

Investor Presentation

June 2015

Q1 - FY16

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Strategy: Way Forward

- Strengthening long-term franchise value with focus on Retail and SME segments
 - Housing loans - key focus segment with centralized processing and faster approvals
 - Creating SME hubs focused on serving the needs of SME clientele
- Focused on improving asset quality
 - Special cell focused on recovery from NPA accounts
 - Cleaned books through sale of stressed assets to Asset Reconstruction Companies (ARCs)
- Strengthening deposit franchise
 - Improvement in core deposits
 - CASA continues to and is expected to improve with concerted efforts at branch level
- Customer focused technology initiatives
 - Increase in internet, mobile and debit card transactions



Key Performance Highlights – Q1-FY16

Rs. Crore

Item	Q1 - FY16	Q1 - FY15	Y-o-Y	Q4 - FY15	Q-o-Q
Net Interest Income	3,40.3	340.9	(0.2%)	347.1	(1.9%)
Other Income	1,03.8	121.2	(14.3%)	121.9	(14.8%)
Profit After Tax	65.3	126.7	(48.5%)	16.3	300.5%
Advances	38,243.0	34,255.4	11.6%	37,392.0	2.3%
Deposits	52,323.8	46,489.2	12.6%	51,912.0	0.8%
GNPA	713.8	517.3	38.0%	643.4	10.9%
NNPA	464.0	310.5	49.4%	357.0	30.0%
NIM	2.54%	2.72%	(6.7%)	2.70%	(5.9%)
CASA	22.28%	22.07%	0.9%	20.59%	8.2%

Financial performance

Financial Highlights – As at June 2015

Balance Sheet Overview

Rs. Crore

	Q1-FY16	Q1-FY15	Y-o-Y (%)	Q4-FY15	Q-o-Q (%)
Capital & Liabilities					
Capital	135	135	0.3%	135	0.0%
Reserves and Surplus	3,520	3,349	5.1%	3,454	1.9%
Deposits	52,324	46,489	12.6%	51,912	0.8%
Borrowings	1,660	2,641	(37.1%)	2,232	(25.6%)
Other Liabilities & Provisions	1,301	1,263	3.0%	1,383	(5.9%)
Total	58,940	53,877	9.4%	59,116	(0.3%)
Assets					
Cash & Balances with RBI	2,417	2,260	6.9%	2,442	(1.0%)
Balances with Banks	825	1,709	(51.7%)	1,154	(28.5%)
Investments	15,994	14,361	11.4%	16,717	(4.3%)
Advances	38,243	34,255	11.6%	37,392	2.3%
Fixed Assets	478	465	2.8%	479	(0.1%)
Other Assets	983	826	19.0%	932	5.5%
Total	58,940	53,877	9.4%	59,116	(0.3%)
Business (Advances + Deposits)	90,567	80,745	12.2%	89,304	1.4%
Current Accounts	2,034	1,879	8.2%	1,818	11.9%
Savings Accounts	9,622	8,382	14.8%	8,868	8.5%
CASA Ratio	22.3%	21.2%		20.6%	

Financial Highlights – As at June 2015

Profit and Loss Account

Rs. Crore

	Q1-FY16	Q1-FY15	Y-o-Y (%)	Q4-FY15	Q-o-Q (%)
Net Interest Income	340	341	(0.2%)	347	(1.9%)
Other Income	104	121	(14.3%)	122	(14.9%)
Total Income	444	462	(3.9%)	469	(5.3%)
Operating Expenses	263	241	9.2%	304	(13.4%)
Operating Profit	181	221	(18.1%)	165	9.6%
Provisions (Ex-Tax) & Contingencies	80	95	(16.0%)	138	(42.4%)
Profit Before Tax	101	126	(19.7%)	27	275.5%
Provision for Tax	36	43	(16.2%)	11	228.1%
Exceptional Items	-	(43)	N/A	-	N/A
Profit After Tax	65	127	(48.5%)	16	308.0%

- Other income was driven by strong contribution from transaction fees despite the decrease from treasury
- Provisions decreased mainly due to the reduction in loan loss provisions
- In Q1-FY15, exceptional item refers to reversal of excess depreciation charged till March 31, 2014 (net of taxes) due to change in depreciation method from WDV to SLM

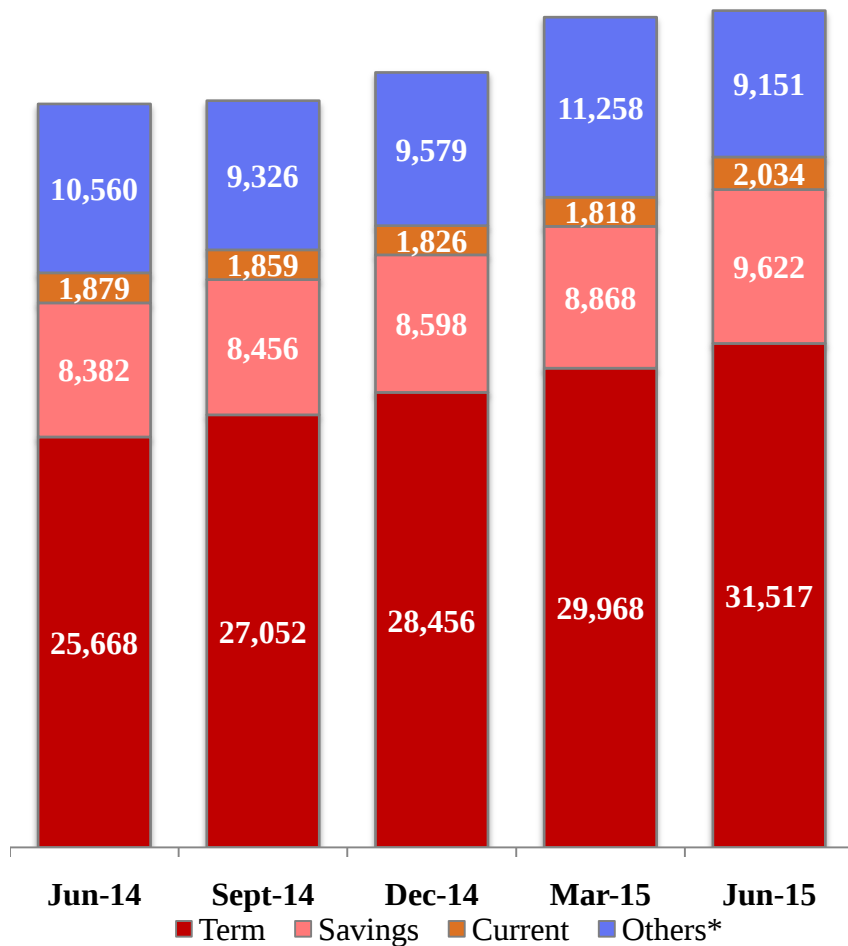
Key Metrics – Quarterly

Particulars	FY14				FY15				FY16
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Net Interest Margin (NIM) (%)	2.93	3.03	3.02	3.02	2.72	2.80	2.70	2.70	2.54
CRAR Basel II (%)	13.66	13.16	12.35	12.53	12.32	12.35	11.57	12.06	11.49
RoAA (Annualized) (%)	0.94	0.97	1.02	1.00	0.93	0.75	0.71	0.56	0.45
Provision Coverage (%)	57.95	53.56	55.73	62.71	62.50	62.91	60.41	60.63	56.13
CASA (%)	20.58	21.33	21.16	20.69	22.07	22.09	21.51	20.59	22.28
Gross NPA (%)	1.57	1.92	1.66	1.19	1.50	1.55	1.80	1.71	1.85
Net NPA (%)	1.12	1.39	1.18	0.78	0.91	0.90	1.04	0.96	1.21
Book Value per Share (Rs.)	23.27	24.20	25.13	25.06	25.88	26.47	27.10	26.59	27.07
Earnings per Share (Rs.)	3.41	3.59	3.79	3.78	3.78	3.01	2.87	2.28	1.94
Branches									
- Kerala	409	422	434	436	439	440	441	444	447
- South India (Ex-Kerala)	213	220	227	227	228	230	231	236	239
- Rest of India	119	121	128	131	134	135	138	142	142
Total Branches	741	763	789	794	801	805	810	822	828
ATMs									
- Kerala	475	492	512	552	565	587	607	651	670
- South India (Ex-Kerala)	230	250	265	293	295	311	323	362	374
- Rest of India	125	130	137	155	158	165	178	187	200
Total ATMs	830	872	914	1,000	1,018	1,063	1,108	1,200	1,244

Deposits

Breakup of Deposits

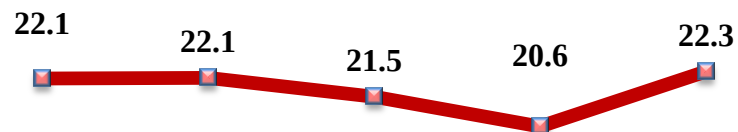
Rs. Crore



*Others includes: Bulk, Certificates of Deposits

CASA Ratio

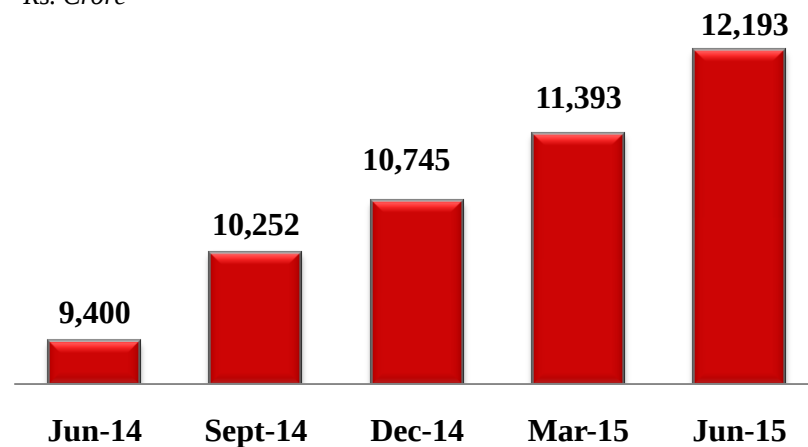
(%)



