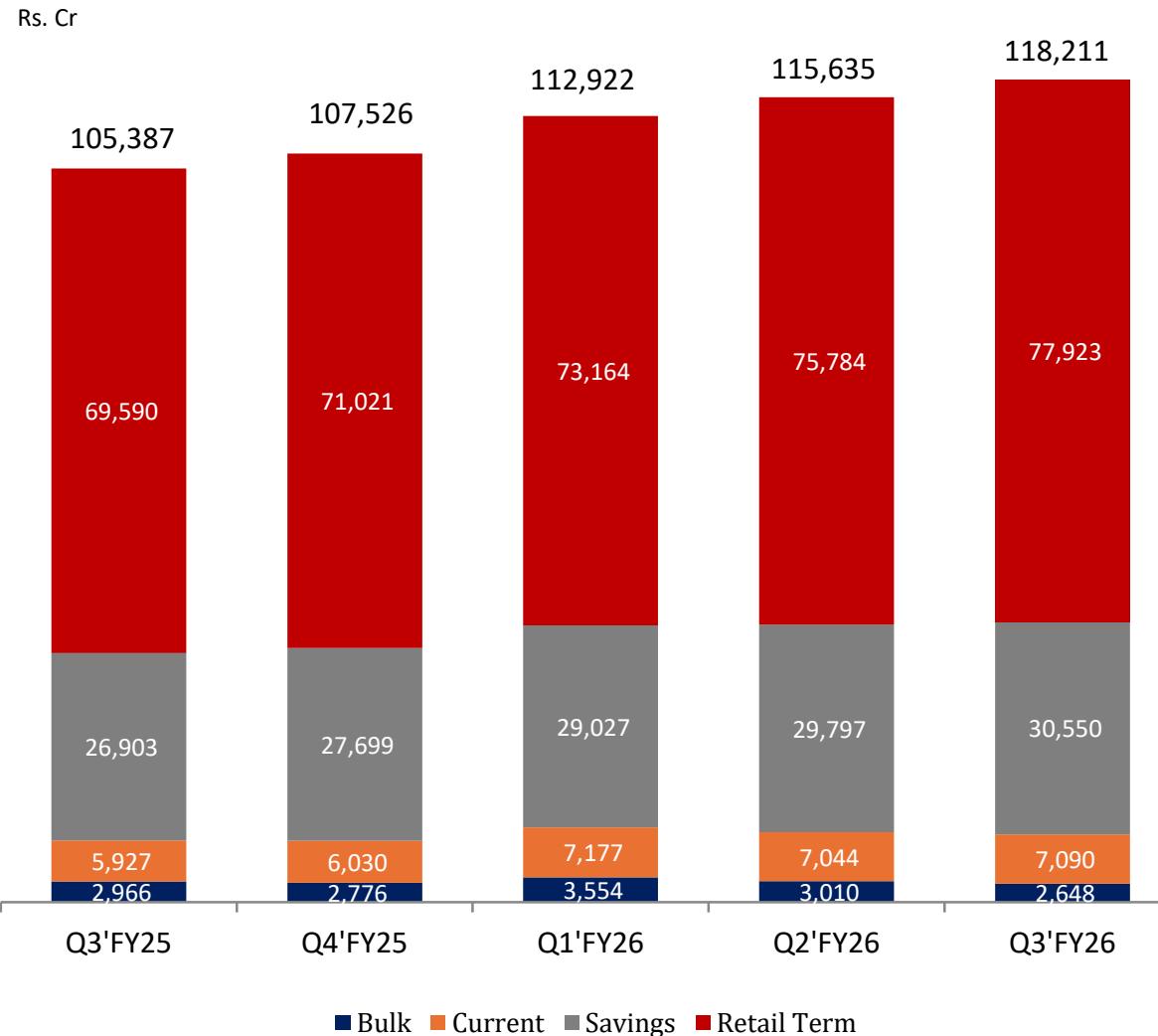
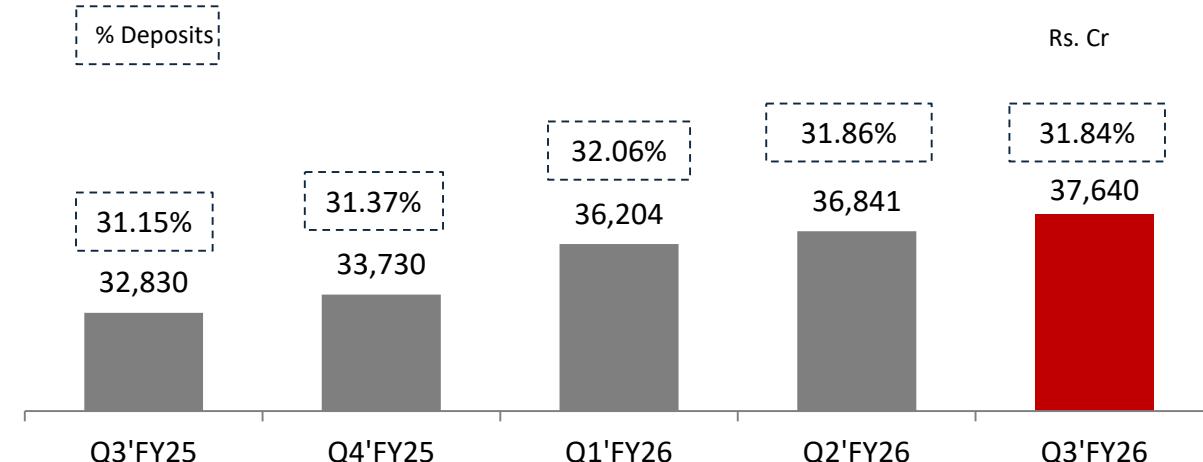
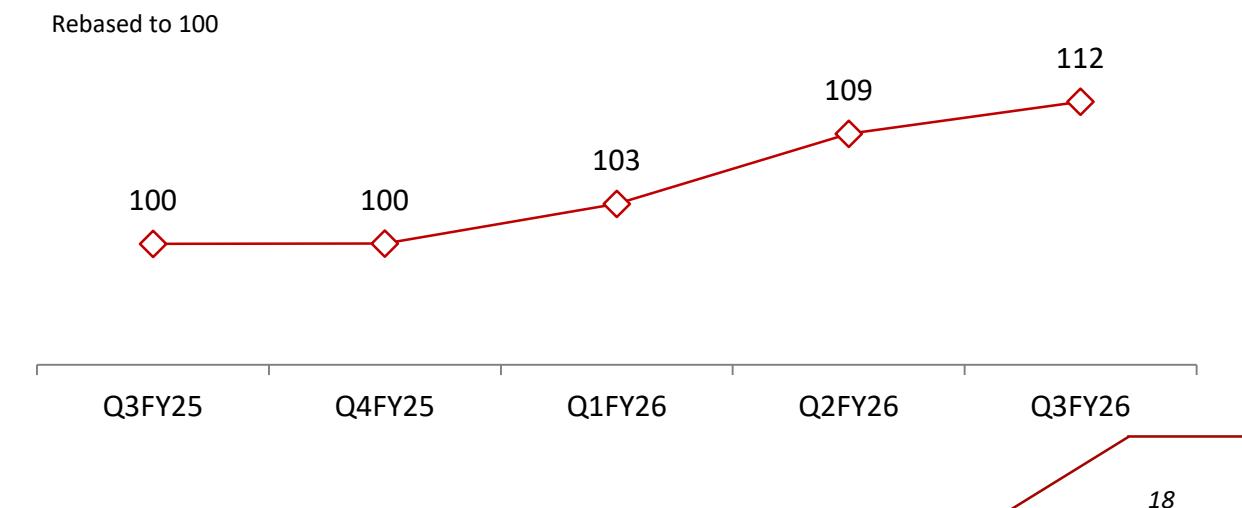


