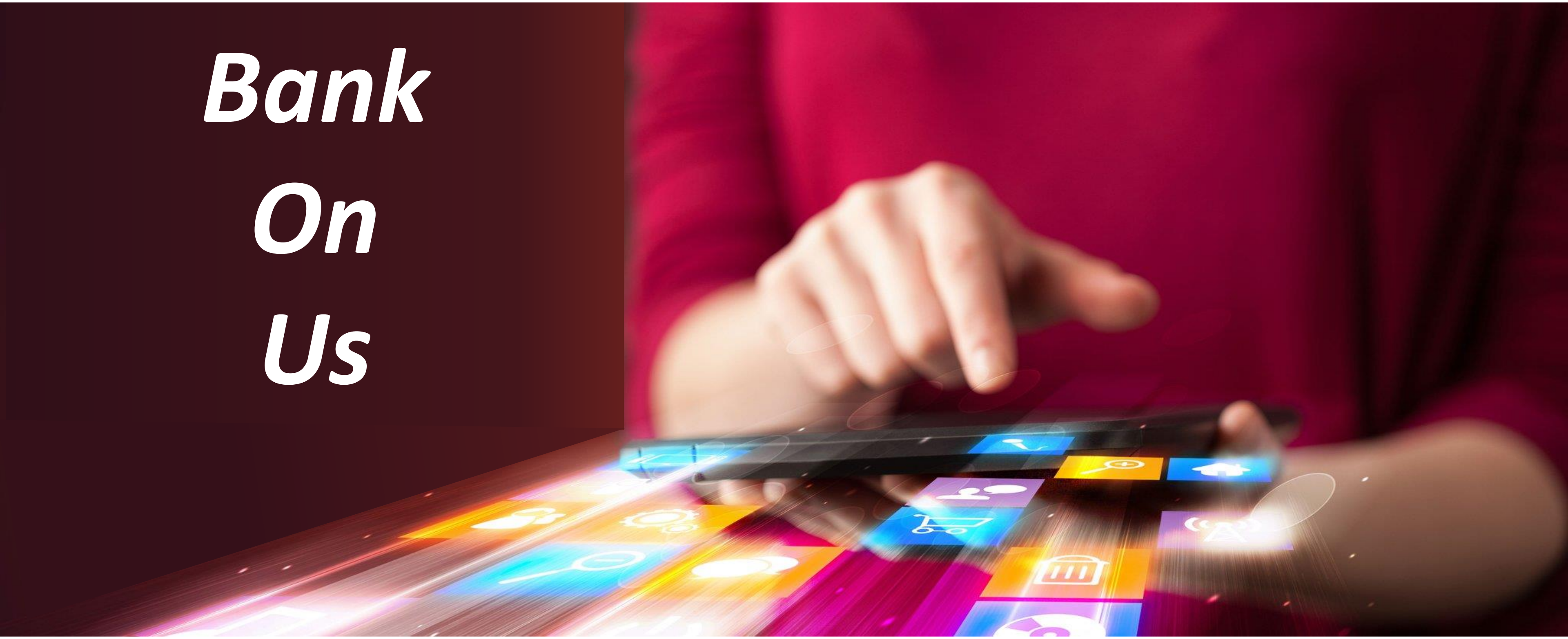
SOUTH INDIAN Bank

Experience Next Generation Banking




# *Investor Presentation - July 2019*

# Contents

# Q1 FY20 Highlights

# Key Quarterly Highlights - Q1 FY20

Rs Cr

## CASA

| | |
|---|---|
| Q1 FY20 | 19,719 |
| Q1 FY19 | 17,883 |

▲ 10%

## Deposits

| | |
|---|---|
| Q1 FY20 | 81,723 |
| Q1 FY19 | 72,488 |

▲ 13%

## Advances

| | |
|---|---|
| Q1 FY20 | 63,652 |
| Q1 FY19 | 56,164 |

▲ 13%

## Net Interest Income

| | |
|---|---|
| Q1 FY20 | 536 |
| Q1 FY19 | 494 |

▲ 8%

## Other Income

| | |
|---|---|
| Q1 FY20 | 182 |
| Q1 FY19 | 146 |

▲ 25%

## PPOP

| | |
|---|---|
| Q1 FY20 | 318 |
| Q1 FY19 | 270 |

▲ 18%

# Business Strategy

# Our Strategy…

## Expand Retail Business

- Retail Banking Department to focus on retail loan & liability/investment products
- Efficient branches & processing centers for faster processing of loans
- Outbound Sales team
- Continuous training of work force
- Advanced technology for ease of customers
- Invest in Brand Building

## Strengthen SME Base

- Cluster based approach in industry hubs
- Sole Banker to SMEs for all banking needs
- Dedicated vertical to penetrate SME banking

## Improve CASA

- Strategy & Road map in place to increase CASA funds
- Dedicated channels for mobilising CASA
- Centralized processes allowing branches to focus on garnering low cost funds
- Continuous improvement/review of products

## Enhance Asset Quality

- Granularize loan portfolio to spread out risk
- Cautious approach on large corporate lending
- Special cell for monitoring non performing and restructured assets

## Improve share of other Income

- Focus on increased banking services for SME, Retail, NRI
- Enhance treasury capabilities & increase branch strength
- Expand POS/ATM Network and all digital channels
- Leveraging technology to introduce modern & new-age banking products
- Focus on 3rd Party/Investment products to generate more other income