Jun-14 Sept-14 Dec-14 Mar-15 Jun-15

NRI Deposits

Rs. Crore



Deposits

Core & Non-Core Deposits

Rs. Crore

June-15

43,173

20%

35,929

June-14

Core Deposit

June-15

9,151

13%

10,560

June-14

Non-Core Deposit

June-15

52,324

13%

46,489

June-14

Total Deposit

- Strengthening core deposit franchise for long-term growth

CASA Deposits

Rs. Crore

June-15

2,034

8%

1,879

June-14

Current Deposit

June-15

9,622

15%

8,382

June-14

Savings Deposit

June-15

11,656

14%

10,261

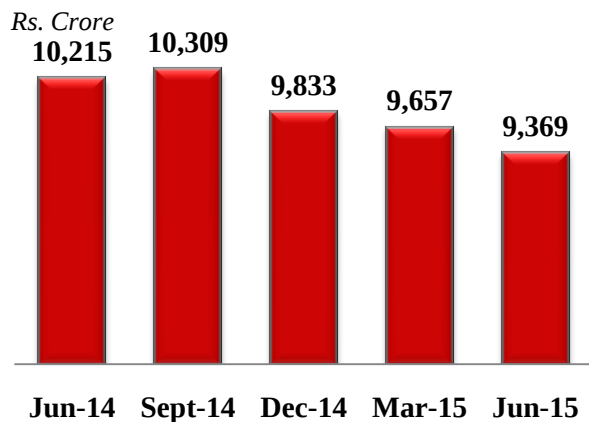
June-14

Total CASA

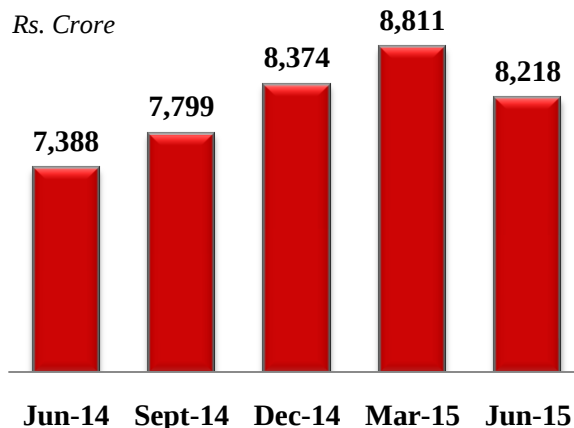
- Improved CASA by 14% through concerted efforts at the branch level

