



FINANCIAL RESULTS JUNE 2014



TOTAL BUSINESS

(Rs. in Crore)

Jun-14

46,489

6.67%

43,584

Jun-13

Deposit

Jun-14

34,692

10.00%

31,539

Jun-13

Advance

Jun-14

81,181

8.06%

75,123

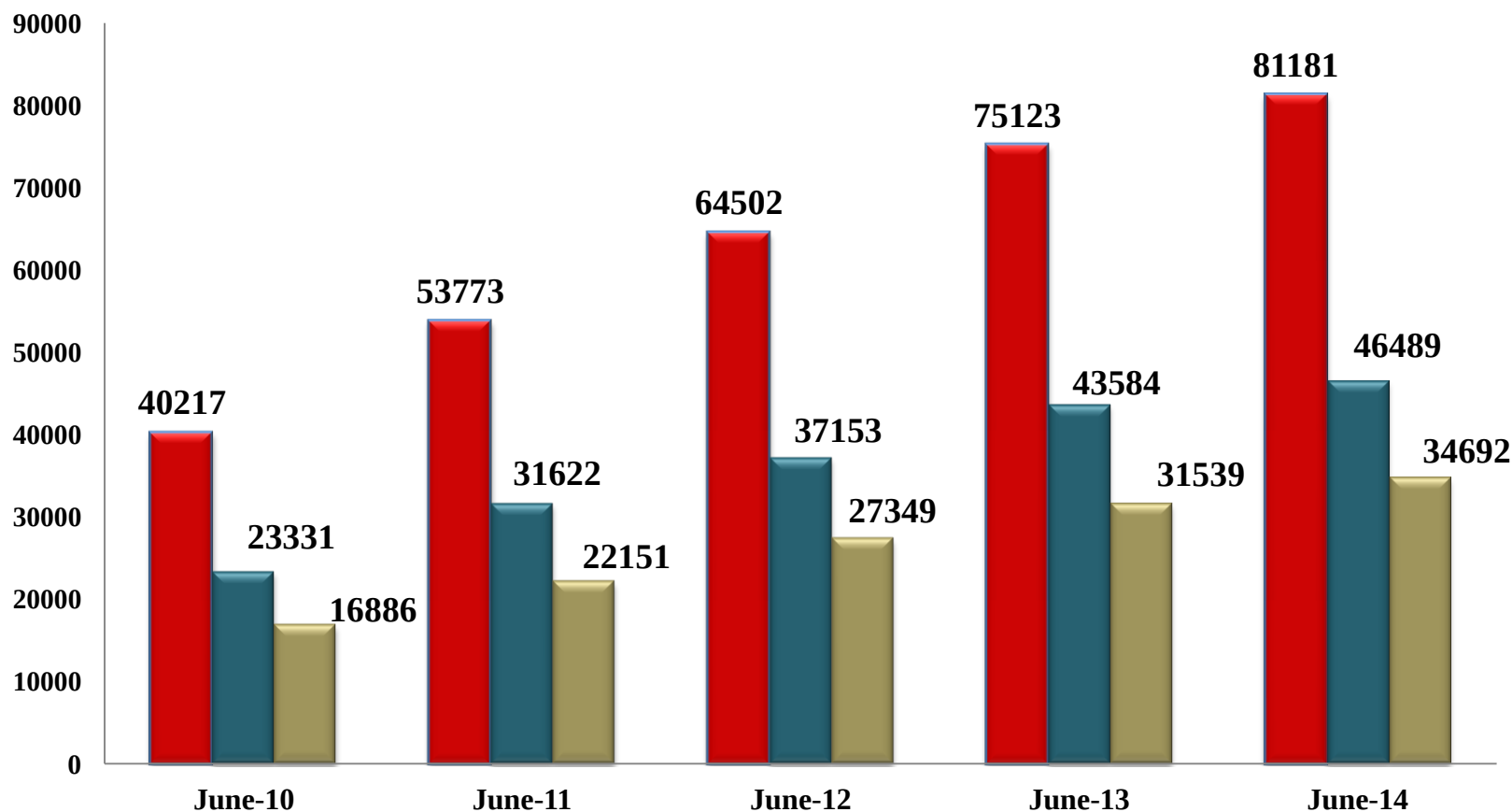
Jun-13

Total Business



TOTAL BUSINESS

■ Total Business CAGR= 19%
 ■ Deposits CAGR= 19%
 ■ Advances CAGR= 20%
 (Rs. in Crore)