# …Performance in Line with Strategy

Strengthen Retail base

**Rs. 19,070 Cr**

**INCREASE 25% YoY**

Expand Agriculture & SME Base

**Rs. 23,987 Cr**

**INCREASE 14% YoY**

Improve CASA

**Rs. 19,719 Cr**

**INCREASE 10% YoY**

# Shall continue to focus on Core Strengths

01 Increase … **CASA**

02 Retail Business … **More Products**

03 SME Business … **Sole Banker**

**Retail Relationships**

**SME Relationships**

06 Sustainable… **Asset Quality**

05 Increase… **Fee Income**

04 Improve **NIM**

# ...Increase Retail & SME Business

**01**

Retail Banking Credit Processing Centre (RBCPC)

**02**

Mid Corporate Credit Processing Centre (MCCPC)

**03**

Trade Finance Credit Processing Centre (TFCPC)

**Loan Processing**

- Home Loans, LAP, Business Loans, Vehicle Loans and loans <Rs 2 cr

**Loan Processing**

- MSME, Agri and loans upto Rs 25 cr

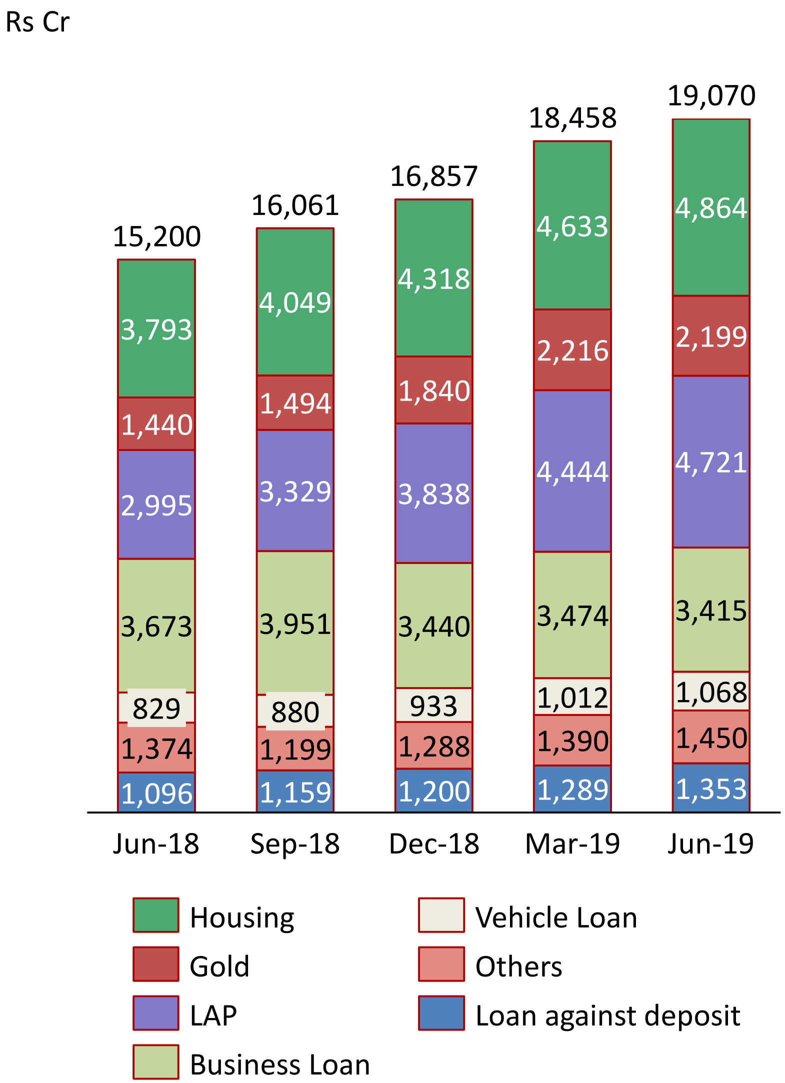
**Loan Processing**

- Trade Finance, Merchant Forex, Remittance

- **Entire Loan underwriting centralised**
- **Enhanced risk management**
- **KYC compliance and fraud prevention tools**

# ...by focus on Housing Loans in Retail

## Retail Breakup




## Housing: Key Initiatives

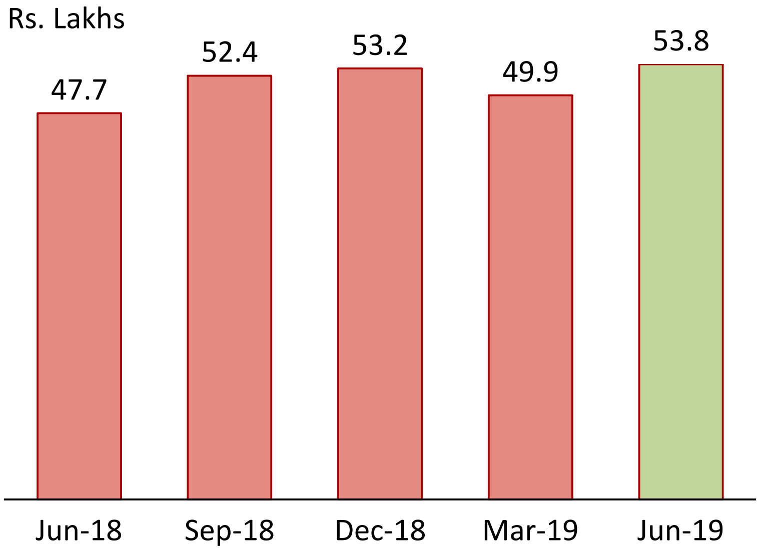
- Retail hub in Kochi to increase focus on housing finance
- Dedicated Officers for marketing Retail Loans
- Marketing initiative through TVCs
- Tailor made products for different segments