#### Significant improvement in PCR....



#### ...and reduced SMA 2\*



**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

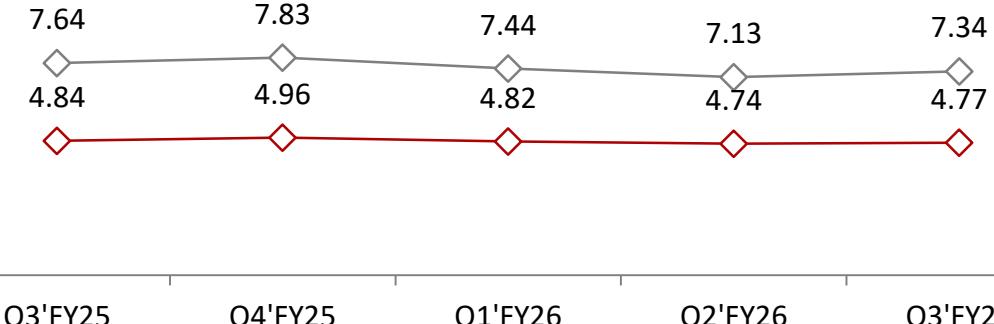
## Breakup of Non Resident Deposits

Rs. Cr

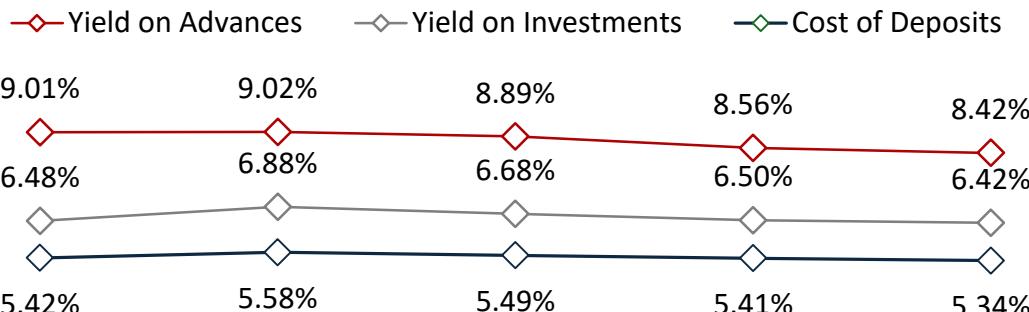
Deposit Type	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26
NR SB	7,424	7,480	7,728	8,143	8,533
NR CD	59	55	60	62	62
FCNR (B), RFC & Others	2,517	2,787	2,874	2,876	2,954
<b>Low-Cost NRI Deposit</b>	<b>10,000</b>	<b>10,322</b>	<b>10,661</b>	<b>11,081</b>	<b>11,549</b>
NRE Term Deposit	19,859	19,946	20,264	20,667	20,907
NRO Term Deposit	1,273	1,334	1,367	1,447	1,509
<b>Total</b>	<b>31,132</b>	<b>31,602</b>	<b>32,293</b>	<b>33,195</b>	<b>33,965</b>

## Cost of Funds / Yield on Funds

—♦— Cost Of Funds    —◇— Yield on Funds



## Yield on advances/ Yield on Investments / Cost of Deposits



## Driving customer empowerment through continuous digital transformation



**UIDAI Face authentication in UPI** for setting UPI PIN & **Biometric authentication** for transaction authentication



**SIB HER:** Premium domestic, NRE and NRO savings account designed exclusively for women



**Strengthened fraud risk management framework** with advanced behavioral analytics and device intelligence, improving protection across digital banking platforms



**Soundbox** in tie-up with Mswipe enabling instant credit to merchant accounts with real-time visibility, thereby delivering stronger merchant trust



Continuous **enhancements** to **Mirror+** app – Financial Calendar, Updating customer signatures, Autopay for bill payments & instant payee activation – now available



Integration with **Indian Bullion and Jewellers Association** to get daily market price of Gold and thereby **fixing Rate Per Gram** for Gold loans



Migrated from legacy system to a **unified in-house CRM**, centralizing lead management & optimizing complaint resolution



**On-boarding of NRI customers** through mobile based customer onboarding app **SWIFTe**, improving turnaround times and service scalability



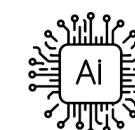
New system for **Continuous Clearing and On-Realization Settlement** for CTS with same day return window to process inward cheques



New in-house **Loan Origination System** for commercial vehicles with integrated scorecard to streamline onboarding & improve portfolio quality



Implemented voucher reconciliation using **AI-driven matching engine** streamlining the validations of physical documents against CBS transaction

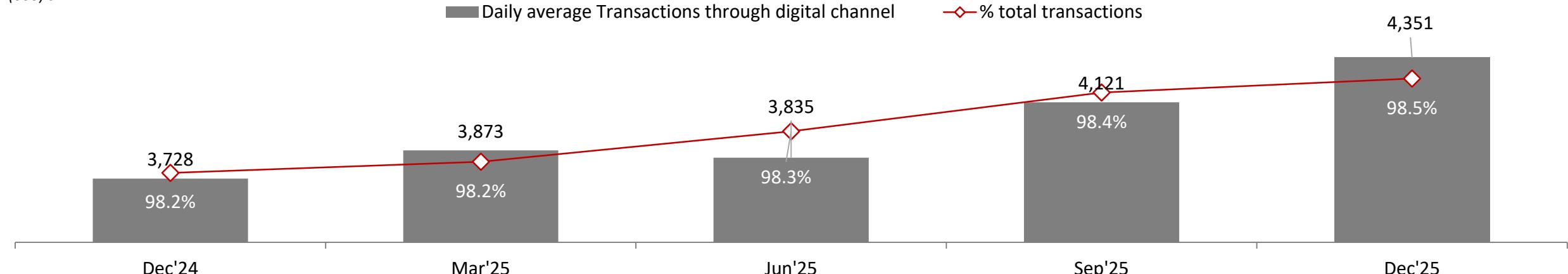


**AI based loan document generation** s/w ensuring uniformity in documentation & automated cross verification b/w draft & executed agreements

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

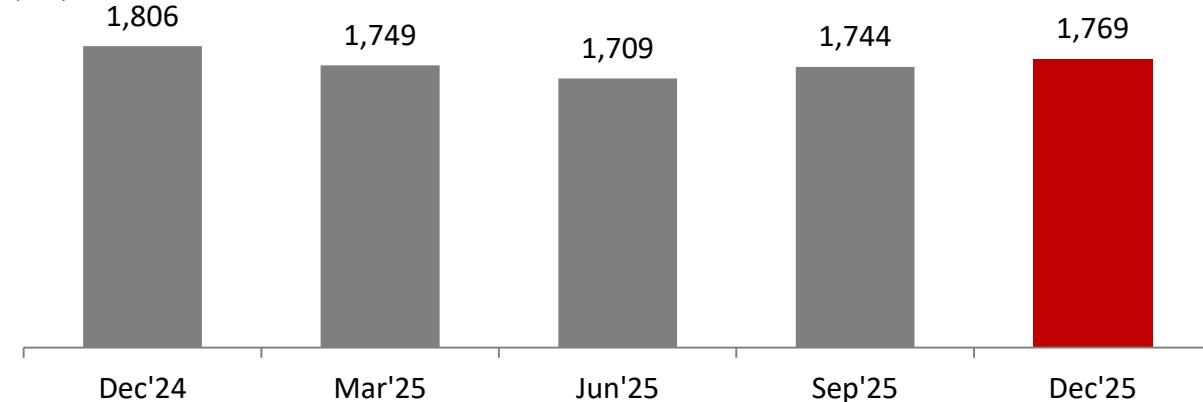
*..leading to a rise in transactions with high digital share*