Core Deposit & CASA

Jun-14

35,970

21.05%

29,714

Jun-13

Core Deposit

Jun-14

10,261

14.42%

8,968

Jun-13

CASA

Jun-14 (Rs. in Crore)

46,489

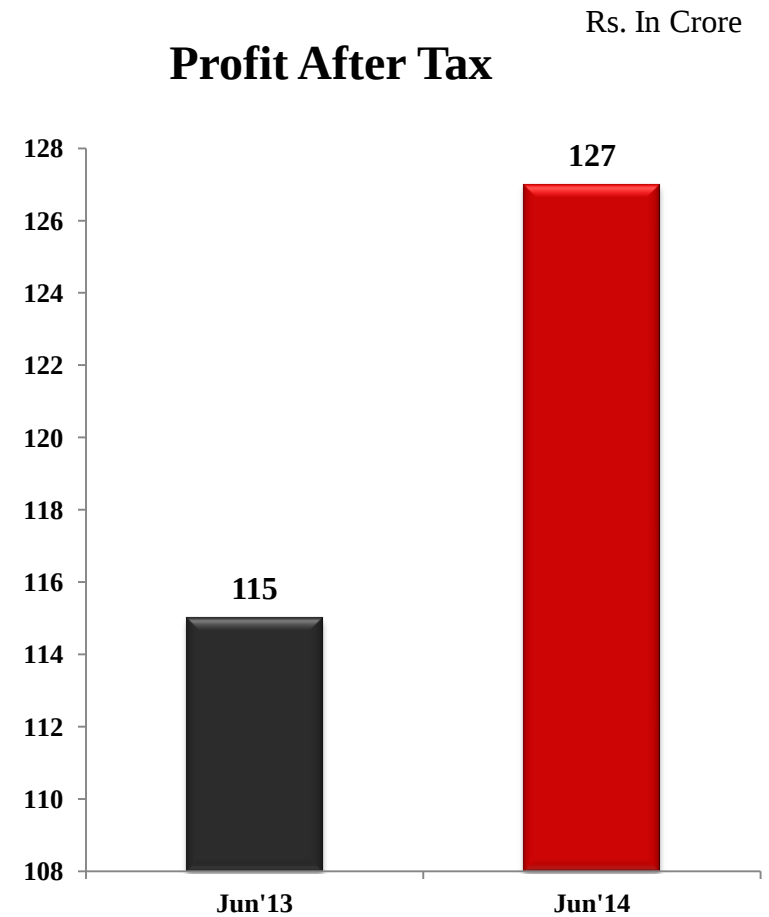
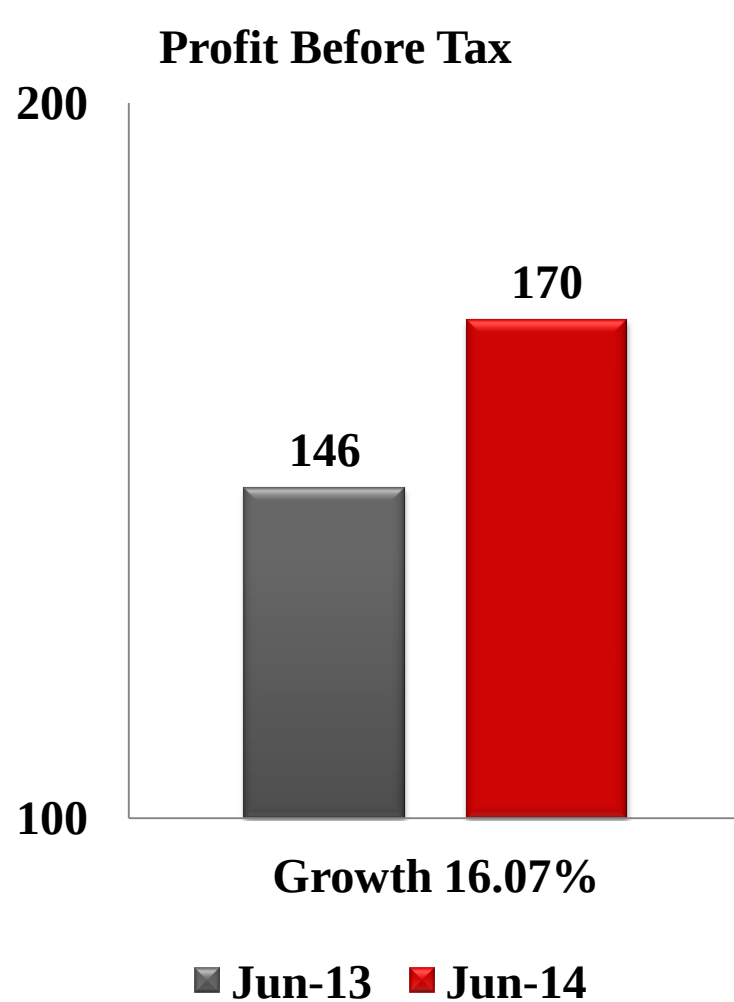
6.67%