**April to June 2019**

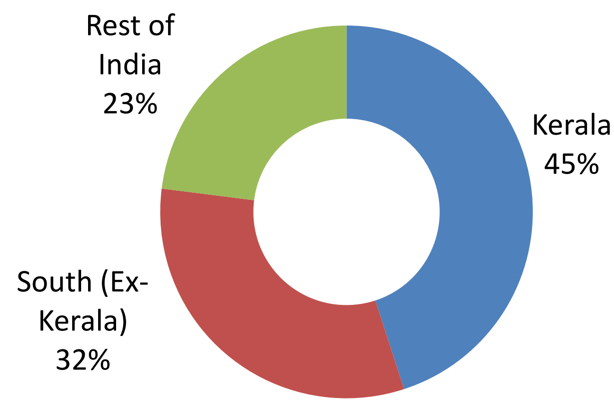
- Mortgage Loans Sanctioned: 2,702 Nos.
- Amount of Mortgage Loans Sanctioned: Rs. 866 Cr

# ...becoming a Banker of Choice to MSMEs

## Average MSME Loan / Account



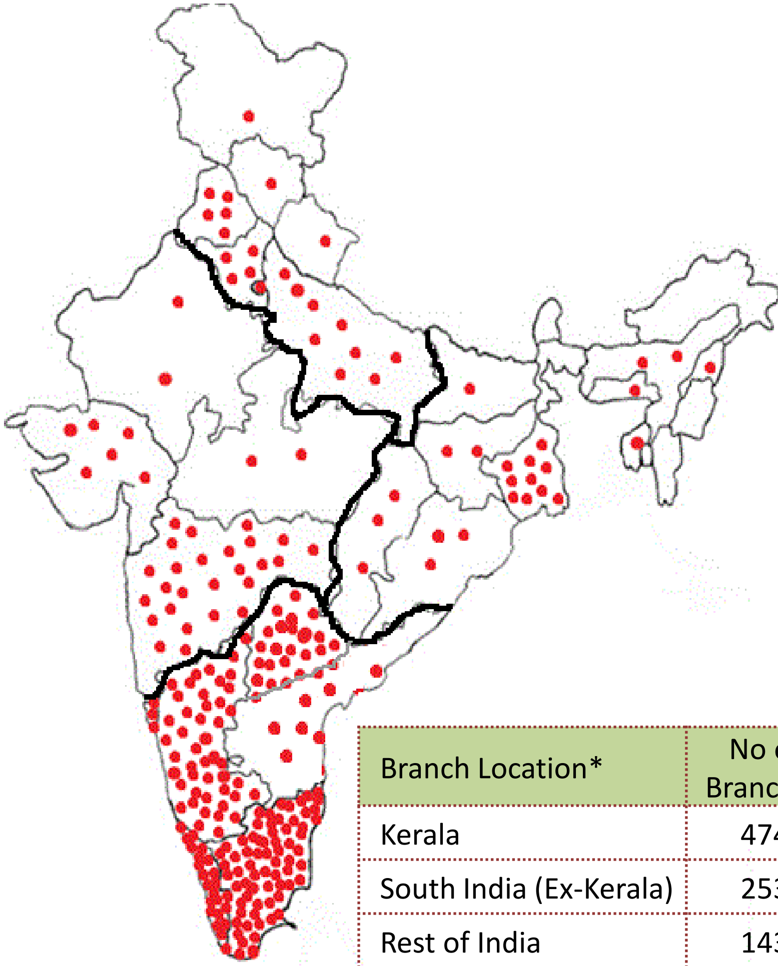

## SME Loan Book by Geography - Q1 FY20




## SME Highlights

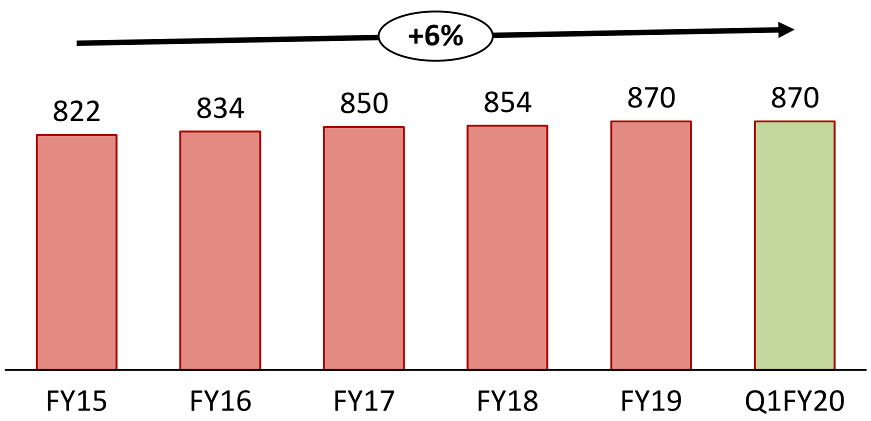
- Dedicated executive to ensure focus and better coordination with regions
- Focused ‘Green Channel’ branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well – liabilities, vehicle finance
- Ongoing training (in-house as well as external)
- Entire SME loan processing centralized at Kochi - Special focus on applications up to Rs. 2.00 Cr and standardized, uniform risk-based approach on Rs. 2.00 Cr to Rs. 25.00 Cr
- Underwriting of loans through customized LOS (Loan Origination System) to ensure speedy, paperless processing with capabilities to integrate with Finacle, CIBIL, Rating Agencies etc. for seamless flow of data
- Regional Offices freed from processing of loan applications so as to focus on new customer acquisition and marketing