(000)'s



**Internet Transaction Volume**

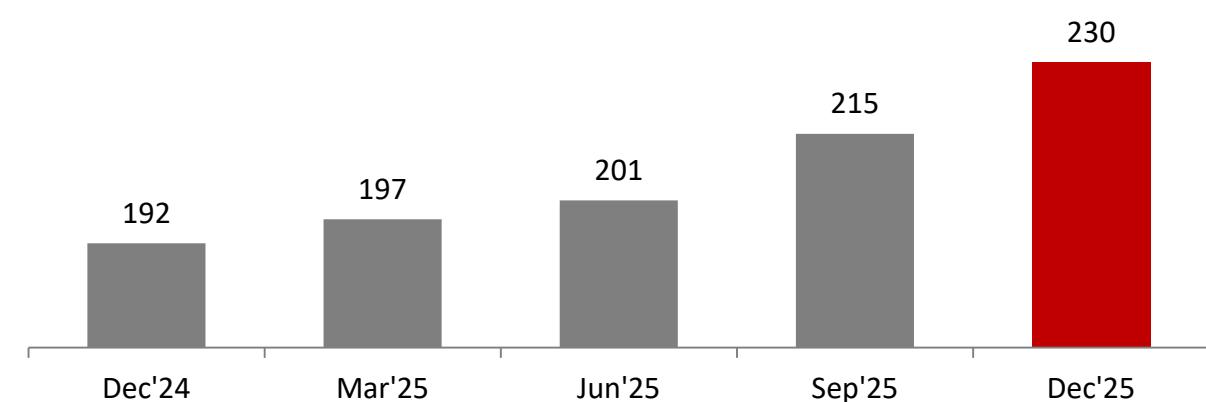
(000)'s



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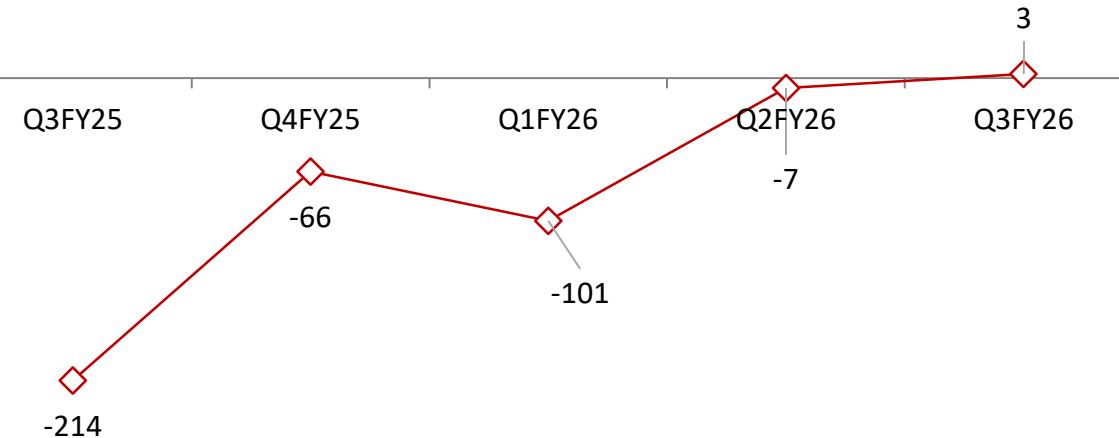
**Mobile Transaction Volume**

Mn

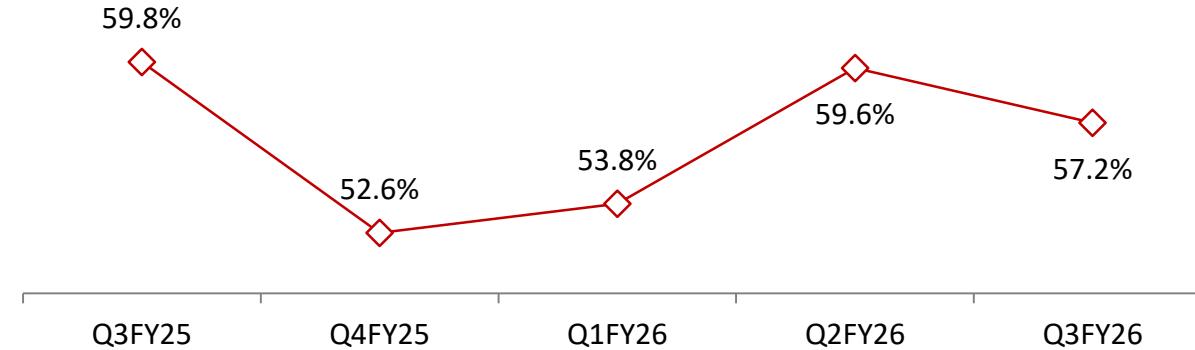


# ....creating operational efficiency

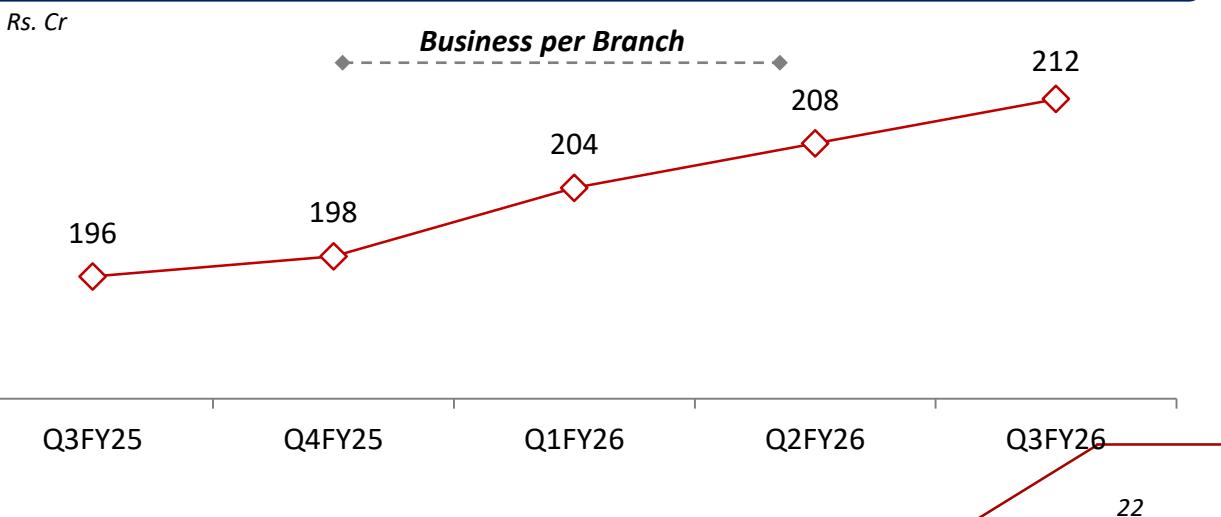
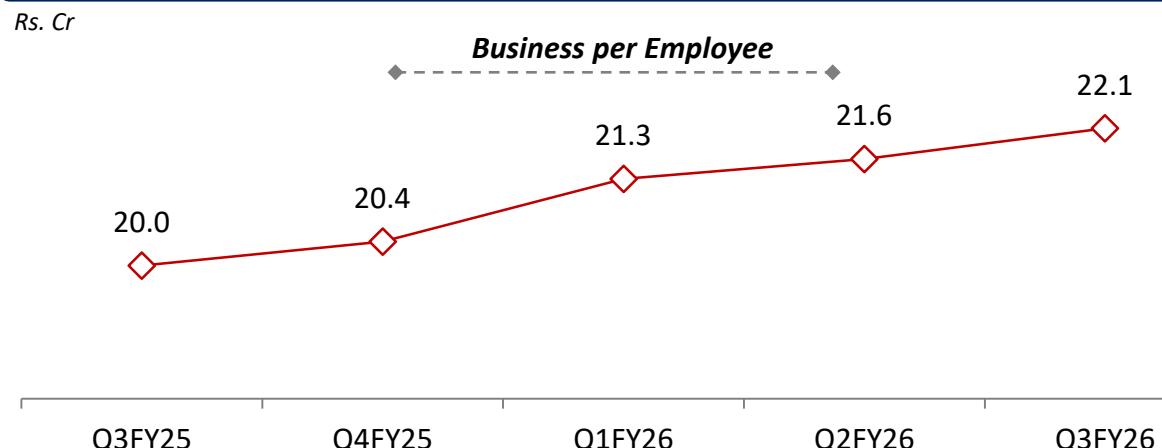
## *Employee Additions*