Advances: Composition of Loan Book

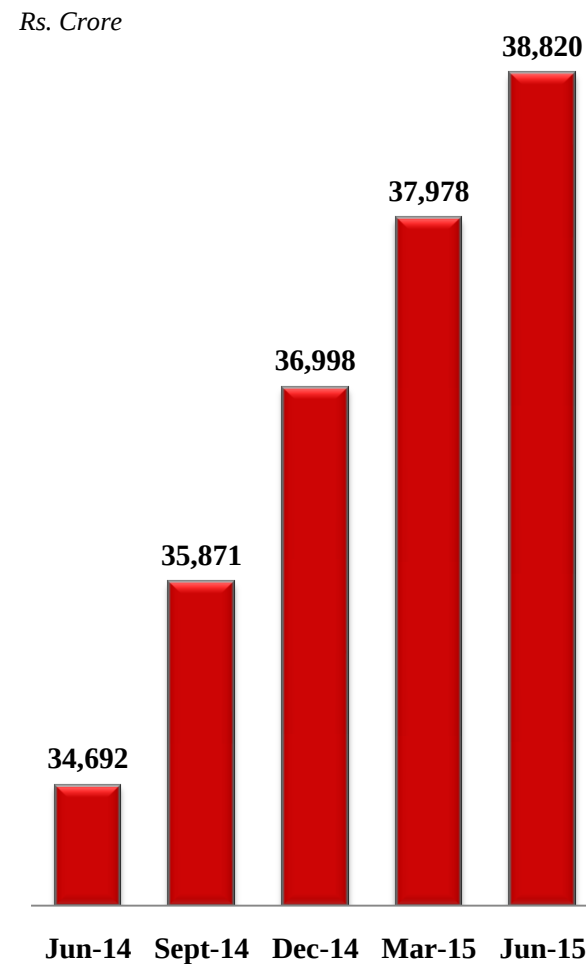
Retail



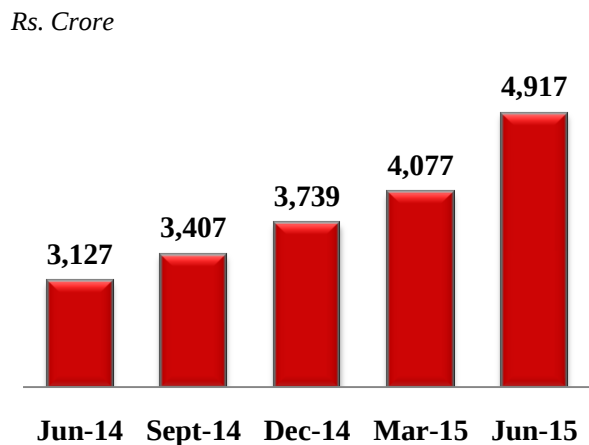
SME



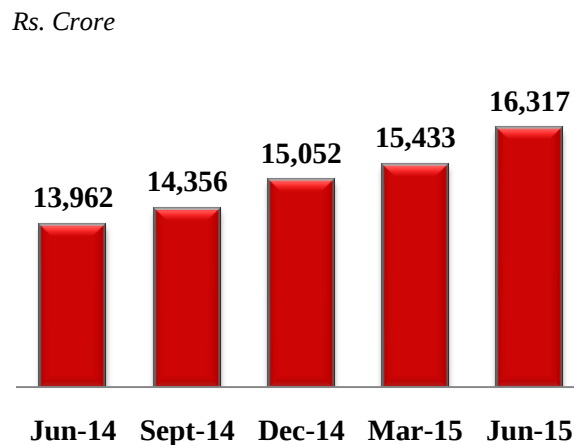
Aggregate Loan Book



Agriculture



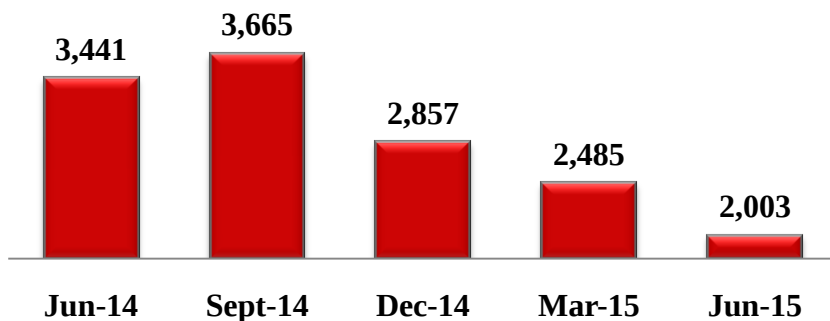
Corporate



Gold Loan Portfolio

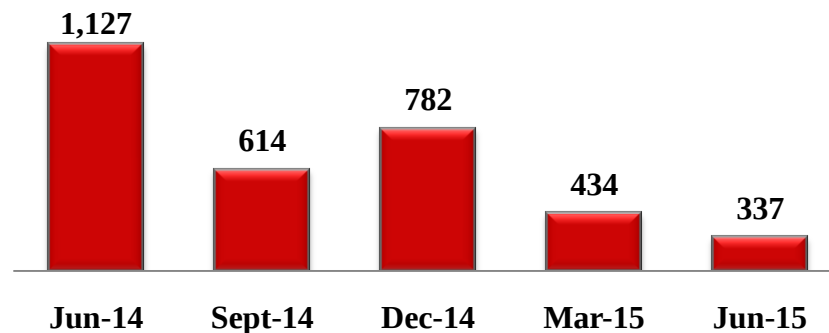
Retail

Rs. Crore



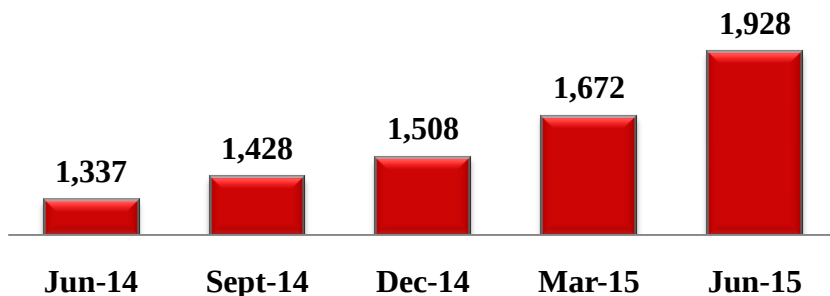
SME

Rs. Crore



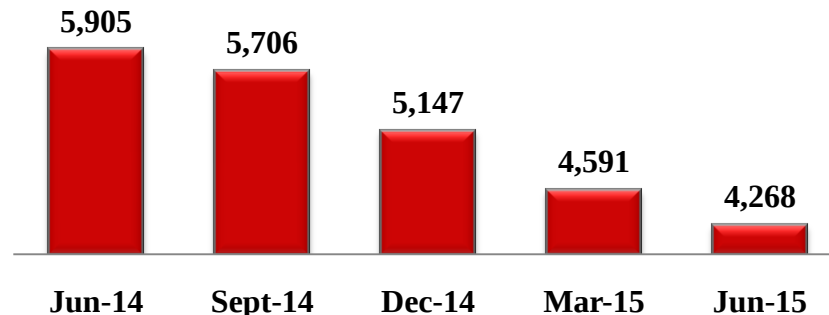
Agriculture

Rs. Crore



Aggregate Gold Loan Portfolio

Rs. Crore

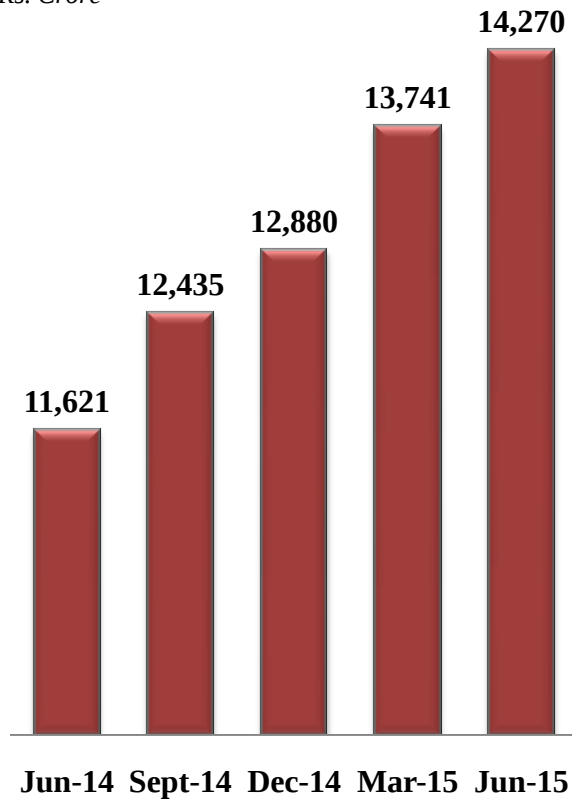


Shifting focus from Gold Loan to Retail, SME, and Agriculture

Advances: Geography wise split

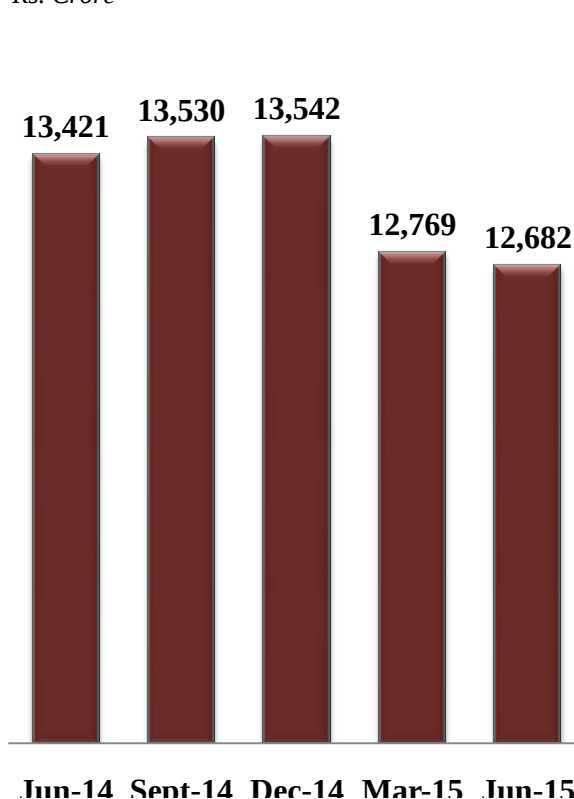
Kerala

Rs. Crore



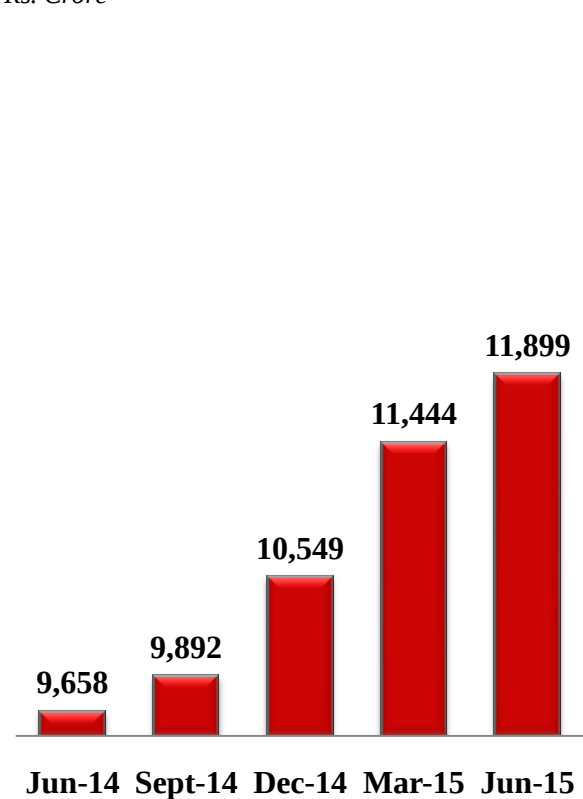
South Ex-Kerala

Rs. Crore



Rest of India

Rs. Crore

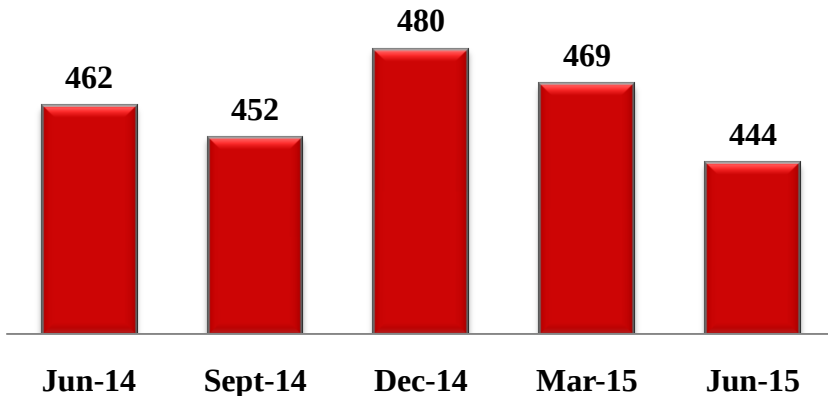


Kerala franchise providing a very strong base with growth in advances led by expansion into other geographies, both in South India (ex-Kerala) and Rest of India

Income & Profit - Quarterly

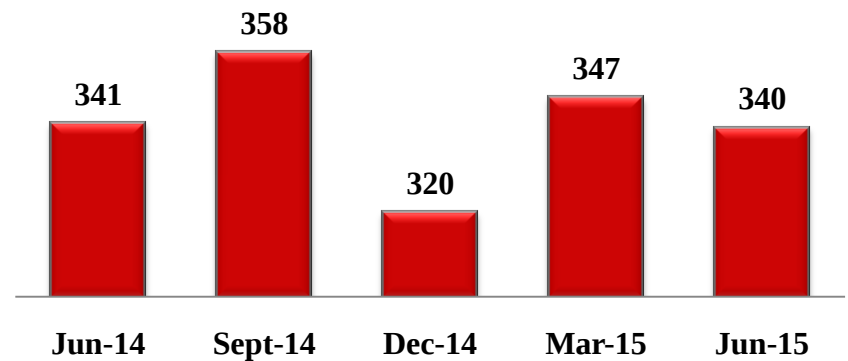
Net Total Income

Rs. Crore



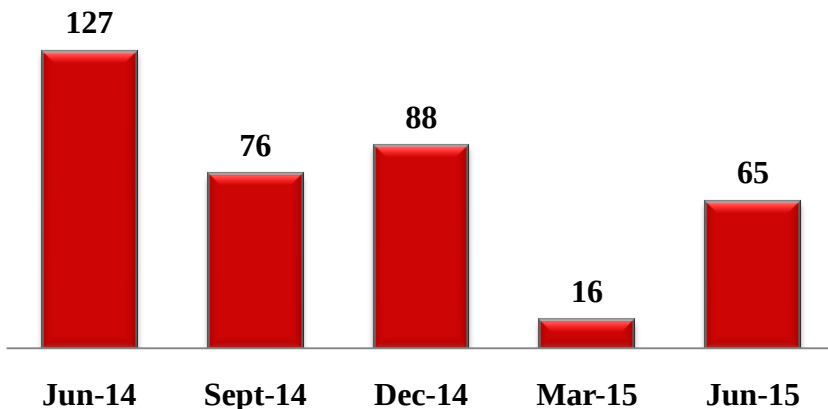
Net Interest Income

Rs. Crore



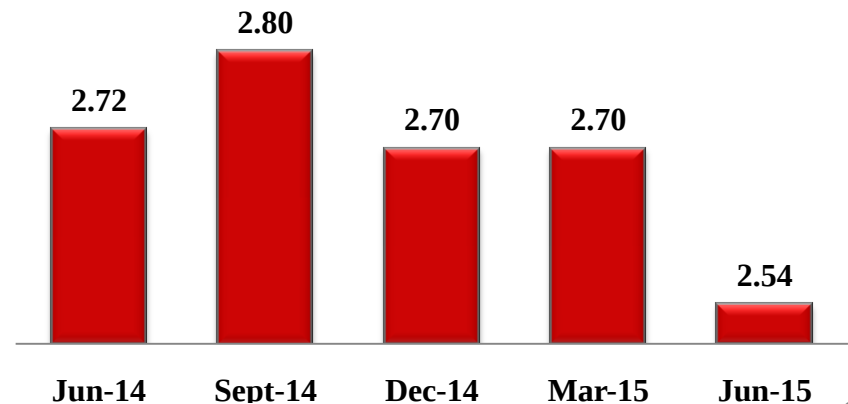
Net Profit

Rs. Crore



Net Interest Margin

(%)



Other Income

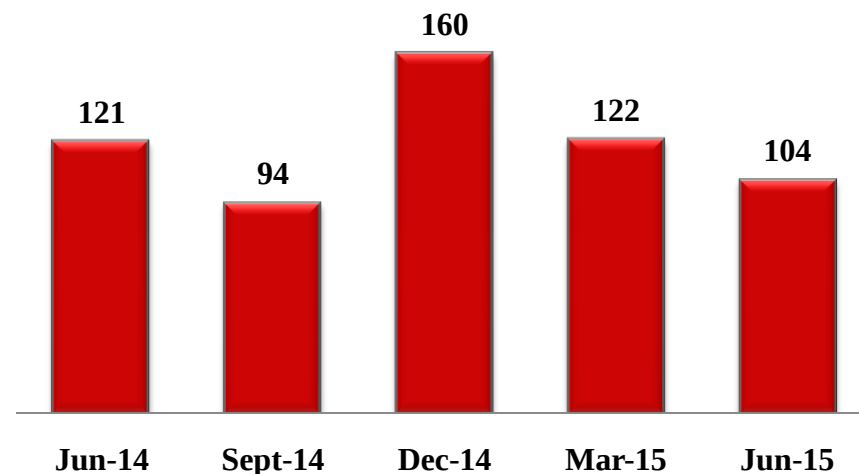
Other Income Breakup

Rs. Crore

	Q1-FY16	Q1-FY15	Y-o-Y (%)	Q4-FY15	Q-o-Q (%)
Transaction	51.9	38.5	34.8%	50.1	3.7%
Investment	14.1	45.8	(69.2%)	27.7	(49.0)
Technology	20.5	20.8	(1.4%)	22.2	(7.8%)
ForEx	8.7	7.1	21.9%	11.7	(25.8%)
Other*	8.7	9.0	(3.7%)	10.2	(15.4%)
Total Other Income	103.9	121.2	(14.3%)	121.9	(14.8%)

Other Income

Rs. Crore



Key Initiatives

- Enhancing treasury income
- Targeting end-to-end SME business potential
- Strengthening retail presence
- Focus on NRI remittances and currency conversion
- Integrating both domestic and forex treasury



Break-up of Provisions

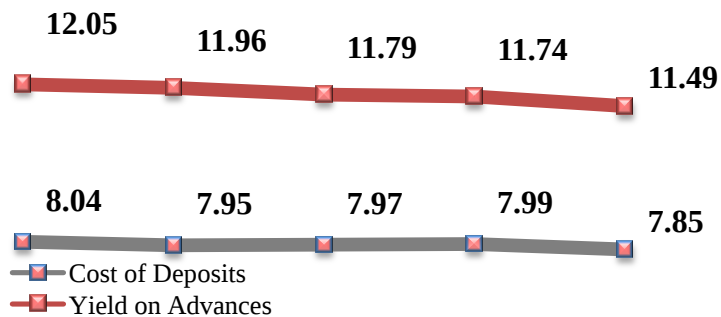
Rs. Crore

Particulars	<u>Q1-FY16</u>	<u>Q1-FY15</u>	<u>Q4-FY15</u>
For NPA & NPI	41.22	87.12	59.65
For Depreciation on Investments	20.33	5.02	6.88
For Standard Assets	9.43	(5.65)	10.64
For Restructured Advances/Sacrifices & FITL	6.72	2.65	46.67
For Unhedged Forex Exposure	(1.08)	5.55	3.11
Others	2.89	(0.06)	10.79
Taxes	36.08	43.05	10.92
Total Provisions	115.58	137.68	148.66