# ...with the help of our Branch Network

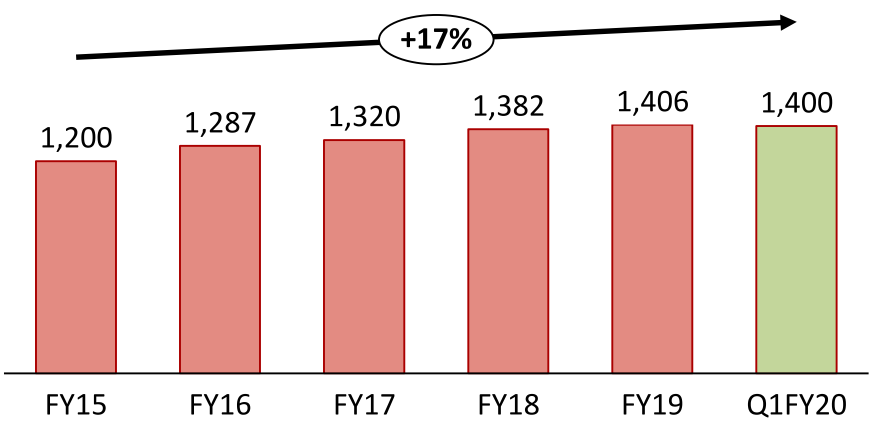


| Branch Location* | No of Branches |
|---|---|
| Kerala | 474 |
| South India (Ex-Kerala) | 253 |
| Rest of India | 143 |
| **Total** | **870** |

## Total Branch Network



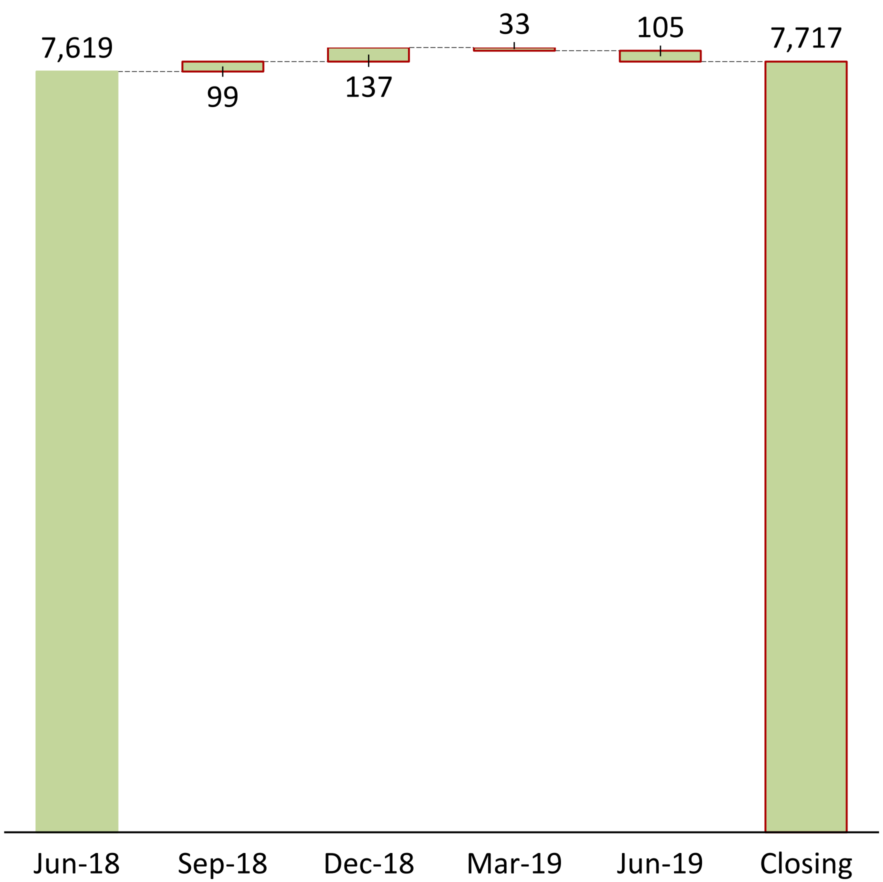

## Total ATM Network



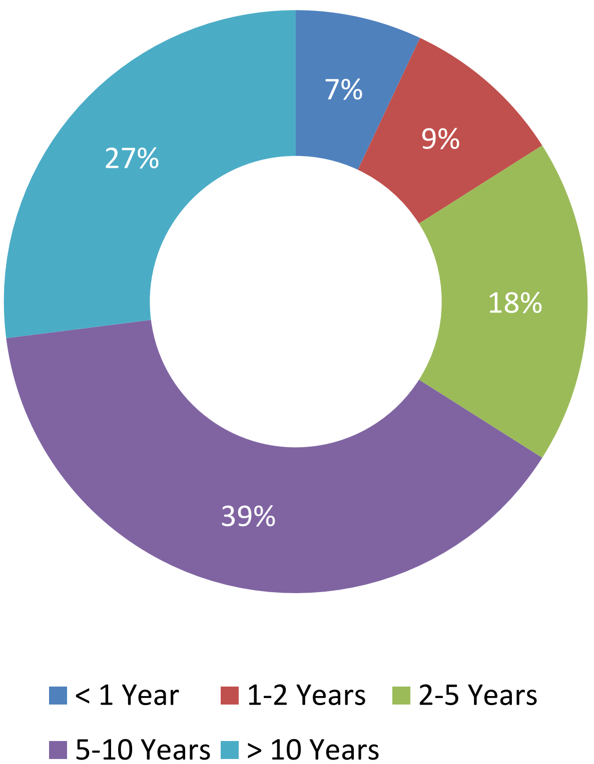

*Map for illustration purpose only

# … and our Experienced Employees

## Employee Addition




## Total Employees: 7,717*




*Full-time officers and clerks

Performance Matrix

# Strong Deposit Franchise

SOUTH INDIAN Bank

## Deposits

Rs Cr

| | Retail Deposit | Bulk Deposit & CD | Total Deposit |
|---|---|---|---|
| Q1 FY20 | 66,090 | 15,632 | 81,723 |
| Growth | 11% | 19% | 13% |
| Q1 FY19 | 59,306 | 13,182 | 72,488 |