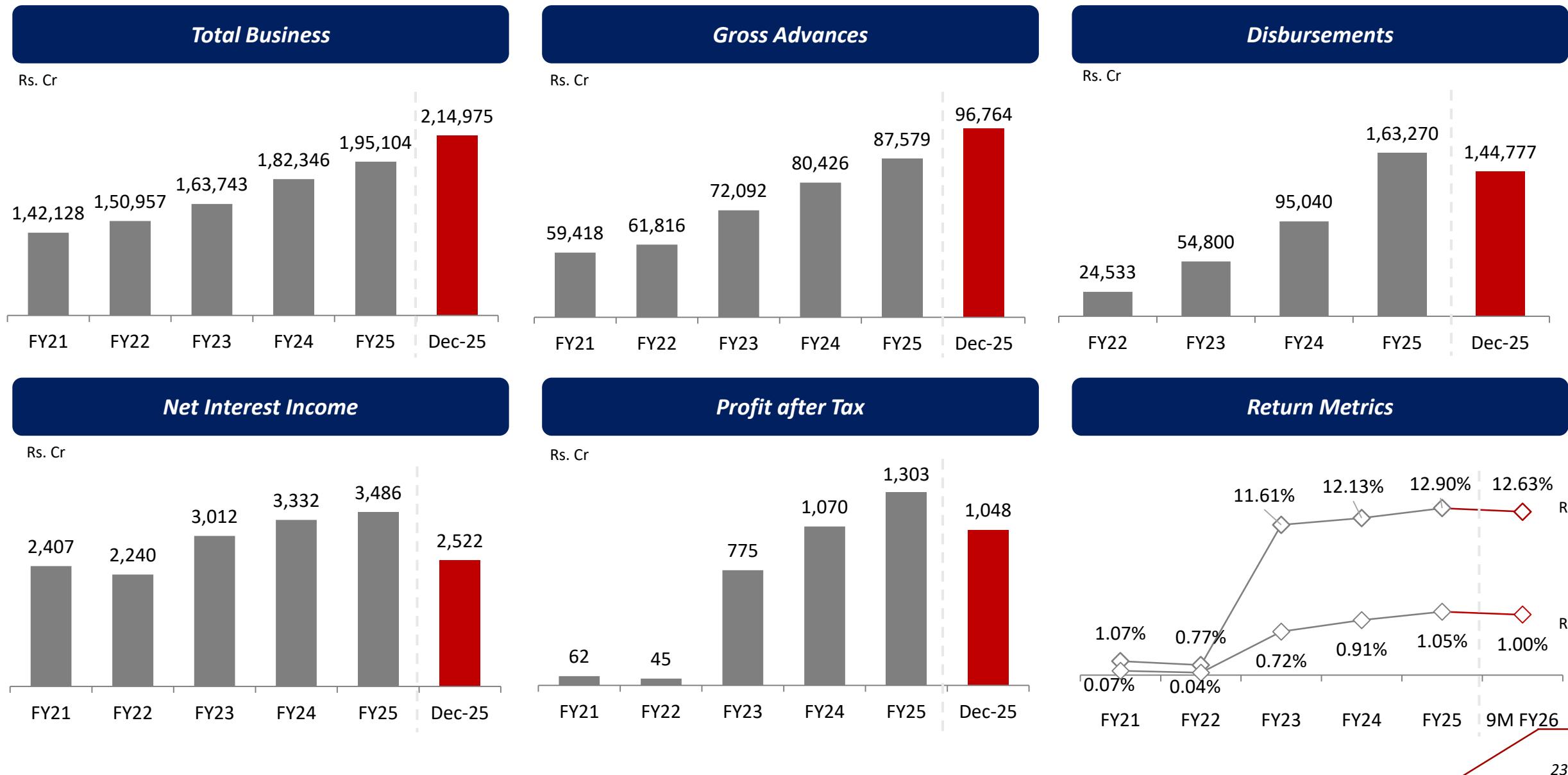
## *Cost-to-Income Ratio (Quarterly)*



## *Improving productivity metrics*



## 6 Robust Track Record of Financial Performance





# The Way Forward- 'Building Frictionless Processes'

## 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.

## 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

## Power CONSOL

(Live from May 2025)

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

01

08

02

07

03

06

04

05

## 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

## Micro Power

(Live from Mar 2025)

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



## Aawas Power

(Live from May 2025)

STP-based LOS for Affordable housing loan proposals

# The Way Forward- 'Building Frictionless Processes'

## 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

## Auto Renewal of KCC

(Live from Oct 2025)

Application module for renewal of KCC proposals upto 5 crores.

## Simplified Renewal process for WC Limits

(Live from Jan 2025)

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

## Captive Power

(Live from Dec 2025)

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

## 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.

## Transaction based Renewal

(Live from Apr 2024)

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

## AI ML based Document Generation

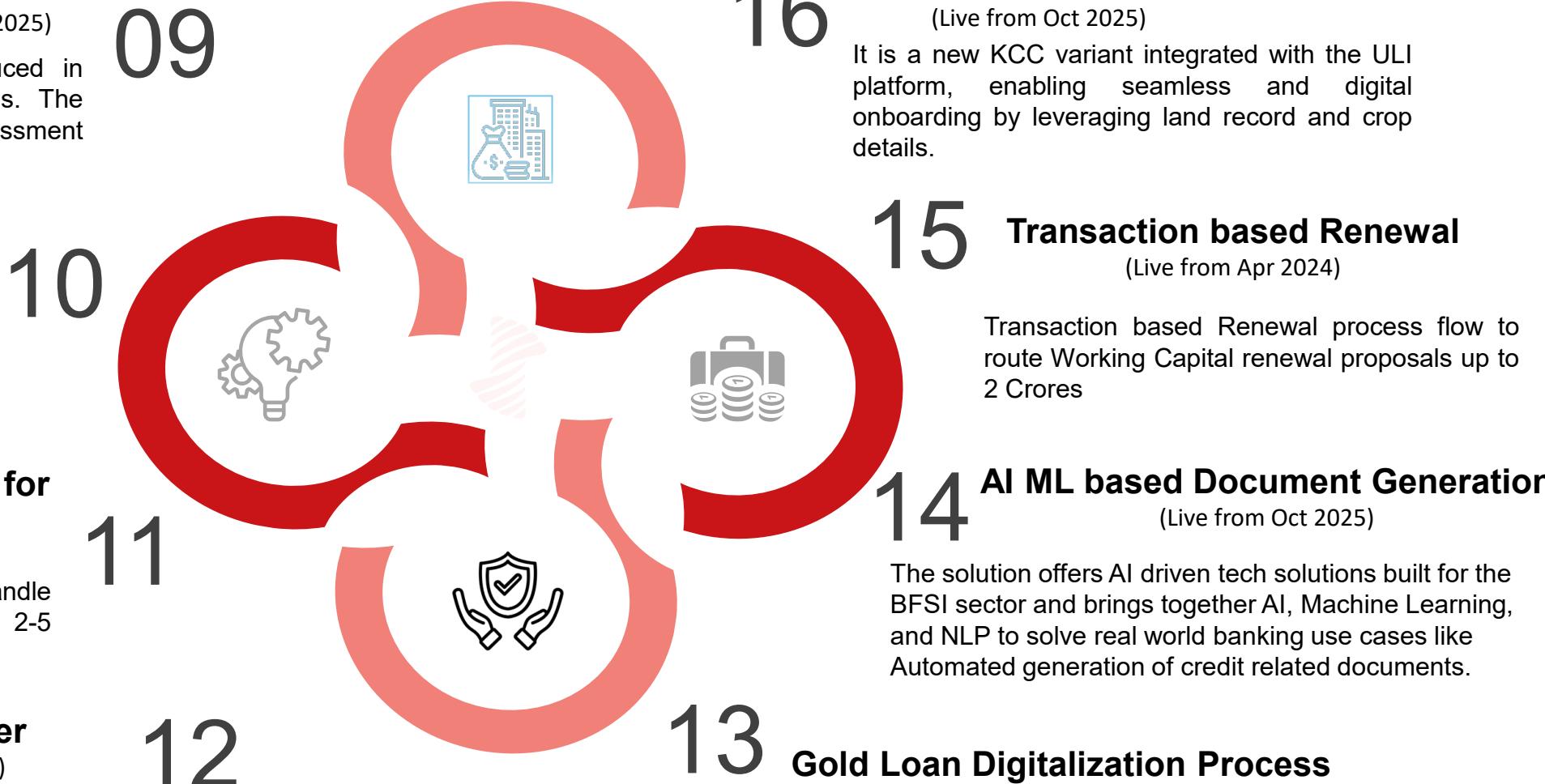
(Live from Oct 2025)

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.

## Gold Loan Digitalization Process

(Live from Mar 2025)

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



## 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 & Personal loans for Amazon customers, aiming to enhance its retail portfolio quality and expand its customer base.