43,584

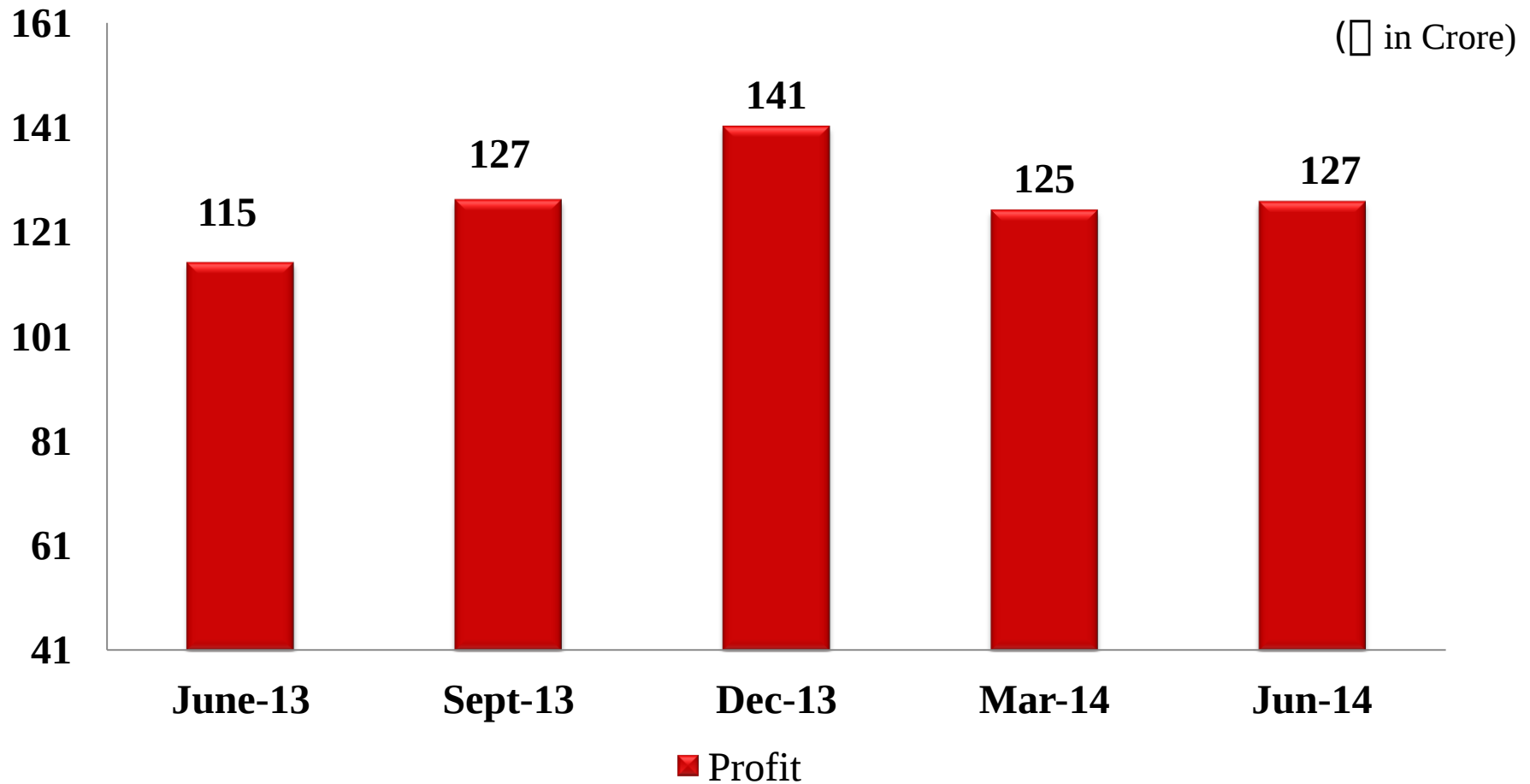
Jun-13

Total Deposit