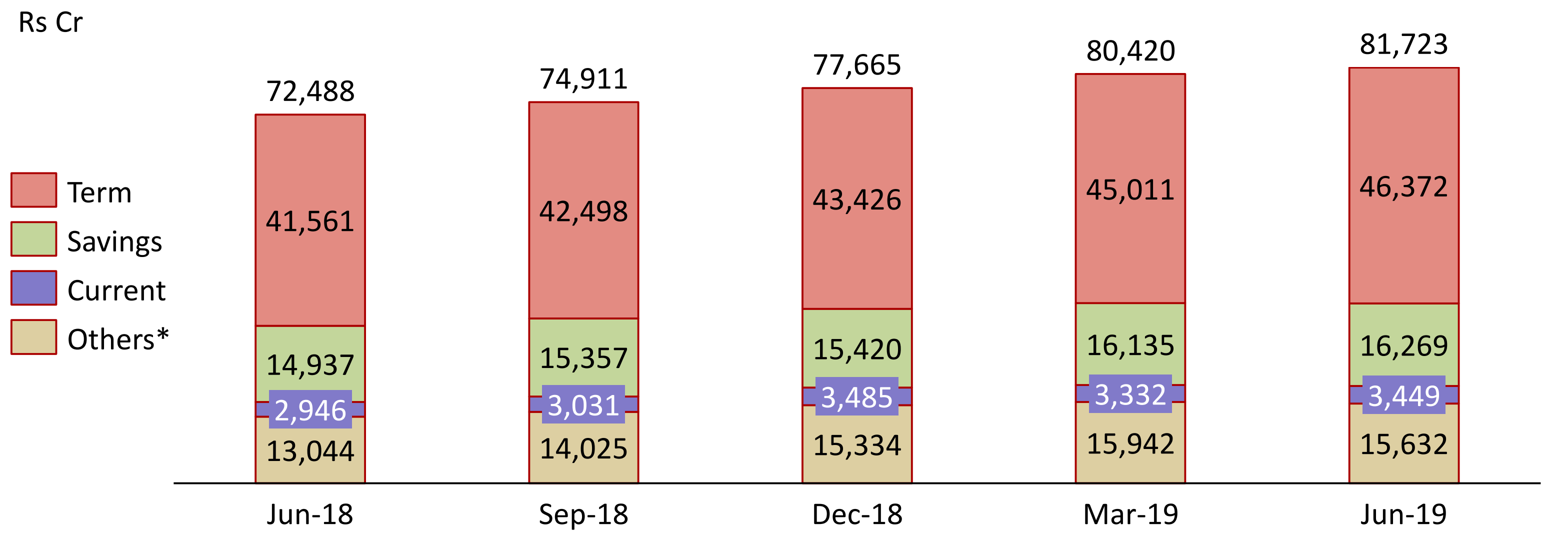
## CASA Deposits

Rs Cr

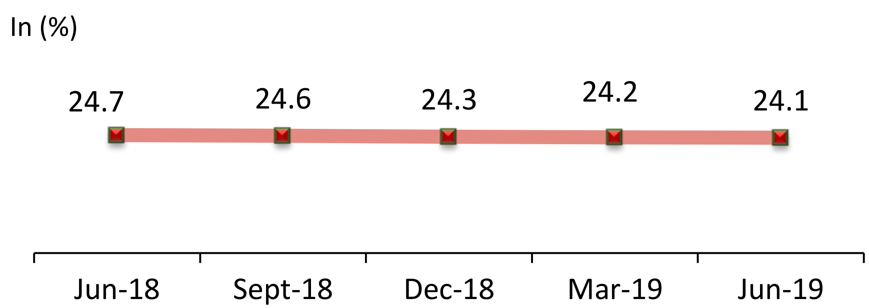
| | Current Deposit | Savings Deposit | Total CASA |
|---|---|---|---|
| Q1 FY20 | 3,449 | 16,269 | 19,719 |
| Growth | 17% | 9% | 10% |
| Q1 FY19 | 2,946 | 14,937 | 17,883 |