### Co-lending / DA platform



Strategic Tie-Ups  
(Live)

### Debit Card EMI Program



### Loan against Mutual fund



### Liability Partnerships



Fintech Partnership- allowing NTB customers to open deposit accounts



Digital sourcing of current accounts through referral programs

### Pure play –Inhouse products

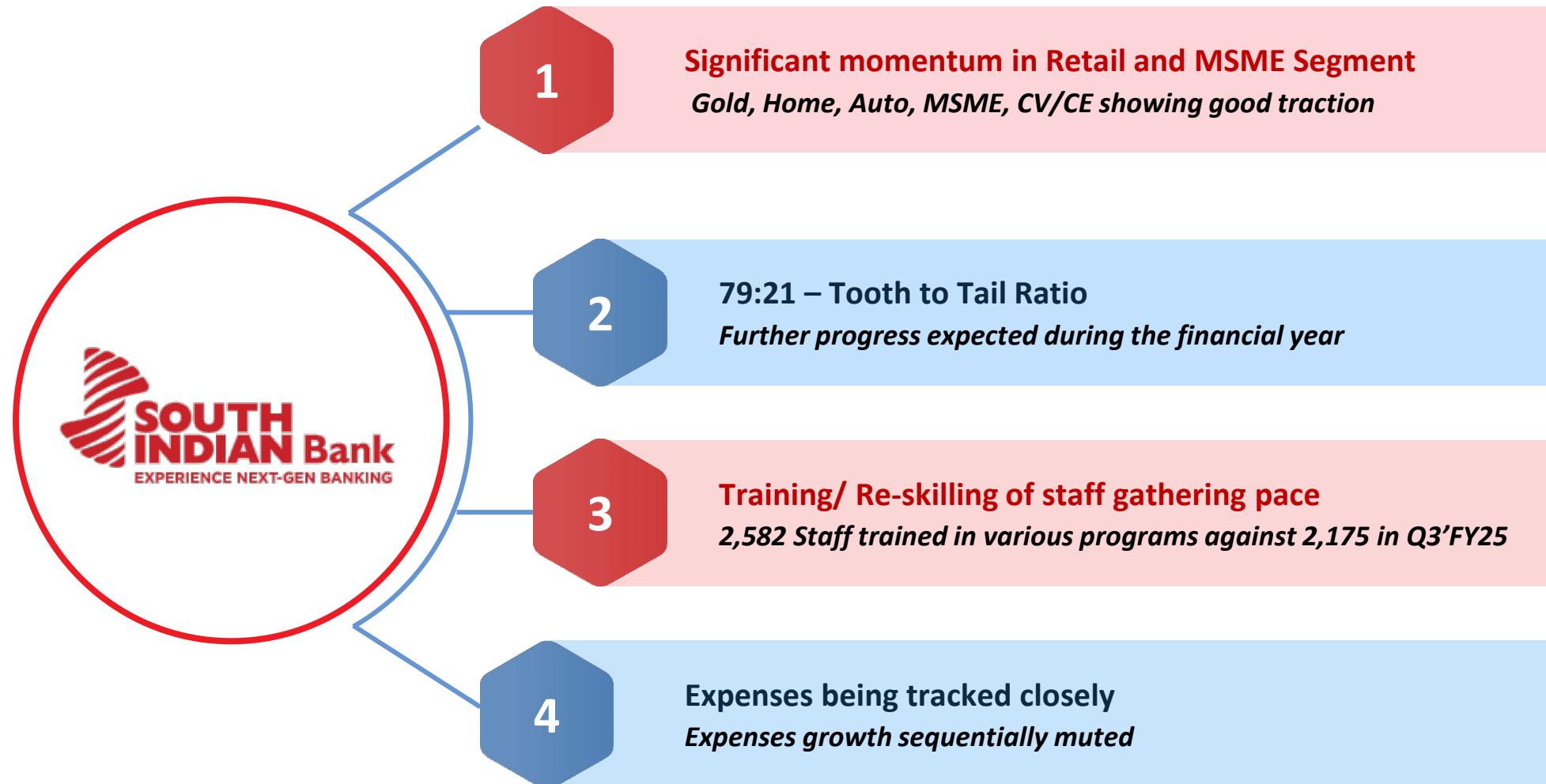


In-house solutions for Digital deposits / Digital Personal loans/ Secured credit line on UPI



Strategic Tie-Ups  
(Live)

## Improving Operating efficiency



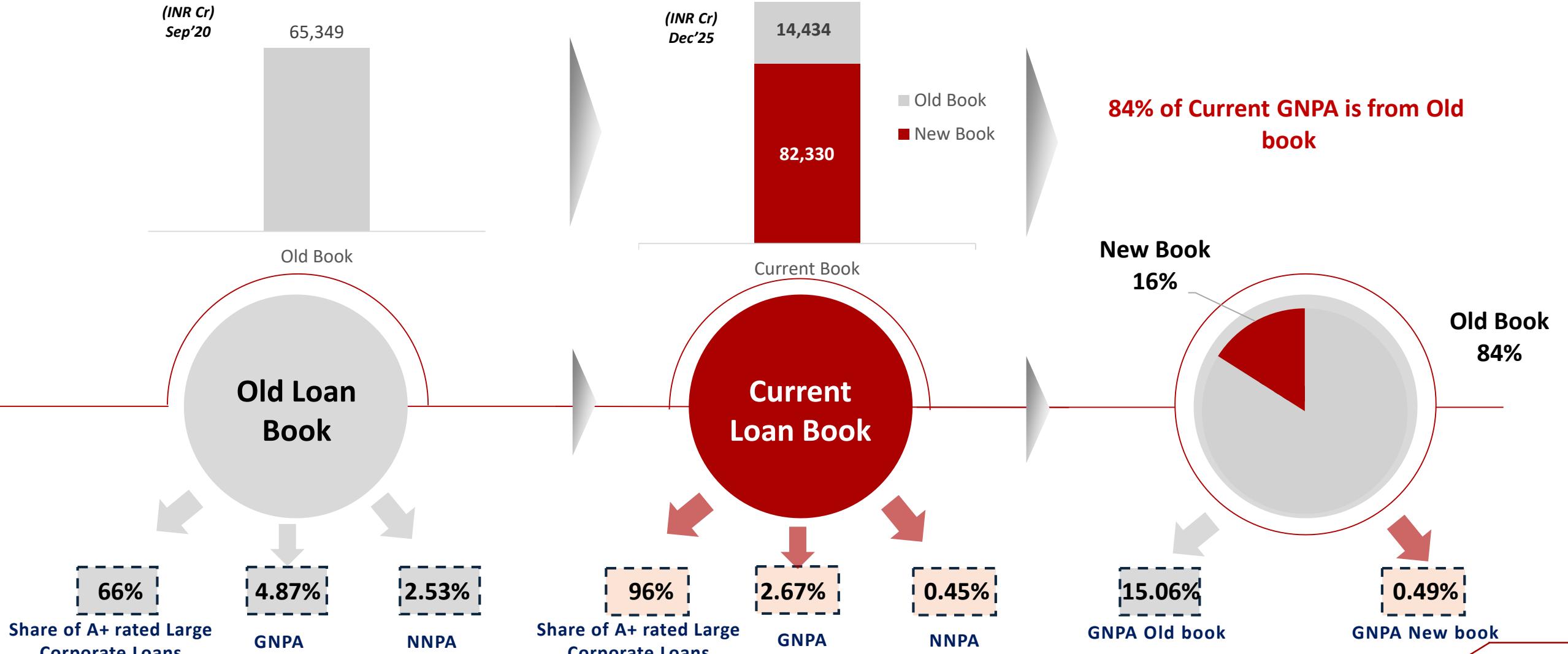


# ***TRANSFORMATION JOURNEY OF THE BANK***

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# Significant transformation of business since Sep'2020

*Churned around 85% of overall loan book since Oct' 2020*



# ANNEXURE

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# Profit & Loss Overview (Standalone)