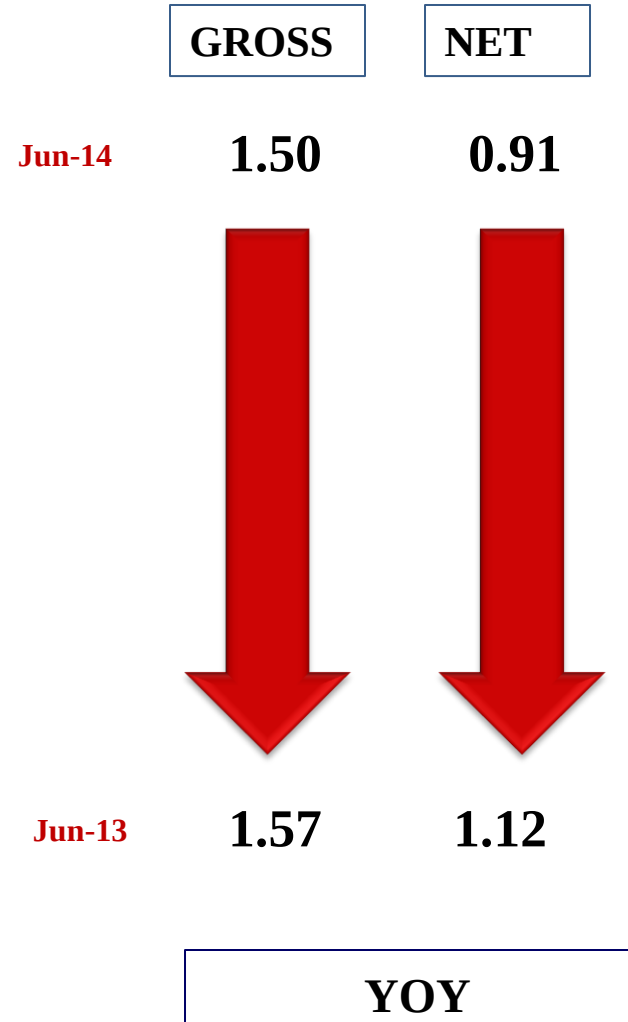
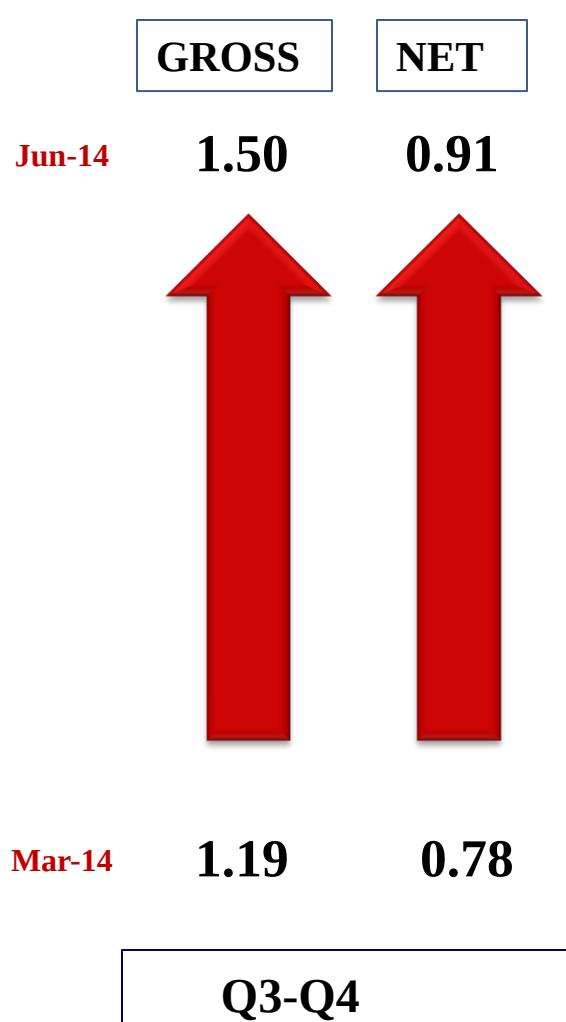
Profit