# Core Deposits Growing...

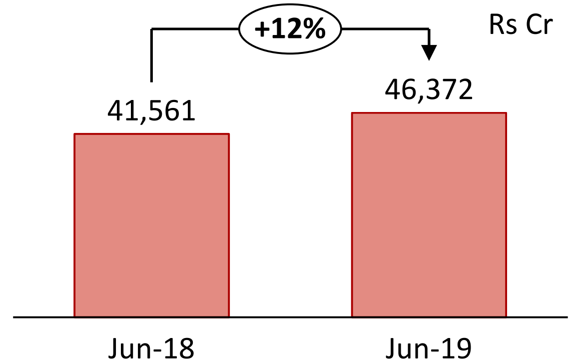
## Breakup of Deposits




## CASA

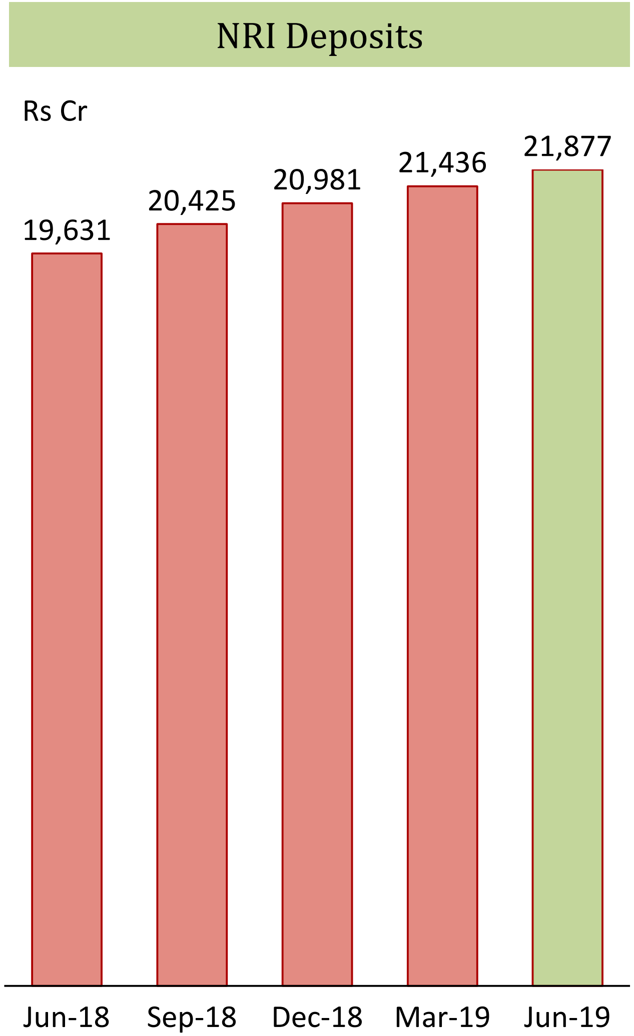



## Term Deposits




*Others includes: Bulk, Certificates of Deposits

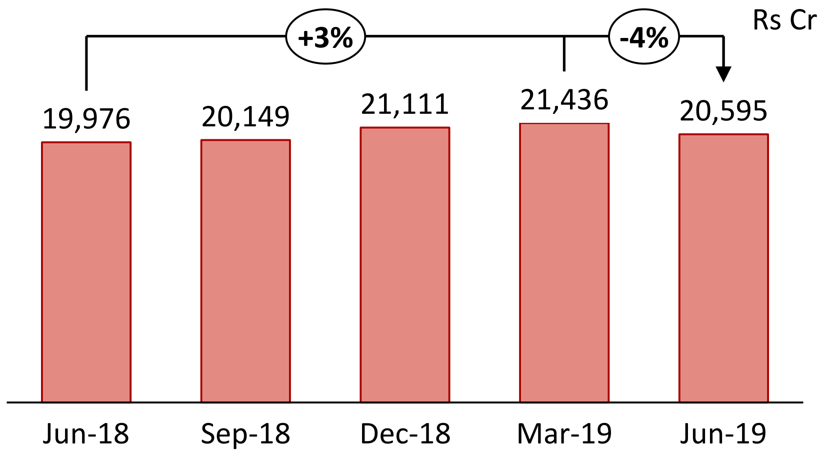
# Break Up of Non-Resident Deposits



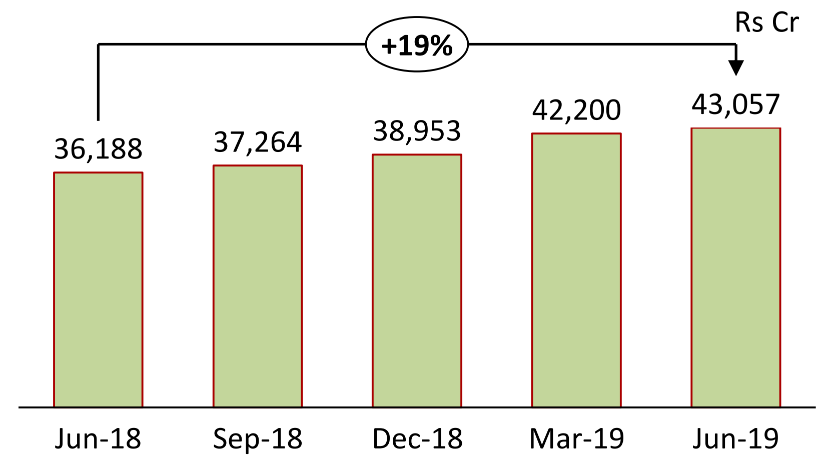

| Deposit Type | Q1 FY19 | Q2 FY19 | Q3 FY19 | Q4 FY19 | Q1 FY20 |
|---|---|---|---|---|---|
| NRE SB | 3,628 | 3,741 | 3,768 | 3,660 | 3,729 |
| NRO SB | 623 | 657 | 712 | 737 | 720 |
| FCNR (B), RFC & Others | 1,638 | 1,652 | 1,697 | 1,859 | 2,155 |
| **Low Cost NRI Deposit (Sub Total)** | **5,889** | **6,050** | **6,177** | **6,257** | **6,604** |
| NRE Term Deposit | 13,180 | 13,789 | 14,199 | 14,533 | 14,608 |
| NRO Term Deposit | 562 | 586 | 605 | 647 | 665 |
| **Total NRI Deposit** | **19,631** | **20,425** | **20,981** | **21,436** | **21,877** |