Operating Efficiency

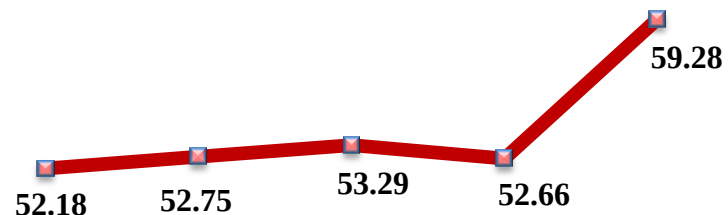
Yields on Advances & Deposits

(%)



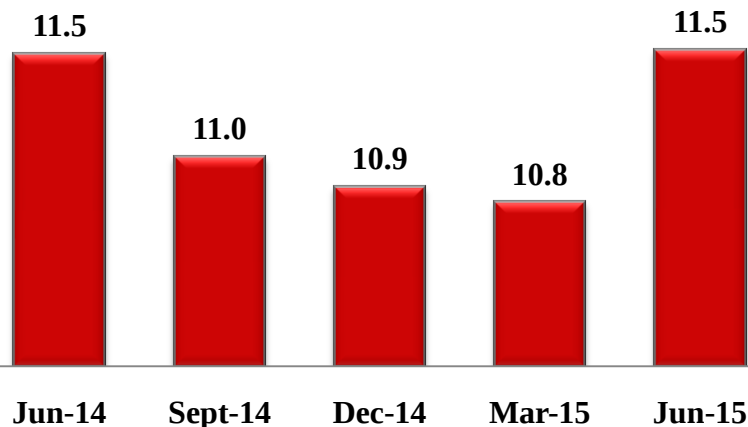
C/I Ratio

(%)



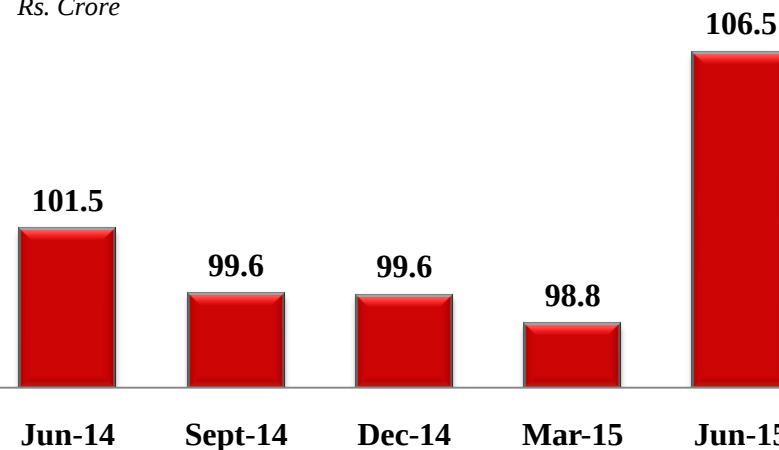
Business per Employee

Rs. Crore



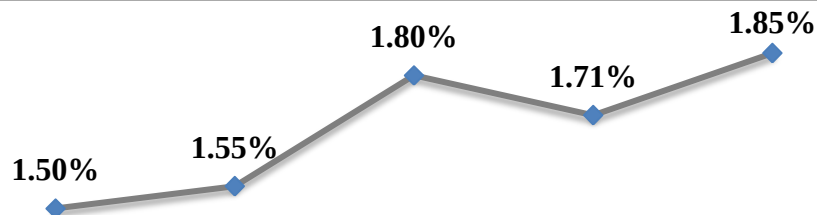
Business per Branch

Rs. Crore

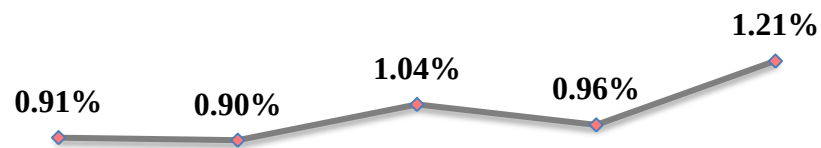


Non-Performing Assets

Gross NPA



Net NPA



Gross NPA

Particulars	Amount (Rs. Crore)
Opening Balance April 1, 2015	643.45
Additions during the quarter	175.27
Deductions	104.89
Closing Balance June 30, 2015	713.83

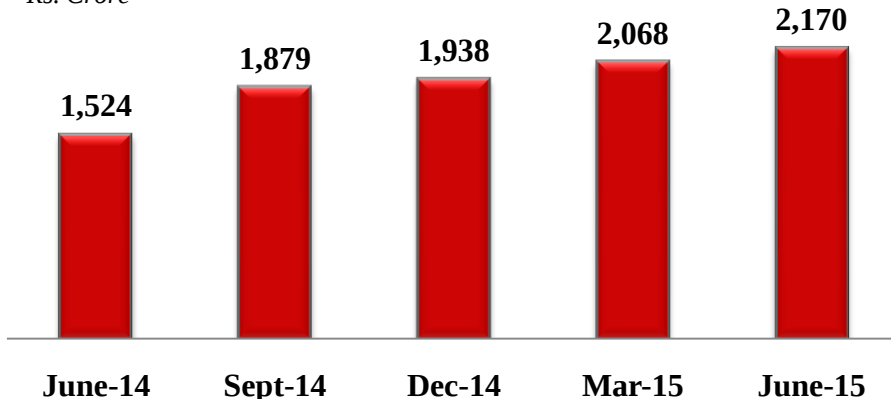
Net NPA

Particulars	Amount (Rs. Crore)
Opening Balance April 1, 2015	357.05
Additions during the quarter	146.11
Deductions	39.18
Closing Balance June 30, 2015	463.98

Restructured Assets

Restructured Assets

Rs. Crore



NPA Provisioning

Rs. Crore

Particulars	Amount
Opening Balance – April 1, 2015	259.76
Additions during the quarter	43.69
Deductions	77.84
Closing Balance – June 30, 2015	225.61

Movement in Restructured Accounts

Rs. Crore

Particulars	March – 15 Balance	June – 15 Balance
Opening	1,938	2,068
Fresh Additions	153	107
Increase in balance under existing Restructured Account	19	38
Upgradation to Standard Category	0	(35)
Closure including Write-Off	(39)	0
Decrease in Restructured Account Balance	(5)	(8)
Closing	2,068	2,170

Restructured Breakup and NPA Initiatives

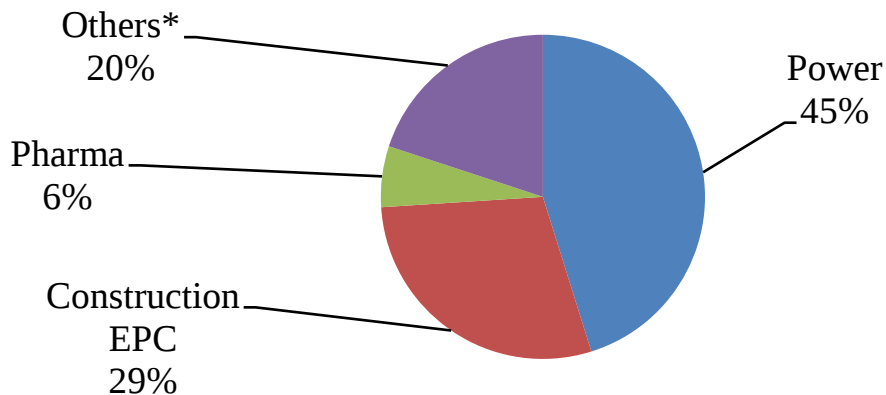
Restructured Asset Breakup

Rs. Crore

Particulars	June-14	Sept-14	Dec-14	Mar-15	June-15
Restructured Std. Advance	1,401	1,748	1,763	1,882	1,975
Restructured NPA	123	131	175	186	195
Total Restructured Assets	1,524	1,879	1,938	2,068	2,170

Sector Standard Restructure - Q1FY16

Standard Restructured Advances



*Other includes IT, Bullion, etc.

NPA management initiatives

- Special Recovery Cell headed by DGM and staffed by legal team
 - Collection efforts for large ticket NPAs – responsible for multiple recoveries over past 6 months
 - Monitoring of restructured loan portfolio
- Large Asset Monitoring Cell in head office
- Defocusing from power and infrastructure sectors
- Granularise Exposure / Spread out risk
- Shift in focus from large corporates to mid and small enterprises
 - Sole banker or consortium lead as against one bank in a large consortium, leading to better control