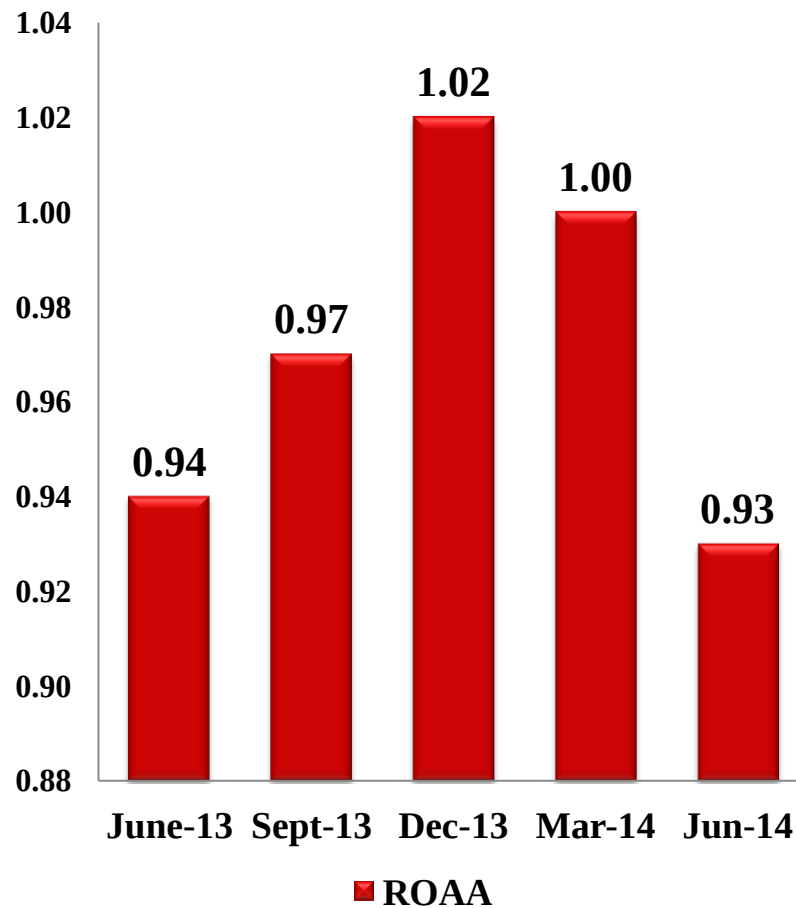
QUARTERLY PROFIT



NPA

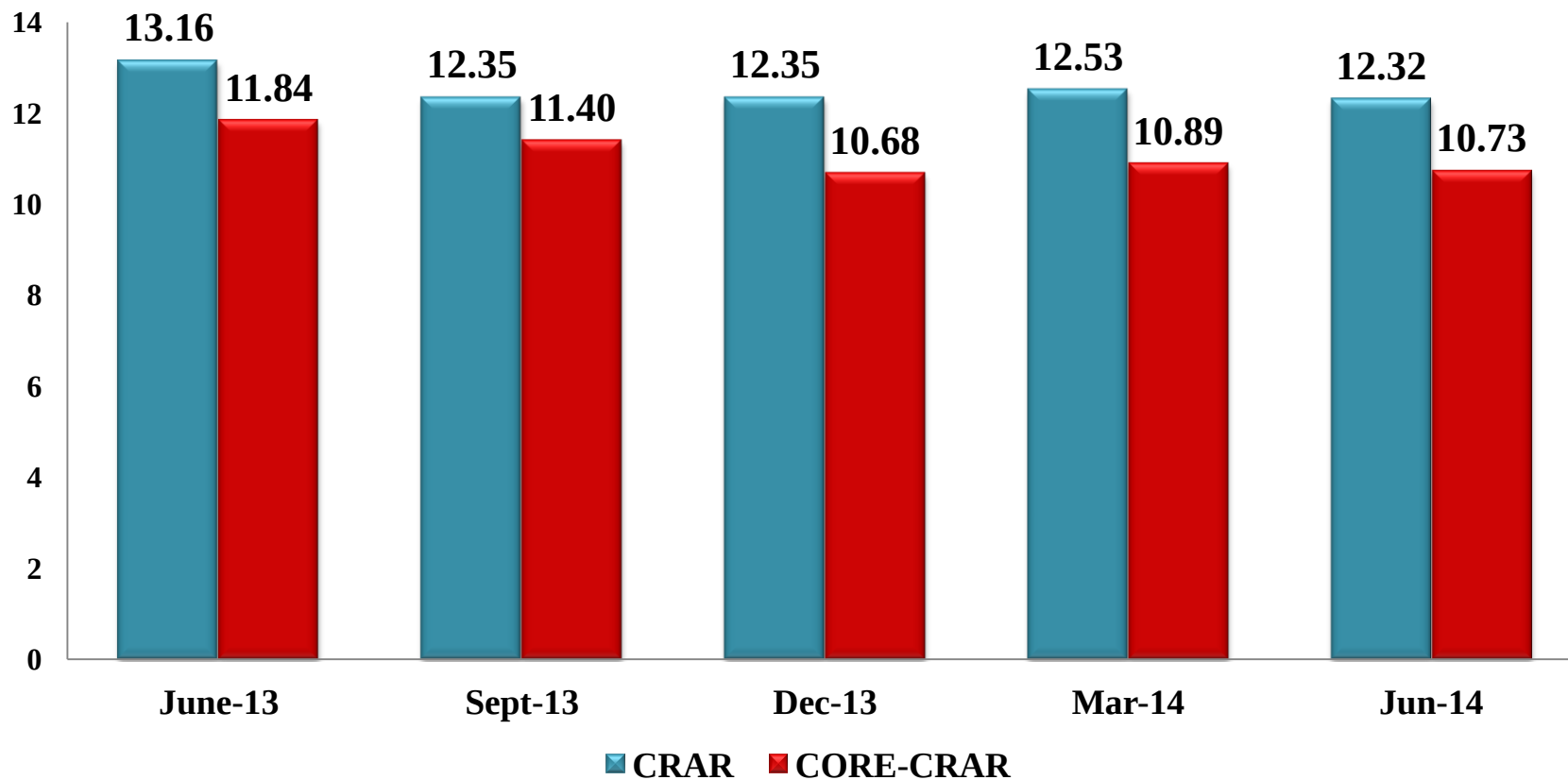


ROAA (Annualized)