# Composition of Loan Book

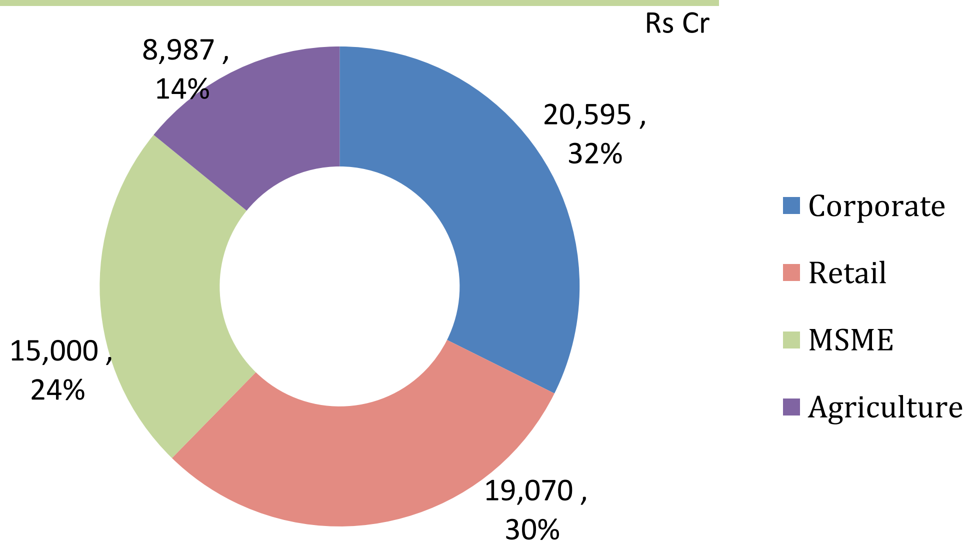
## Corporate Advances (Above Rs 25 Cr)




## Advances (Excl. Corporates) (Below Rs 25 Cr)




## Segment wise Break Up of Total Loan Book



# Composition of Loan Book

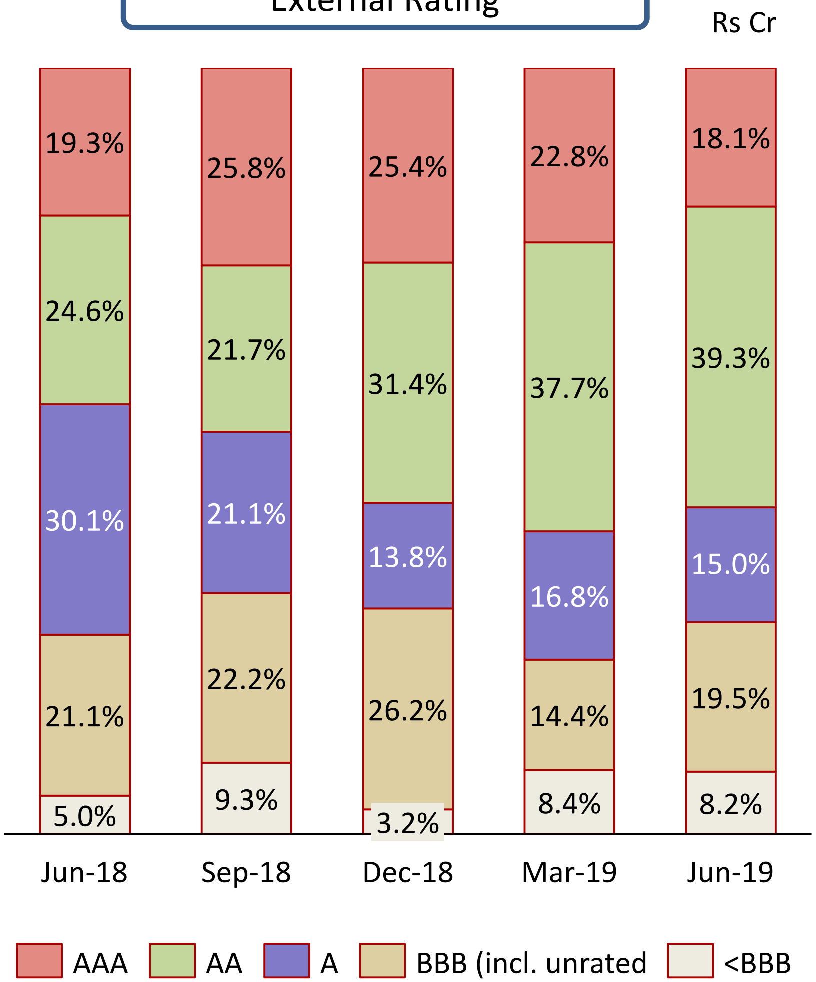
## Break up of Loan book

| Advances (Rs Cr) | Jun-18 | | Sept-18 | | Dec-18 | | Mar-19 | | Jun-19 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Value | Number | Value | Number | Value | Number | Value | Number | Value |
| Less than 5 Cr | 347,484 | 25,536 | 349,064 | 26,507 | 352,613 | 27,477 | 358,679 | 30,480 | 364,352 | 30,967 |
| 5 - 25 Cr | 1,034 | 9,316 | 1,034 | 9,214 | 1,092 | 9,853 | 1,155 | 10,431 | 1,166 | 10,789 |
| 25 – 100 Cr | 216 | 9,574 | 212 | 9,325 | 215 | 9,612 | 233 | 10,156 | 236 | 9,961 |
| More than 100 Cr | 53 | 9,186 | 52 | 9,721 | 52 | 10,192 | 51 | 9,437 | 49 | 8,781 |
| **Total** | **3,48,787** | **53,612** | **3,50,362** | **54,767** | **3,53,972** | **57,134** | **3,60,118** | **60,504** | **3,65,803** | **60,498** |
| Gross NPA | 7,930 | 2,552 | 8,072 | 2,646 | 7,757 | 2,930 | 7,606 | 3,132 | 8,258 | 3,154 |
| **Total Advances** | **356,717** | **56,164** | **358,434** | **57,413** | **361,729** | **60,064** | **367,724** | **63,636** | **374,061** | **63,652** |