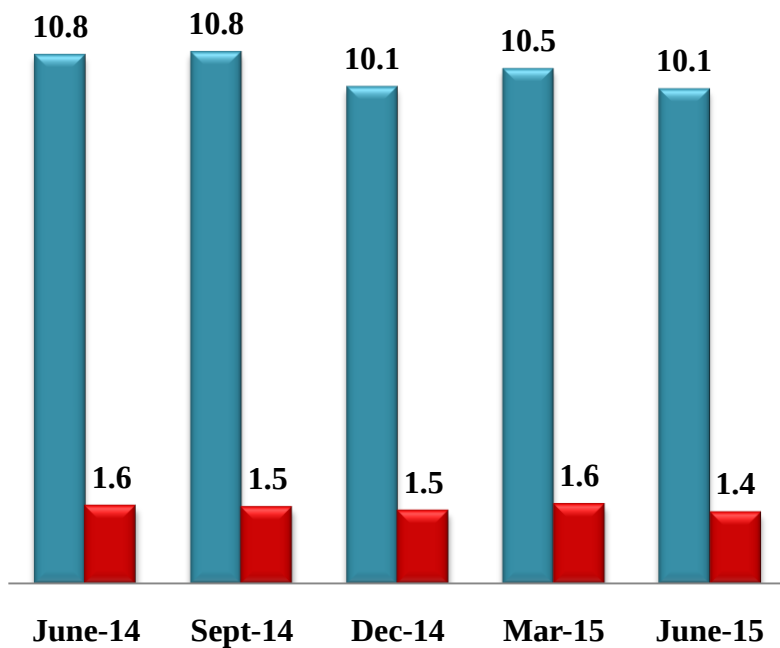
Core Capital

BASEL II (Q1-FY16)	CRAR Tier I	CRAR Tier II
	10.1	1.4

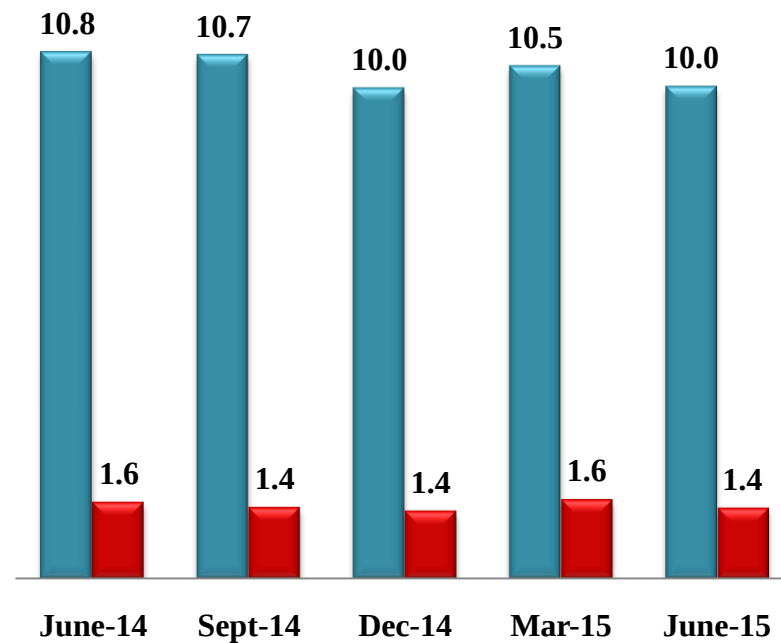
(%)

BASEL III (Q1-FY16)	CRAR Tier I	CRAR Tier II
	10.0	1.4

(%)



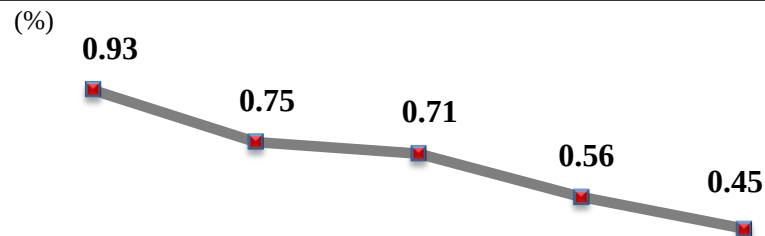
■ CRAR Tier I ■ CRAR Tier II



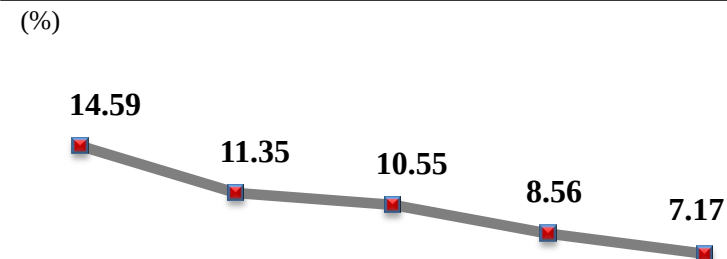
■ CRAR Tier I ■ CRAR Tier II

Returns to Stakeholders

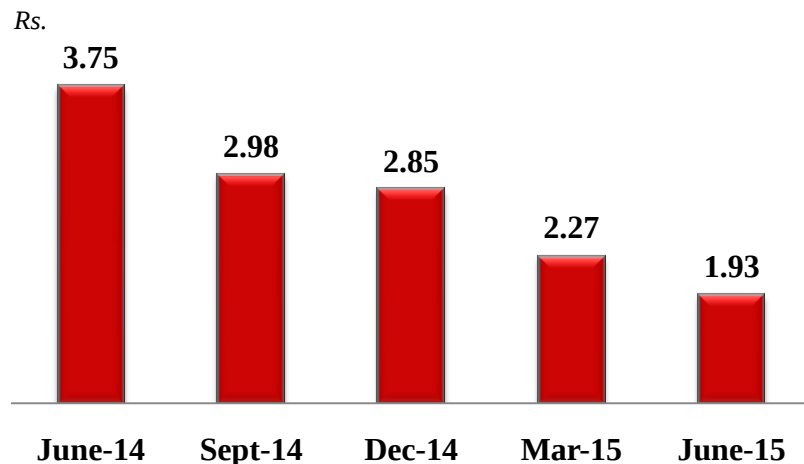
Return on Assets



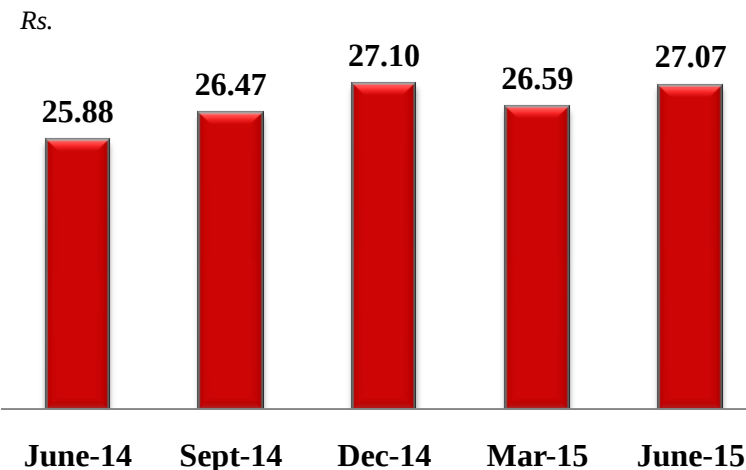
Return on Equity



Diluted Earnings per Share

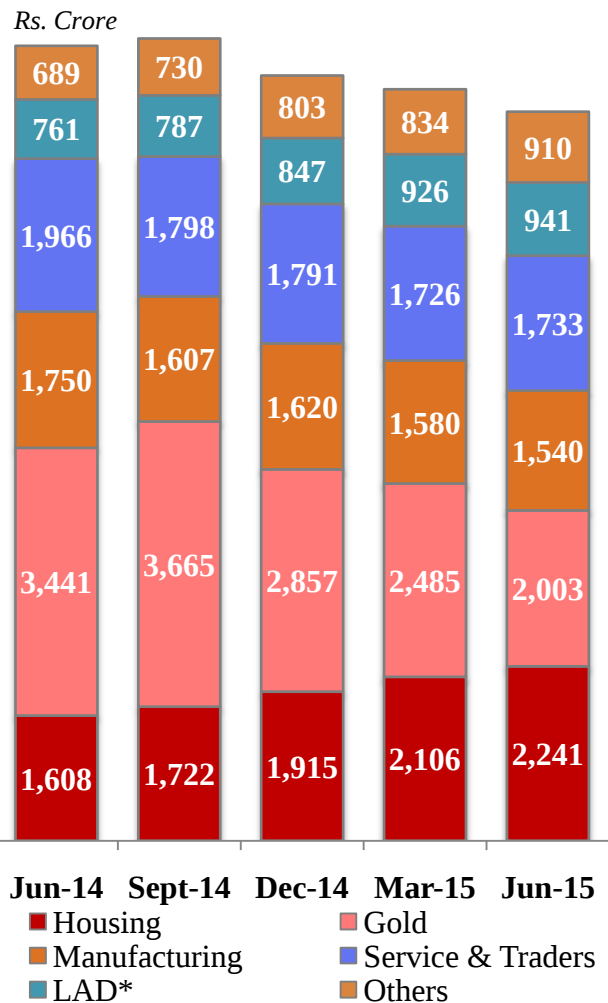


Book Value per Share

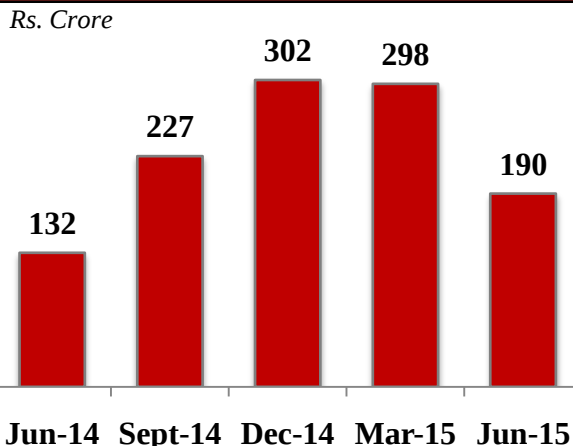


Business Focus: Retail

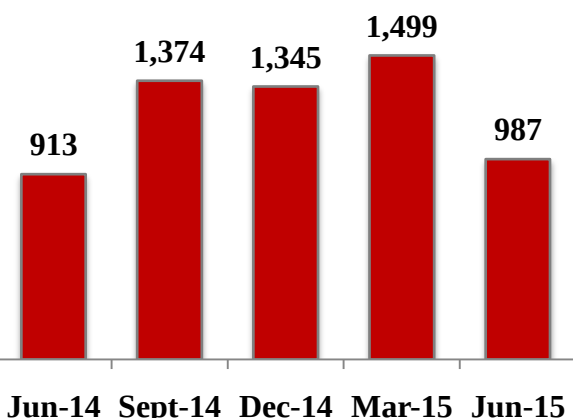
Retail Breakup



Sanctioned Housing Loans



Number of Home Loans



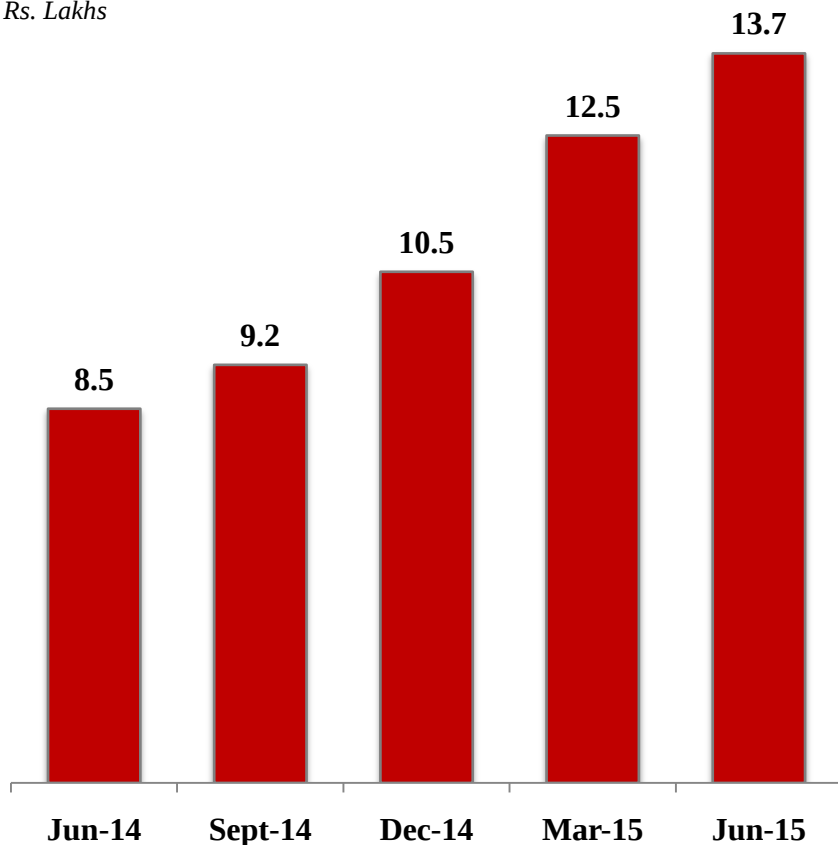
Housing: Key Initiatives

- Special retail hub in Cochin to increase focus on housing finance
- Two more hubs to be set up – one in South India and one in North India
- Branch staff being given specific training to market mortgage loans
- Marketing initiative through TVCs
- Tailor made products for different segments