Particulars (Rs. In Cr)	Q3-FY26	Q3-FY25	Y-o-Y (%)	Q2-FY26	Q-o-Q (%)	9M FY26	9M FY25	Y-o-Y (%)
Net Interest Income	881	869	1%	808	9%	2,522	2,617	-4%
Non-Interest Income	486	409	19%	516	-6%	1,623	1,241	31%
<i>Core Fee Income</i>	203	188	8%	206	-1%	596	564	6%
<i>Treasury &amp; Forex</i>	77	57	35%	129	-40%	462	190	143%
<i>Other</i>	206	164	26%	181	14%	565	487	16%
<b>Total Income</b>	<b>1,367</b>	<b>1,278</b>	<b>7%</b>	<b>1,324</b>	<b>3%</b>	<b>4,145</b>	<b>3,858</b>	<b>7%</b>
Operating Expenses	782	749	4%	789	-1%	2,352	2,271	4%
<b>Operating Profit</b>	<b>585</b>	<b>529</b>	<b>11%</b>	<b>535</b>	<b>9%</b>	<b>1,793</b>	<b>1,587</b>	<b>13%</b>
Provisions & Contingencies	81	66	23%	63	29%	383	289	33%
<b>Profit Before Tax</b>	<b>504</b>	<b>463</b>	<b>9%</b>	<b>472</b>	<b>7%</b>	<b>1,410</b>	<b>1,298</b>	<b>9%</b>
Provision for Tax	130	121	7%	121	7%	362	337	7%
<b>Profit After Tax</b>	<b>374</b>	<b>342</b>	<b>9%</b>	<b>351</b>	<b>7%</b>	<b>1,048</b>	<b>961</b>	<b>9%</b>

# Balance Sheet Overview (Standalone)

Particulars (Rs. In Cr)	Q3 FY26	Q3 FY25	Y-o-Y (%)	Q2 FY26	Q-o-Q (%)
<b>Capital &amp; Liabilities</b>	<b>1,38,497</b>	<b>1,20,860</b>	<b>15%</b>	<b>1,36,039</b>	<b>2%</b>
Capital	262	262	0%	262	0%
Reserves and Surplus	10,749	9,474	13%	10,374	4%
Deposits	1,18,211	1,05,387	12%	1,15,635	2%
Borrowings	6,212	2,956	110%	6,647	-7%
Other Liabilities & Provisions	3,063	2,781	10%	3,121	-2%
<b>Assets</b>	<b>1,38,497</b>	<b>1,20,860</b>	<b>15%</b>	<b>1,36,039</b>	<b>2%</b>
Cash & Balances with RBI	4,395	5,202	-16%	4,965	-11%
Balances with Banks	4,304	2,630	64%	5,120	-16%
Investments	30,110	23,416	29%	30,706	-2%
Advances	94,713	84,396	12%	90,196	5%
Fixed Assets	1,026	1,007	2%	1,023	0%
Other Assets	3,949	4,209	-6%	4,029	-2%
<b>Business (Net Advances + Deposits)</b>	<b>2,12,924</b>	<b>1,89,783</b>	<b>12%</b>	<b>2,05,831</b>	<b>3%</b>
Current Accounts	7,090	5,927	20%	7,044	1%
Savings Accounts	30,549	26,903	14%	29,797	3%
CASA Ratio	31.84%	31.15%	69 bps	31.86%	-2 bps

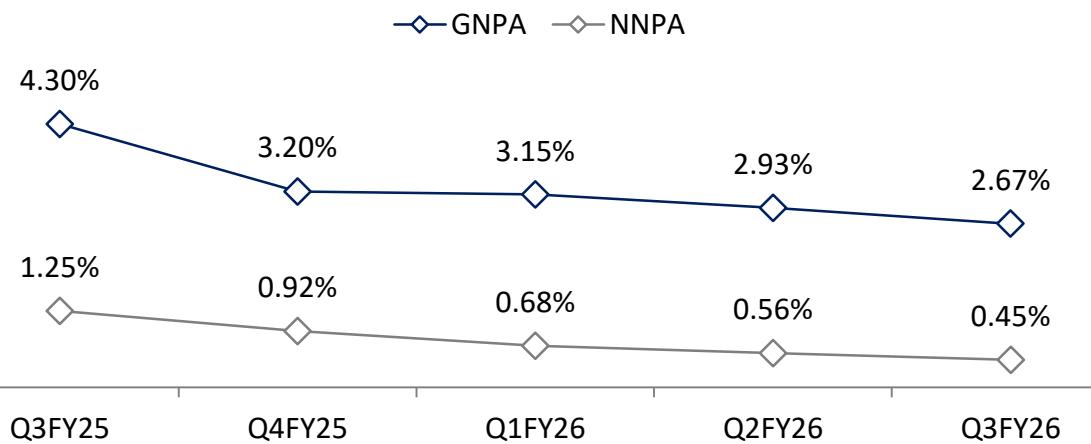
# Key Metrics

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

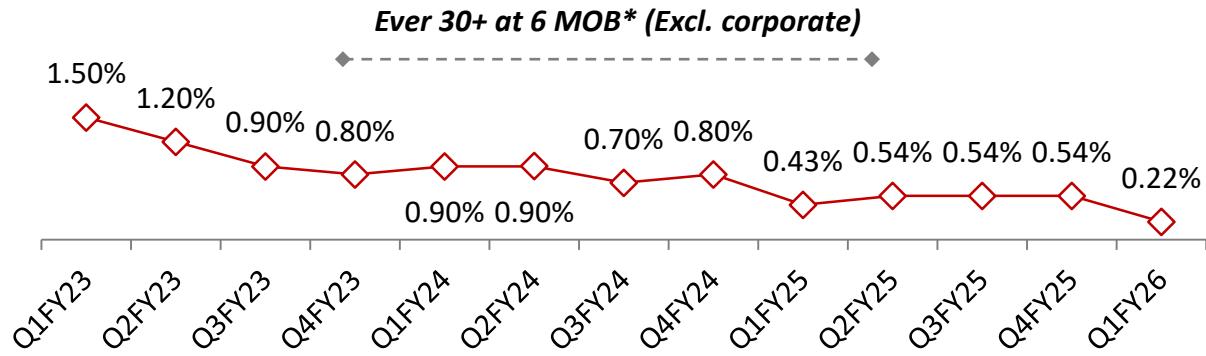
\*Annualized

# 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

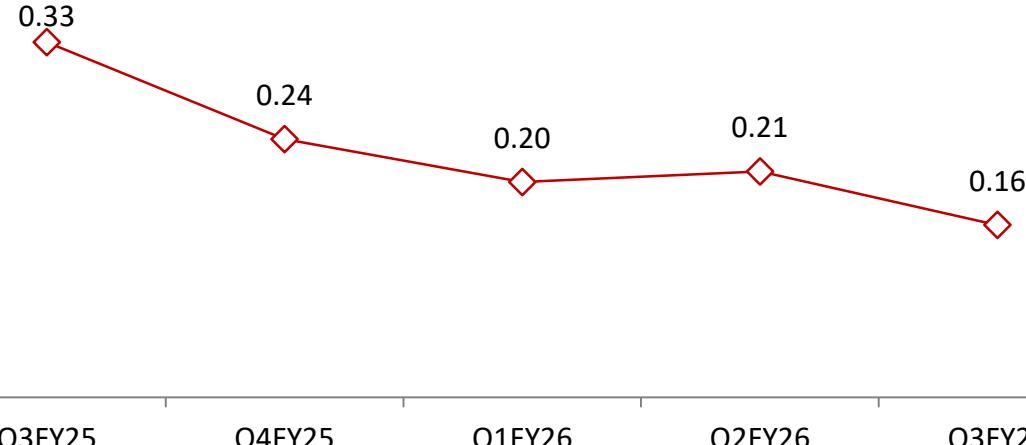
Rs. Cr	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26
Opening	3,731	3,736	2,800	2,807	2,703	1,073	1,056	791	591	506
Additions	297	213	192	202	177	195	155	119	108	73
Deductions	293	1,148	185	305	299	212	421	319	193	153
Closing	<b>3,736</b>	<b>2,800</b>	<b>2,807</b>	<b>2,703</b>	<b>2,582</b>	<b>1,056</b>	<b>791</b>	<b>591</b>	<b>506</b>	<b>426</b>