CRAR (BASEL II)

BASEL III	CRAR	CORE CRAR
	12.19	10.62



NET & NON INTEREST INCOME

(Rs. in Crore)

Jun-14

341



328

Jun-13

Net Interest Income

Jun-14

121

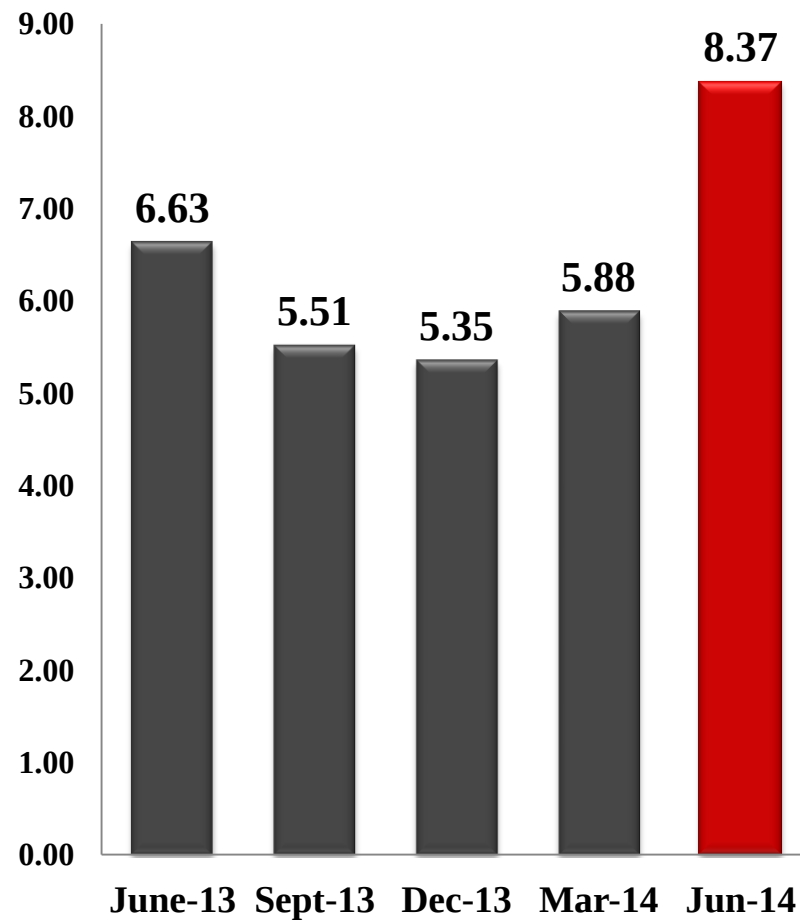
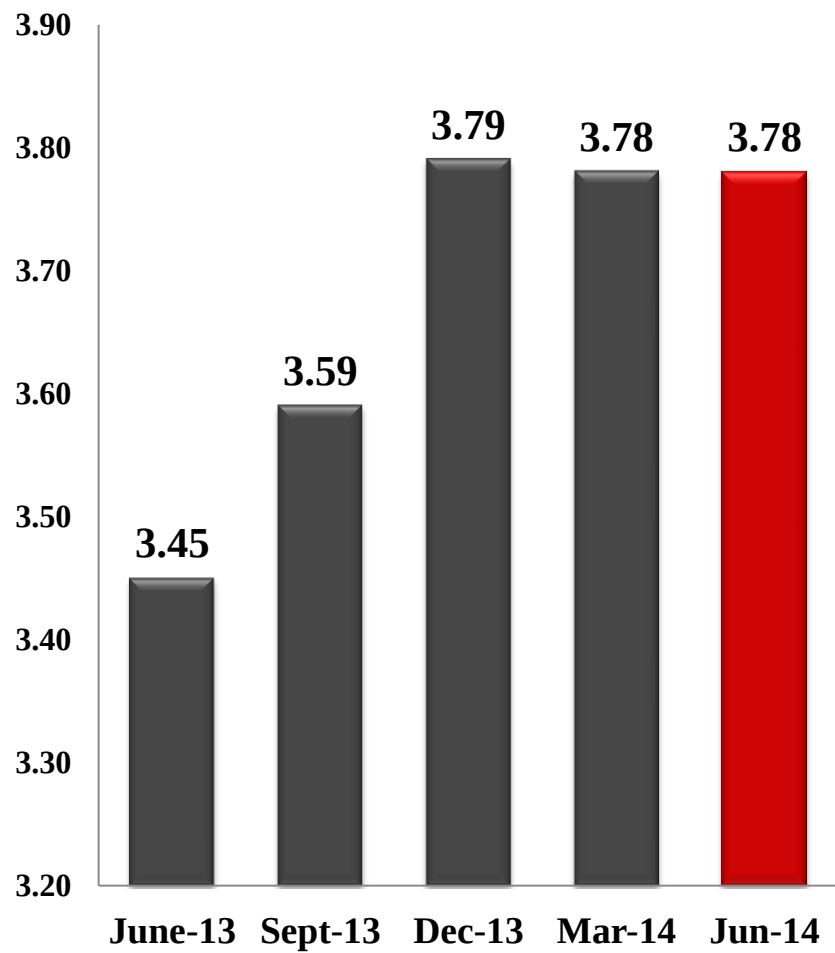