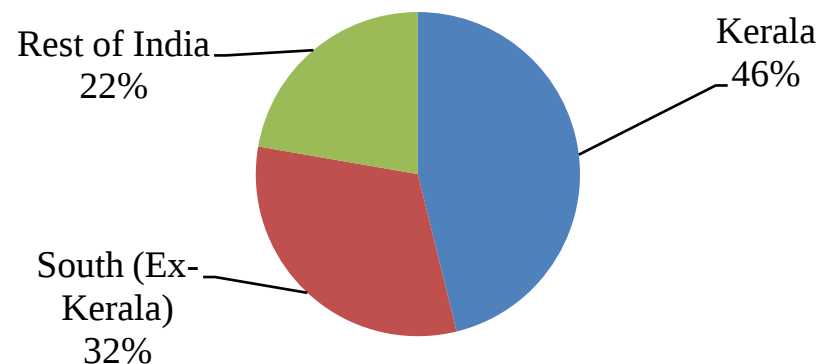
Business Focus: SME

Average SME Loan / Account

Rs. Lakhs



Loan Book by Geography – Q1-FY16

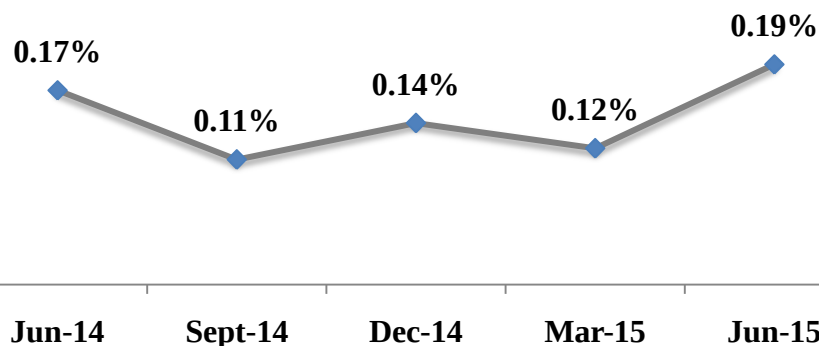


SME Highlights

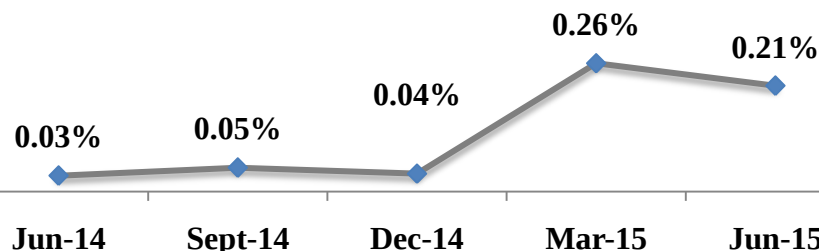
- Dedicated GM appointed to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well – liabilities, vehicle finance, etc.
- Ongoing training (in-house as well as external)

Fresh Slippages / Advances Ratios

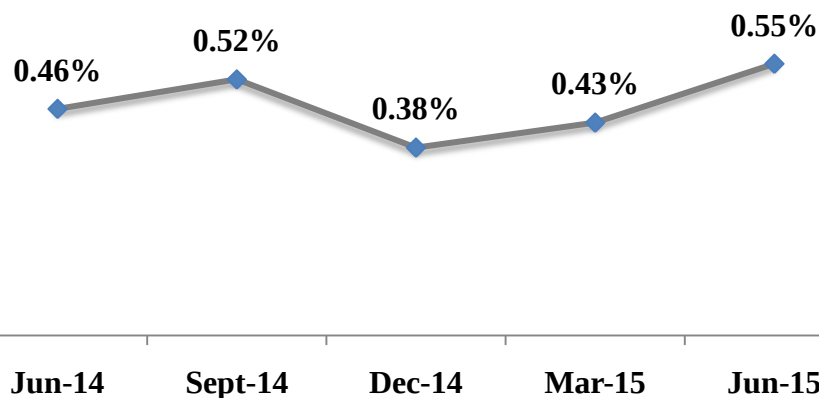
Retail Slippage



Agriculture Slippage



SME Slippage



Slippage

- Fresh Slippage / Advances ratio is extremely low across Retail, SME, and Agriculture loan book
- Transition to centralized processing and diligent approval processes underscores continued lending focus in these areas

Technology Initiatives

Updates

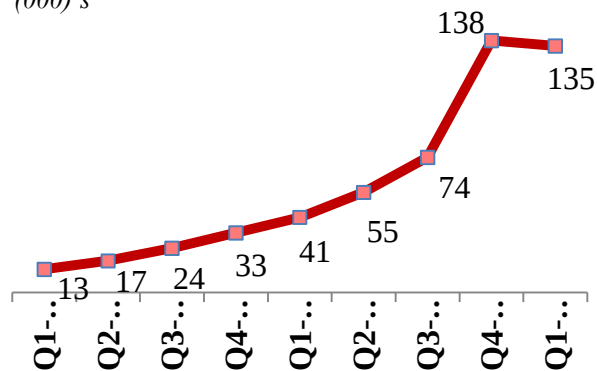
- SIB Mirror is a mobile-led platform with instant account access, balance retrieval, immediate fund transfers, all account intimations, and much more
- SIB-er Net – Suite of comprehensive internet banking services positioning SIB as a technology-driven bank offering superior services to retail customers
- Retail branches now interconnected with single-window service and providing real-time online, real-time transactions to customers
- SIB offers Visa, MasterCard, and RuPay debit cards with online access to users for secure domestic and international transactions
- Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools



Personal Banking: Technology Banking

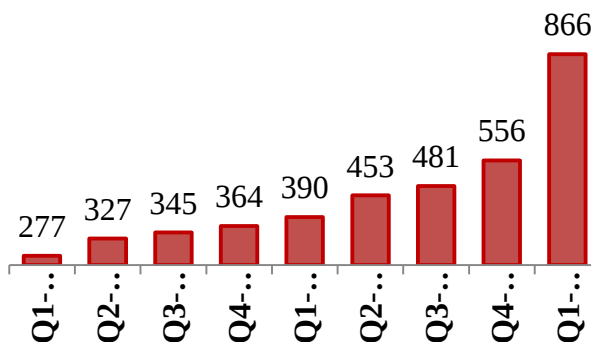
Active Internet Users

(000)'s



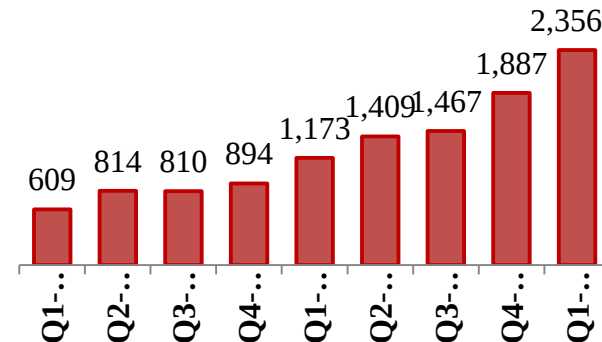
Internet Transaction Volume

(000)'s



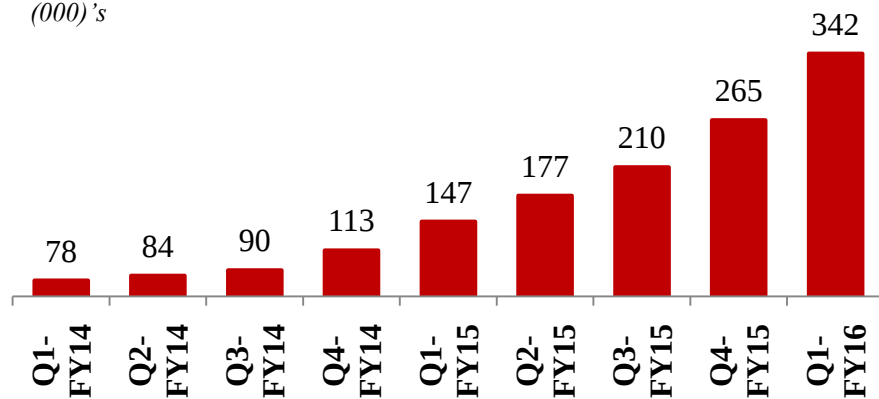
Internet Transaction Value

Rs. Crore



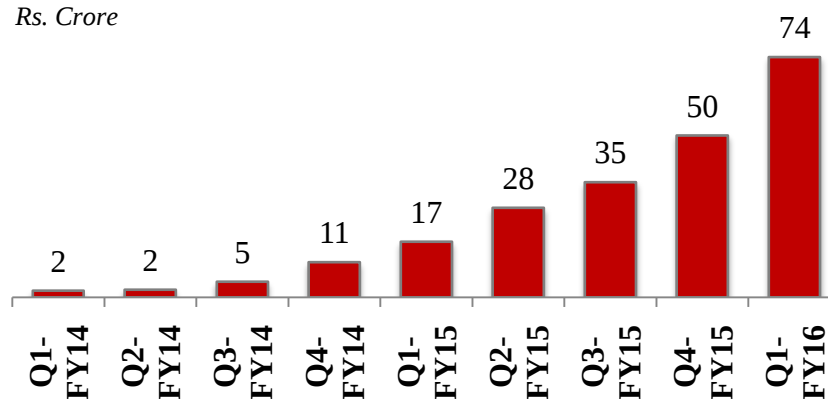
Mobile Transaction Volume

(000)'s



Mobile Transaction Value

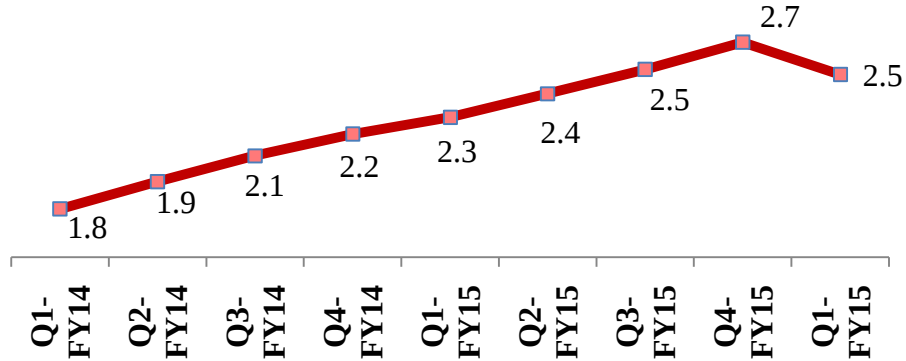
Rs. Crore



Personal Banking: Debit Cards

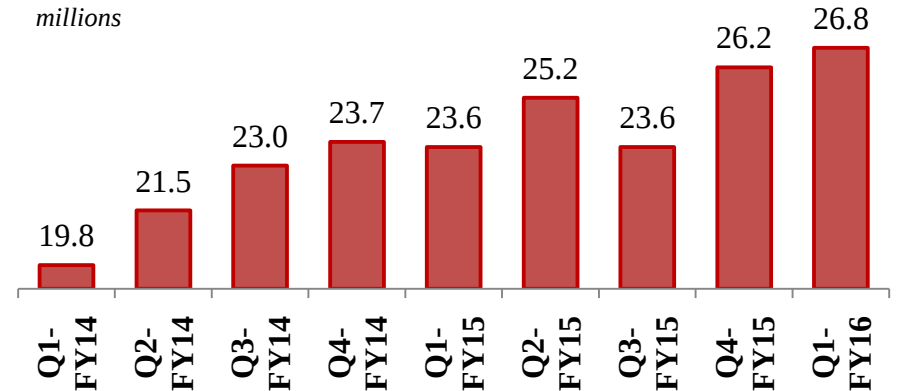
of Active Debit Cards

millions



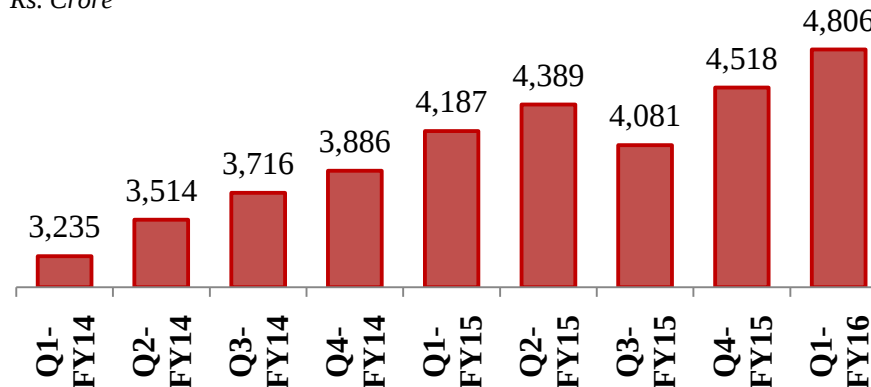
Debit Card Transaction Volumes

millions

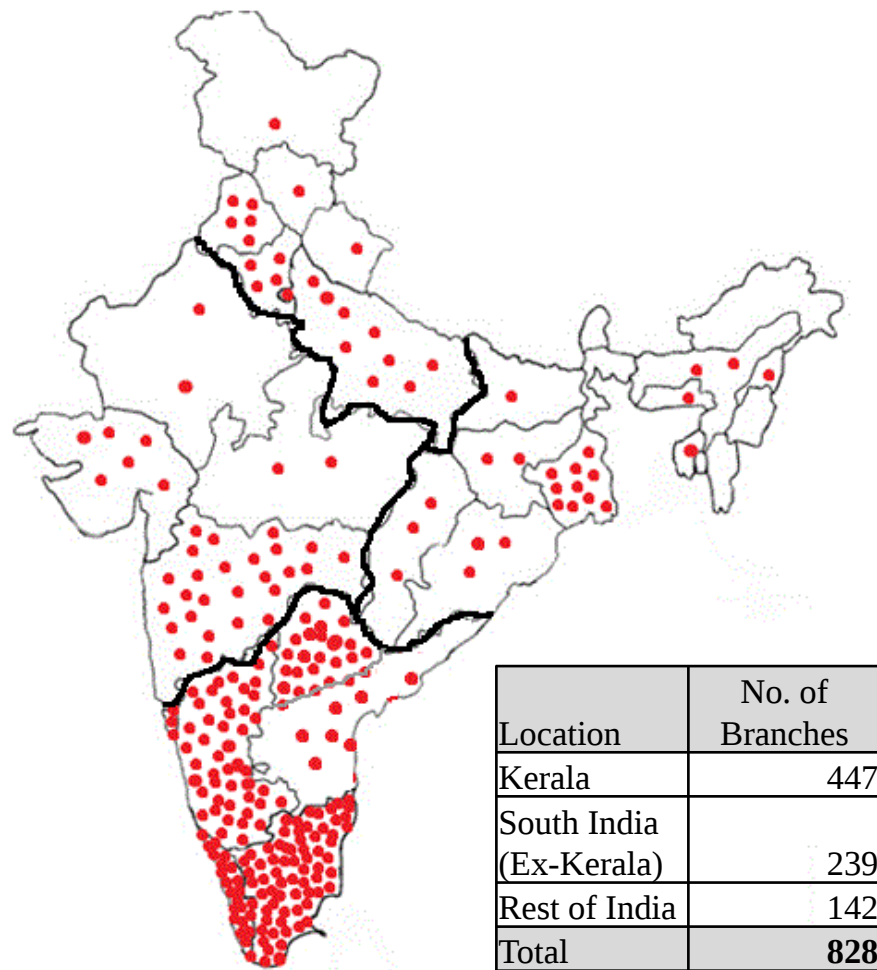


Debit Card Transaction Value

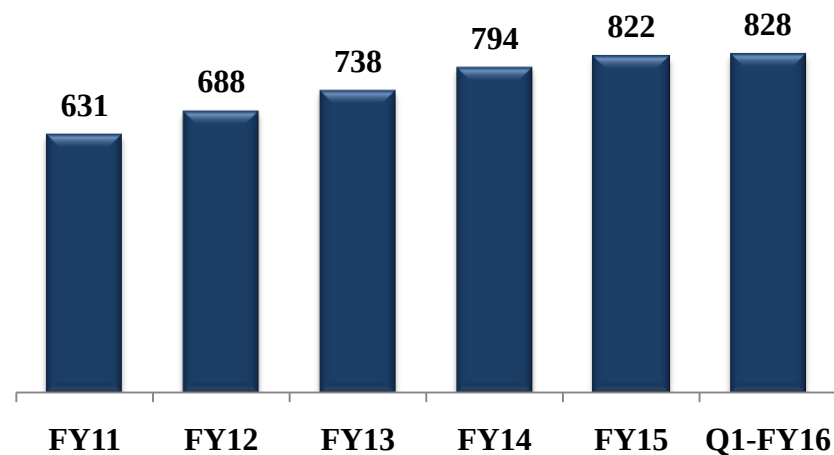
Rs. Crore



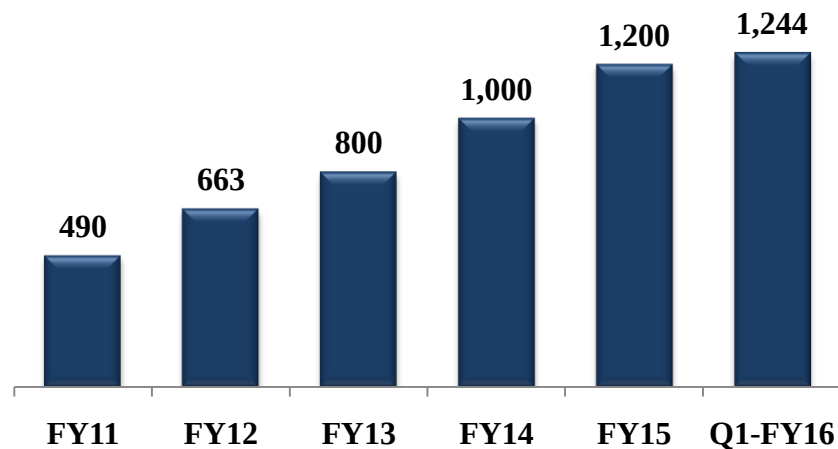
ATM : Branch Network ratio above 1.0x



Total Branch Network

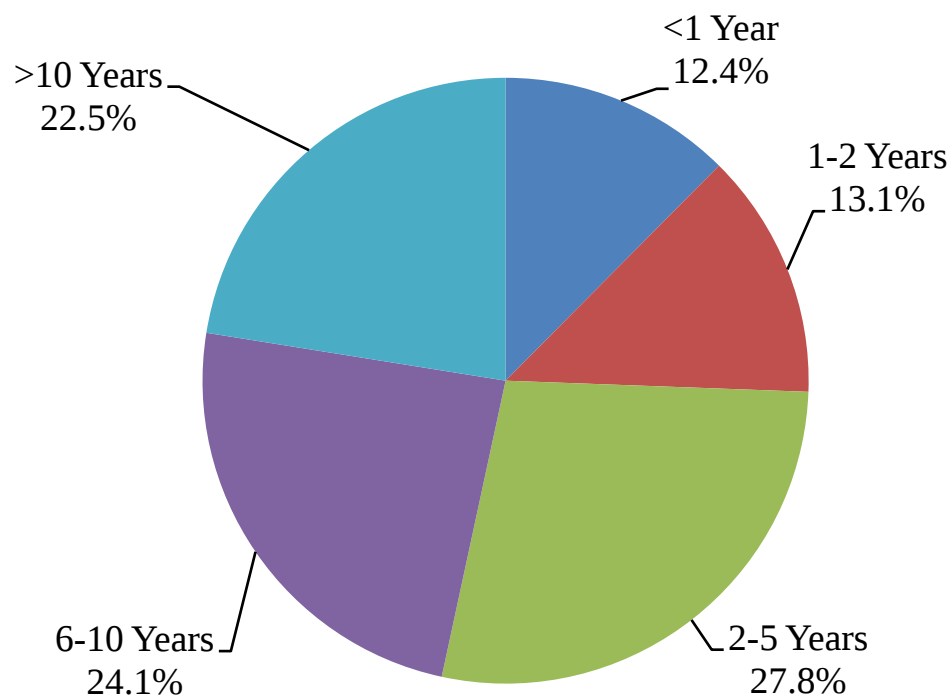


Total ATM Network



Employees

Employee* Tenure Breakdown



Total Employees: 7,137

Highlights

- Strong employee presence in the South with great brand helping to attract and retain quality talent
- High enthusiasm and satisfaction among employees, leading to very low attrition levels – many employees have been at SIB for greater than 5 years
- Recent hires are positioned to grow through the ranks at SIB and increasingly into retail positions in an effort to drive growth and expansion