# Provisions

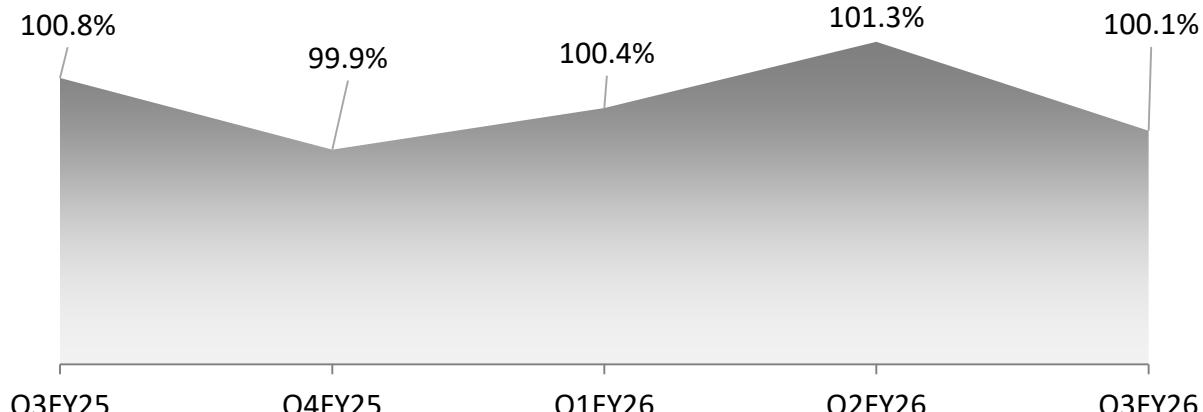
Rs. Cr	Q3FY26	Q2FY26	Q1FY26	Q4FY25	Q3FY25	Q2FY25	Q1FY25
For NPA & NPI	61	58	249	234	71	148	120
For Standard Assets	20	6	(5)	(1)	2	(7)	(2)
For Restructured Advances/Sacrifices & FITL	(2)	(3)	(6)	(9)	(6)	(30)	(11)
For Unhedged Forex Exposure	(1)	1	-	-	(2)	(1)	1
Others	2	1	1	-	1	-	5
Taxes	130	121	111	117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

# Slippages & Collection Efficiency

*Slippage Ratio*



*Collection Efficiency*



**Segment wise GNPA**

Rs. Cr	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26
Agriculture	543	455	449	435	404
Business Loans	2,070	1,449	1,425	1,352	1,309
Personal Segment	628	577	595	550	567
Corporate	494	319	338	366	301
<b>Total</b>	<b>3,736</b>	<b>2,800</b>	<b>2,807</b>	<b>2,703</b>	<b>2,582</b>

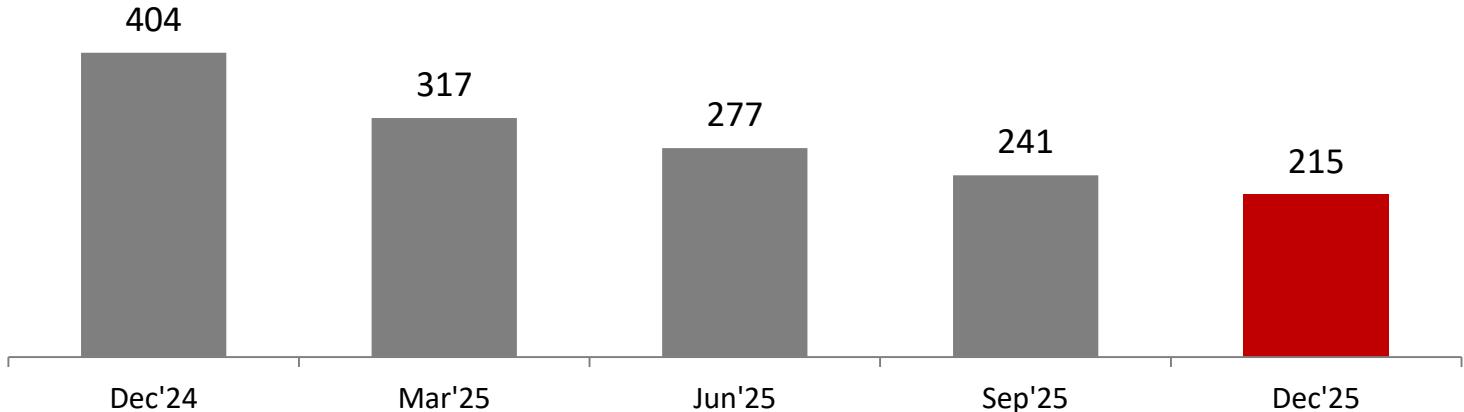
**Segment wise Slippages**

Rs. Cr	New Book	Old Book	Q2FY26
Agriculture	4	11	15
Business Loans	7	27	34
Personal Segment	93	13	106
Corporate	0	0	0
<b>Total</b>	<b>104</b>	<b>51</b>	<b>155</b>

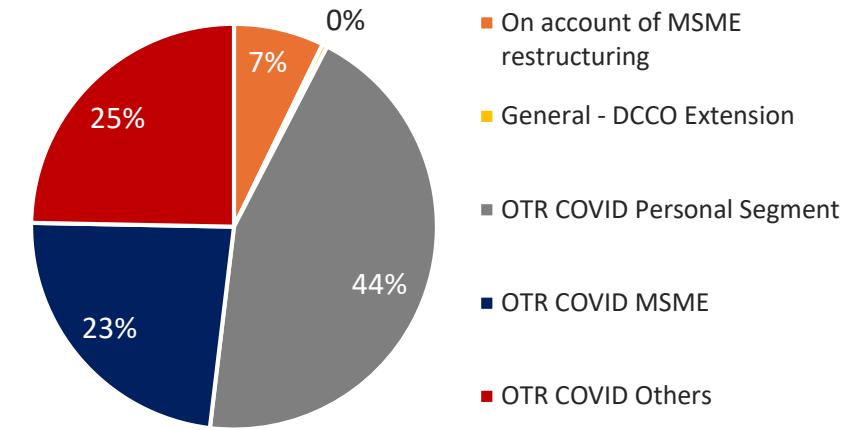
# Stressed Assets

## Restructured Standard Assets

Rs. Cr



## Sectoral Break-up



## COVID One Time Restructuring

## Security Receipts

Rs. Cr.	Covid 1.0	Covid 2.0	Total
MSME	6	44	50
Personal loans	3	92	95
Other exposures	40	13	53
<b>Total</b>	<b>49</b>	<b>149</b>	<b>198</b>

Security Receipts Outstanding as on Dec 31, 2025 (Rs. Cr)		
Book Value	Provision	NAV
119.27*	-	119.27

\* SRs issued by NARCL

## SLR & NON-SLR

Rs. in Cr	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26
SLR	21,737	20,049	22,181	28,620	28,076
NON-SLR	1,785	1,808	1,731	2,153	2,097
<b>Total</b>	<b>23,522</b>	<b>21,857</b>	<b>23,912</b>	<b>30,773</b>	<b>30,173</b>