118

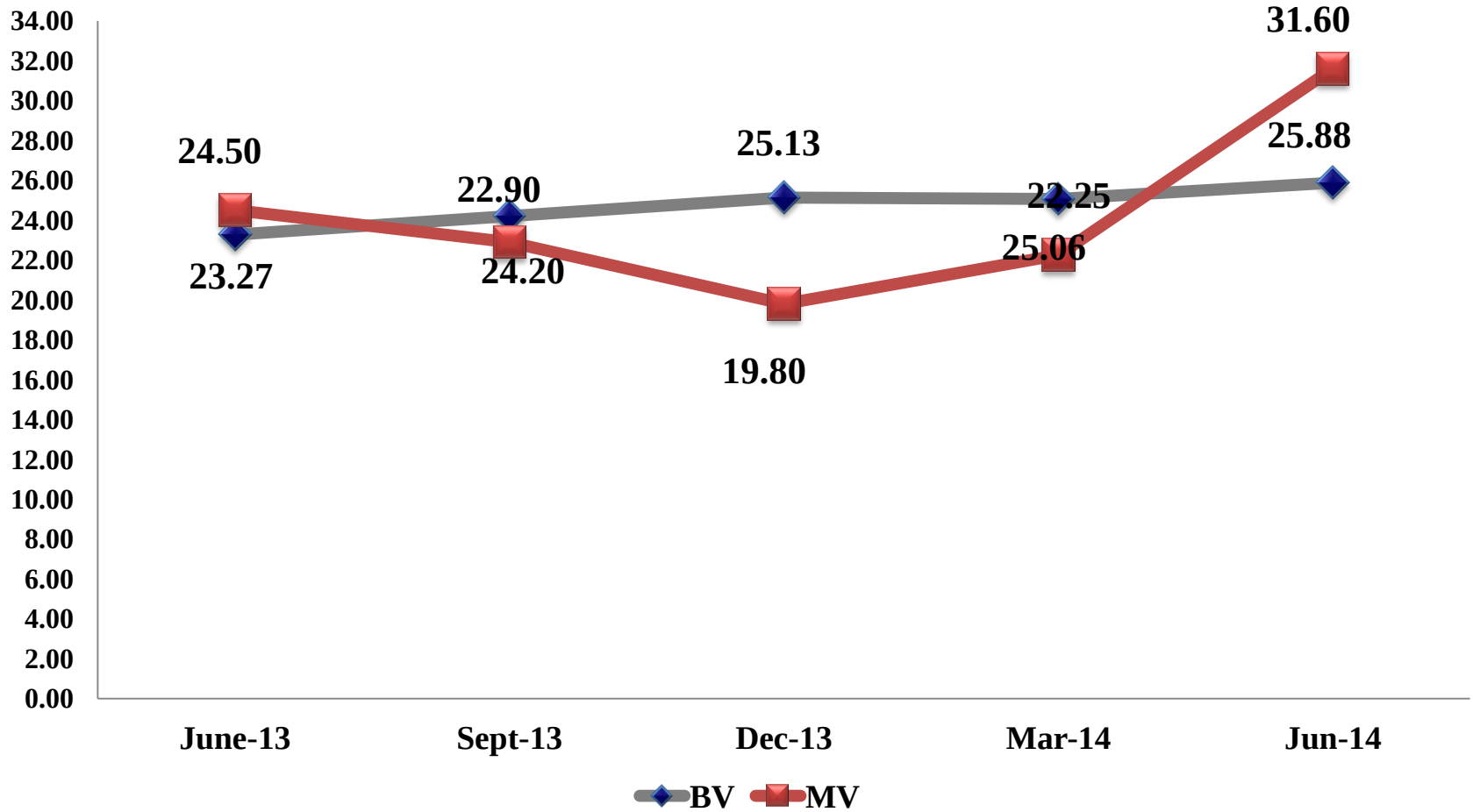
Jun-13

Non Interest Income

EPS & P/E Ratio



BV & MV



BRANCHES/ATMs AS ON 30.06.2014



**BRANCHES
801**



**ATMs
1018**



**Total Business
Outlets =1819**

BRANCH/ATM EXPANSION PLAN



- Total Number of Branches as on 30.06.14 : **801**
- Total Number of ATMs as on 30.06.14 : **1018**
- Projected No. of Branches for the FY 2014-15: **850**
- Projected No. of ATMs for the FY 2014-15: **1250**

STAFF PROFILE AS ON 31.03.14



**Staff Position as on
30.06.14
7367**

**Average age
=34**

**No. of staff
< 30 yrs
4030**

TOTAL BUSINESS- PROJECTIONS

Total Business

2014-15

• 1,02,000Cr.

2015-16

• 1,25,000 Cr.

2016-17

• 1,50,000 Cr.

Total Deposit

2014-15

• 59,000 Cr.

2015-16

• 72,000 Cr.

2016-17

• 86,000 Cr.

Total Advance

2014-15

• 43,000 Cr.

2015-16

• 53,000 Cr.

2016-17

• 64,000 Cr.

RANGE OF PRODUCTS

SIB Haritha
Agricultural Loan Schemes

SIB PoS



SIBerNet
(Internet Banking)



SIB mobiloan
[vehicle loan]

Upgrade to
SIB M-Pay
Mobile Banking Service
from South Indian Bank

**Portfolio
Investment
Scheme**
(PIS) for NRIs


NPS
National Pension System
Pension Fund Regulatory and Development Authority

SIB HOME LOANS
Hassle free home loans

Mahila
SAVINGS BANK & RECURRING DEPOSIT ACCOUNTS

youth PLUS
An exclusive SB Account for youth

**SIB
Recurring
Deposit Scheme
(NRE)**

**SIB
VYAPAR**
Overdraft / Cash Credit For Traders

**Premium
SMART account**

SIBer Trade
Now buy or sell shares over Net & Phone

SIB JUNIOR
An exclusive SB account for students

SIB rental

Sibernet
INTERNET BANKING


SIB M Passbook

 **SOUTH
INDIAN Bank**
Experience Next Generation Banking

Recognitions



SOUTH INDIAN BANK, WINS 4 COVETED NATIONAL AWARDS IN MID-SIZED BANK CATEGORY-

1. BEST BANKER AWARD,
2. BEST PRIVATE SECTOR BANKER AWARD,
3. BEST BANKER- ALL ROUND EXPANSION AWARD AND
4. BEST BANKER - EFFICIENCY AND PROFITABILITY AWARD, IN THE SUNDAY STANDARD BEST BANKERS - 2013 AWARDS INSTITUTED BY THE NEW INDIAN EXPRESS GROUP.

TECHNOLOGY
EXCELLENCE AWARD
2011-12 FROM IDRBT



SOUTH INDIAN BANK BAGS FIRST
MASTERCARD INNOVATION AWARD FOR
ACTIVATION AND USAGE PROGRAM



Recognitions



“BUSINESS TODAY” HAS ADJUDGED MANAGING DIRECTOR & CEO, DR.V.A.JOSEPH AS ONE AMONG INDIA’S TOP 100 CEOs