Management Profile

Board of Directors

Name	Designation
Mr. Amitabha Guha	Chairman
Mr. V.G. Mathew	Managing Director & CEO
Mr. Mohan E. Alapatt	Independent Director
Mr. K. Thomas Jacob	Independent Director
Dr. John Joseph Alapatt	Independent Director
Mr. Francis Alapatt	Independent Director
Mr. Salim Gangadharan	Independent Director
Mr. Cheryan Varkey	Non Executive Director
Mrs. Ranjana Salgaocar	Independent Director
Mr. Parayil George John Tharakan	Independent Director

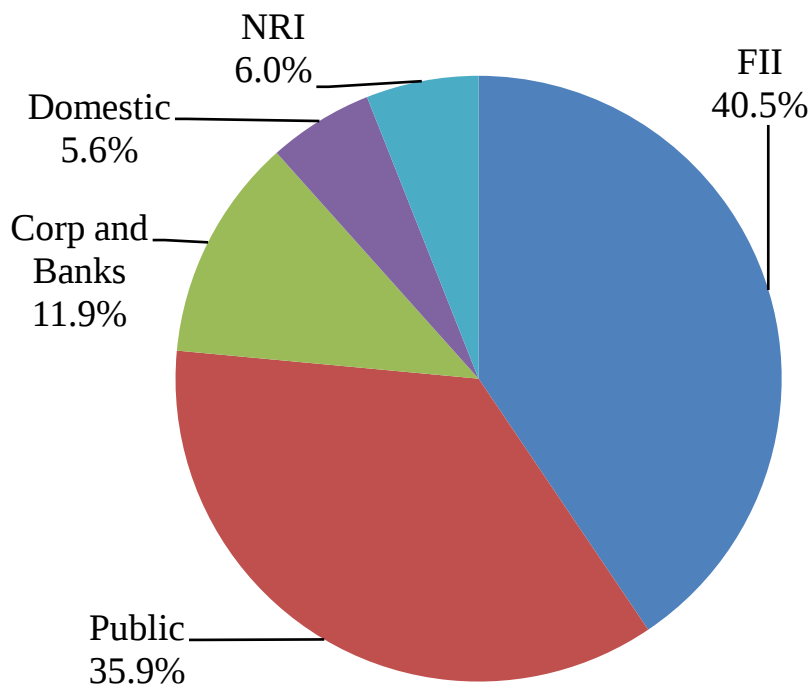
Key Management

Name	Designation
Mr. V.G. Mathew	Managing Director & CEO
Mr. Joseph George Kavalam	Senior Vice President (Administration)
Mr. A.G. Varughese	Senior Vice President (Operations)
Mr. Thomas Joseph K	Chief General Manager
Mr. C.P. Gireesh	Chief Financial Officer

Ownership Profile

Shareholding Breakup

Ownership Profile



Major Institutional Shareholders

SL	Name of the Shareholder/BO	%
1	First Carlyle Ventures Mauritius	4.93
2	Life Insurance Corporation of India	4.42
3	Yusuffali Musaliam Veetil Abdul Kader	3.70
4	GKFF Ventures	3.21
5	CX Securities Limited	3.19
6	Deutsche Securities Mauritius Limited	2.59
7	IVA International Fund	2.20
8	Kotak Mahindra (International) Ltd	2.11
9	The Pabrai Investment Fund IV, LP	2.04
10	Acacia Partners LP	1.85

Strong Institutional Ownership

Key Strategic Initiatives

<u>Strategic Initiative</u>	<u>Description</u>
Expand retail business	• Specific focus on retail loan products like housing loans, vehicle loans • Specialized green channel branches for faster processing of retail loans • Dedicated retail loan hub at Cochin; to be replicated across the country • Significant focus on continuous training of work force • Focus on technology initiatives such as mobile and internet banking • Investment in brand building – Mammooty as Brand Ambassador
Strengthen SME relationships	• Cluster based approach targeting SMEs in industry hubs • Be the banker of choice for SME clients across advances, liabilities, services • Dedicated GM to coordinate SME banking initiatives across regions
Enhance asset quality	• Special recovery cell for monitoring non performing and restructured assets • Cautious approach on large corporate lending; Granularize loan portfolio to spread out risk
CASA improvement	• Central processing unit for liability booking to ease load on branches • Specific targets and initiatives for CASA
Enhance operating efficiency	• Optimize business per branch through centralized support services in account opening, retail loan processing, etc.
Improve share of other income	• Focus on treasury, exchange and other services for SME, retail and NRI clients • Enhance treasury capabilities and increase bench strength • Expand POS/ATM network

10-Year Financial Performance



10-Year Balance Sheet

Rs. Crore

												CAGR '05-'15 (%)
Balance Sheet	FY15	FY14	FY13	FY12	FY11	FY10	FY09	FY08	FY07	FY06	FY05	
Capital & Liabilities												
Capital	135	134	134	113	113	113	113	90	70	70	48	10.89
Reserves and Surplus	3,454	3,234	2,870	2,054	1,732	1,372	1,191	1,071	654	570	408	23.81
Deposits	51,912	47,491	44,262	36,501	29,721	23,012	18,092	15,156	12,239	9,579	8,492	19.85
Borrowings	2,232	2,731	1,285	588	290	331	257	28	33	1	4	88.22
Other Liabs. & Provisions	1,383	1,396	1,245	1,114	964	707	730	745	657	607	526	10.15
Total	59,116	54,986	49,795	40,370	32,820	25,534	20,384	17,090	13,653	10,827	9,478	20.09
Assets												
Cash & Balances with RBI	2,442	2,201	1,697	1,572	1,828	1,391	998	974	700	546	433	18.88
Balances with Banks	1,154	1,017	2,639	1,069	638	597	1,038	729	1,246	797	268	15.72
Investments	16,717	14,352	12,523	9,400	8,924	7,156	6,075	4,572	3,430	2,739	3,133	18.23
Advances	37,392	36,230	31,816	27,281	20,489	15,823	11,852	10,454	7,919	6,370	5,365	21.43
Fixed Assets	479	412	396	378	357	153	136	113	90	90	78	19.90
Other Assets	932	774	724	671	585	415	284	249	268	285	200	16.64
Total	59,116	54,986	49,795	40,370	32,820	25,534	20,384	17,090	13,653	10,827	9,478	20.09
Business (Advances + Deposits)												
	89,304	83,721	76,078	63,781	50,210	38,834	29,944	25,610	20,158	15,949	13,858	20.48

10-Year P&L

Rs. Crore

	FY15	FY14	FY13	FY12	FY11	FY10	FY09	FY08	FY07	FY06	FY05	CAGR '05-'15 (%)
Net Interest Income	1,366	1,399	1,281	1,022	791	568	523	376	368	310	257	21.42%
Other Income	497	368	335	247	197	208	164	143	103	72	102	4.62%
Total Income	1,863	1,767	1,616	1,269	988	777	687	519	471	382	359	15.04%
Operating Expenses	1,047	883	767	617	463	366	328	245	219	226	187	16.40%
Operating Profit	816	884	849	652	525	411	359	273	252	156	172	13.84%
Provisions & Contingencies	414	155	161	79	80	43	57	39	105	87	158	3.52%
Profit Before Tax	402	729	688	572	446	367	301	234	146	69	14	18.64%
Provision for Tax	138	221	154	171	153	134	107	80	42	18	5	16.61%
Exceptional Items	-43	-	31.72	-	-	-	-	2.70	-	-	-	-
Profit After Tax	307	508	502	402	293	234	195	152	104	51	9	19.66%

10-Year Business and Financial Metrics

Key Performance Highlights	FY15	FY14	FY13	FY12	FY11	FY10	FY09	FY08	FY07	FY06	FY05
Net Interest Margin (%)	2.70	3.02	3.21	3.10	3.06	2.77	3.17	2.89	3.28	3.25	2.74
CRAR Basel II (%)**	12.06	12.53	13.91	14.00	14.01	15.39	14.76	13.80	11.08	13.02	9.89
RoAA (Annualized) (%)	0.56	1.00	1.17	1.12	1.05	1.07	1.09	1.01	0.88	0.53	0.09
Provision Coverage (%)	60.63	62.71	60.33	71.36	73.94	70.82	48.45	81.98	75.77	63.94	44.22
CASA (%)	20.59	20.69	18.60	19.67	21.55	23.13	23.80	24.08	23.94	26.41	24.79
Gross NPA (%)	1.71	1.19	1.36	0.97	1.11	1.32	2.18	1.78	3.94	4.99	6.64
Net NPA (%)	0.96	0.78	0.78	0.28	0.29	0.39	1.13	0.33	0.98	1.86	3.81
Book Value per Share (Rs.)	26.59	25.06	22.44	19.12	16.33	13.14	11.54	12.84	10.86	9.10	9.54
Earnings per Share (Rs.)	2.28	3.78	4.03	3.55	2.59	2.07	1.72	1.68	1.48	0.72	0.18
Dividend per Share (Rs.)	0.60	0.80	0.70	0.60	0.50	0.40	0.30	0.30	0.25	0.18	NIL
Branches											
- Kerala	444	436	409	383	358	316	301	286	277	263	251
- South Ex-Kerala	236	227	213	200	173	161	146	133	122	119	117
- Others (Rest of India)	142	131	116	105	100	93	73	71	66	58	51
Total Branches	822	794	738	688	631	570	520	490	465	440	419
ATMs											
- Kerala	651	552	461	382	280	190	144	115	84	66	58
- South Ex-Kerala	362	293	221	184	124	100	71	50	39	38	33
- Others (Rest of India)	187	155	118	97	86	81	63	58	51	40	30
Total ATMs	1,200	1,000	800	663	490	371	278	223	174	144	121

* PCR without considering technical/prudential write-off.

** Values from FY05-FY08 pertain to CRAR as per Basel I

Awards and Recognitions (1/2)

SIB wins 'Best Private Sector Bank' in the ABP News BFSI Awards 2015



Awards and Recognitions (2/2)

**SIB wins 'Best IT Team Award'
Banking Technology Excellence Award**



**SIB wins Banking Frontiers Inspiring
Work Places Award**