## Treasury & Forex Income \*

256

241

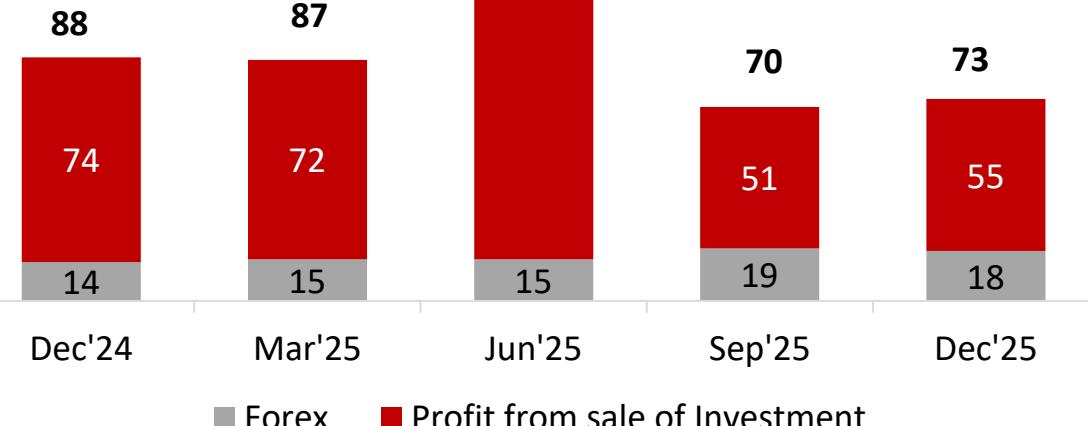
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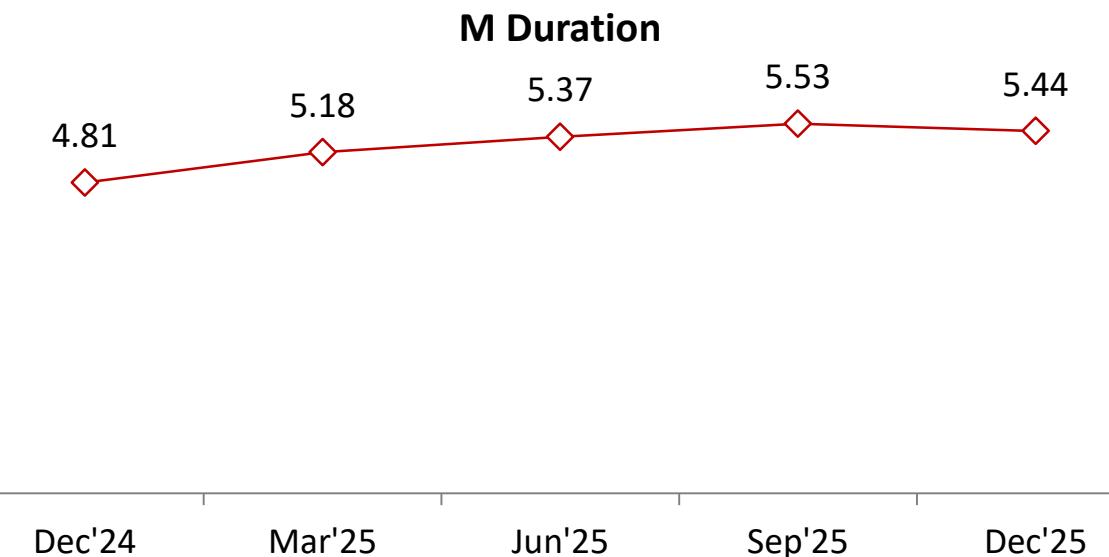
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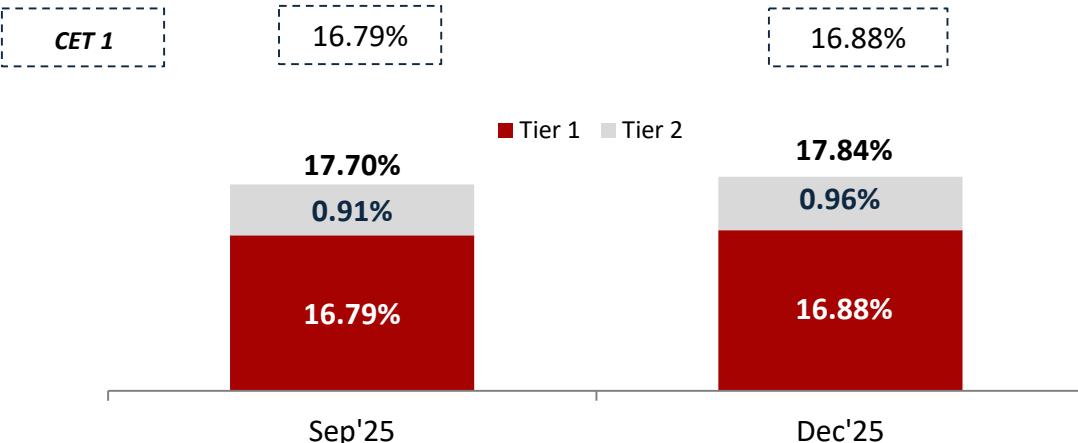
\* Excludes depreciation on Investments



# Capital Composition

## Risk Weighted Assets

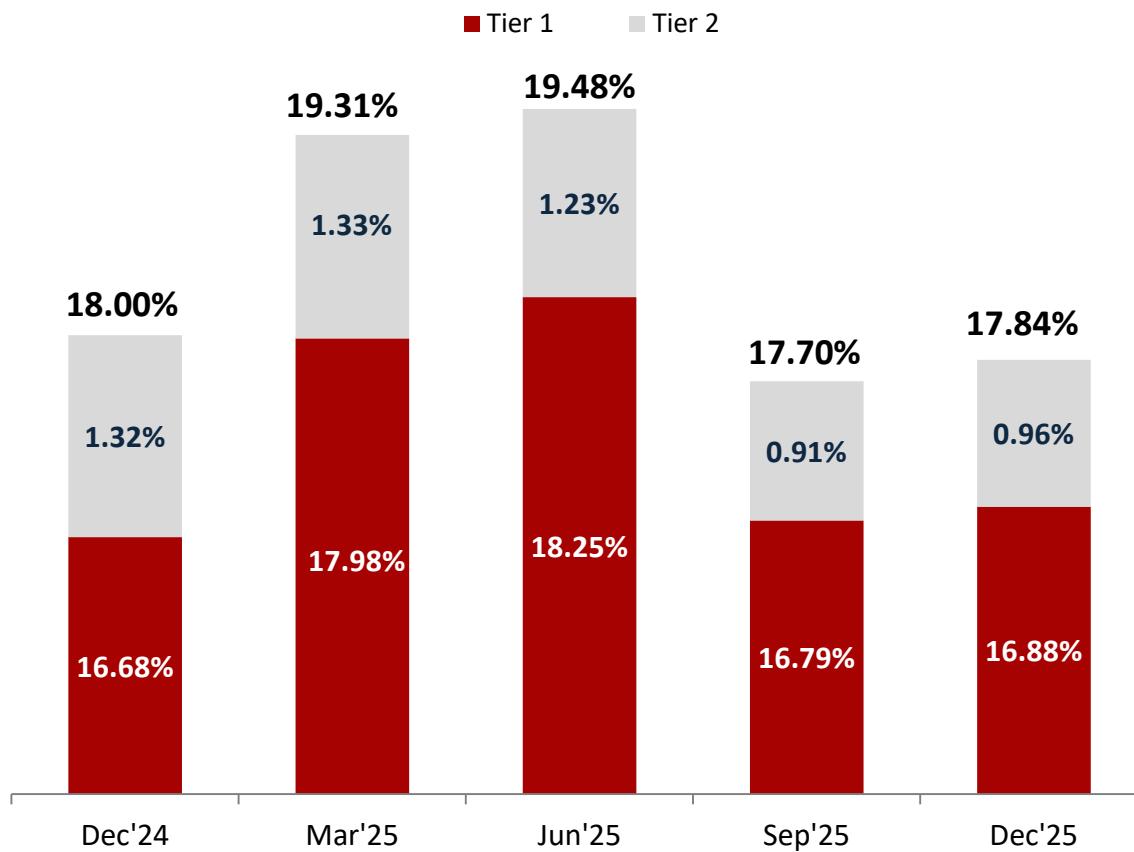
**Total Capital Adequacy Ratio is well above minimum regulatory requirement of 11.50%**



**Total Risk weighted assets to Total assets stands at 39.62% as on Dec 31, 2025**

Rs. Cr	Risk Weighted Assets	
	Sep'25	Dec'25
Total Capital	9,753	9,789
Tier I	9,250	9,265
Of which CET 1	9,250	9,265
Tier II	503	524
Risk Weighted Assets	55,082	54,873

## CRAR



# Standout Performance at IBA Banking Technology Awards 2024-25



**BEST TECH TALENT & ORGANISATION- WINNER**



**BEST DIGITAL SALES & ENGAGEMENT- RUNNER UP**



**BEST TECHNOLOGY BANK OF THE YEAR- RUNNER UP**



**BEST AI & ML ADOPTION- RUNNER UP**



**BEST IT RISK MANAGEMENT- SPECIAL MENTION**



**BEST FINTECH & DIGITAL PAYMENT INDEX ADOPTION- SPECIAL MENTION**

Consistent Winner across the years highlighting the Bank's commitment to next-gen banking

Leads with highest number of awards in the segment

Back-to-back Winner of the Tech Talent Award, reflecting sustained excellence in nurturing digital & technology capabilities

# 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. 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.
- 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. 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**

**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 30 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 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. 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. Sivaraman K**

**SGM & Head Banking 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 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.

# Strong Management Team



**Mr. Jimmy Mathew**

**GM - Head HR & 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, 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. 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, 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**