# Rating Profile of Corporate Loan Book

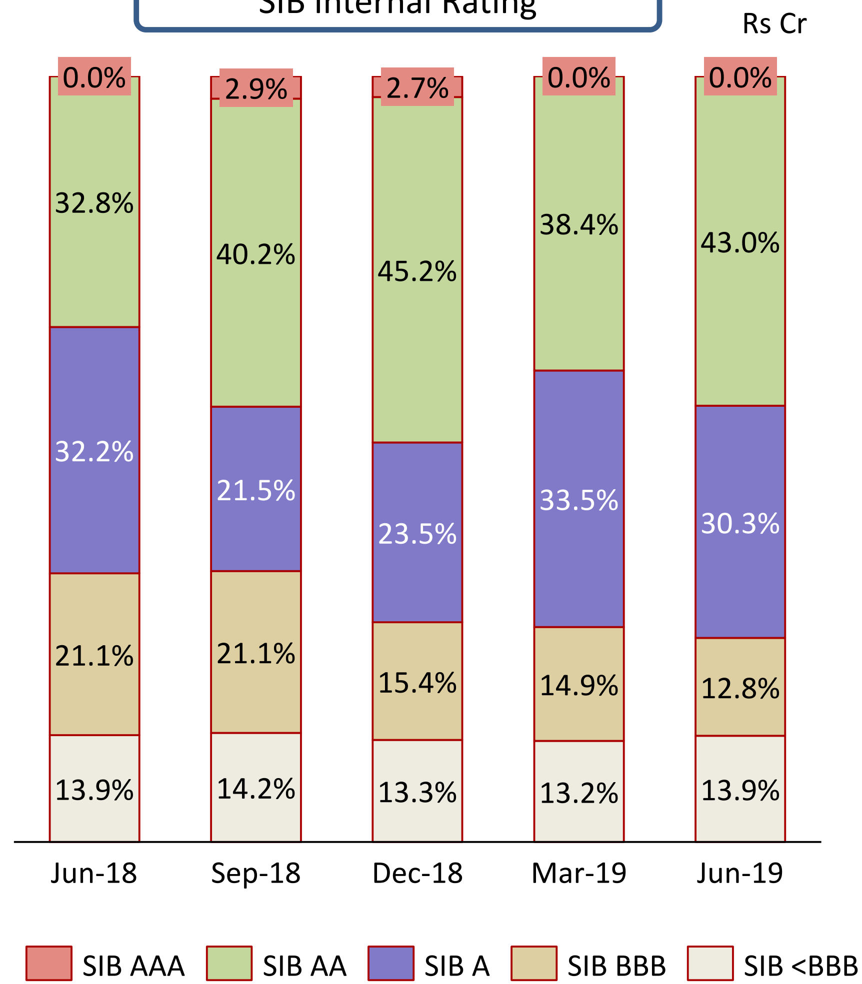
Standard Advances above Rs. 100 Cr

External Rating



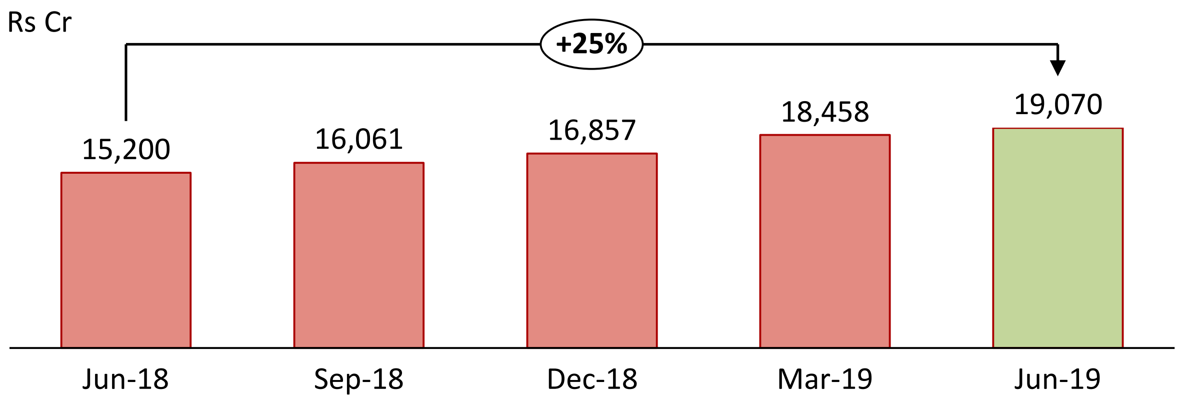

Standard Advances above Rs. 100 Cr

SIB Internal Rating

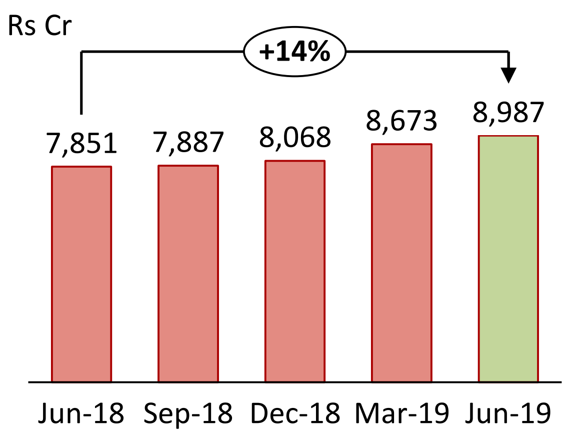


# Key Focus : Retail, MSME & Agriculture

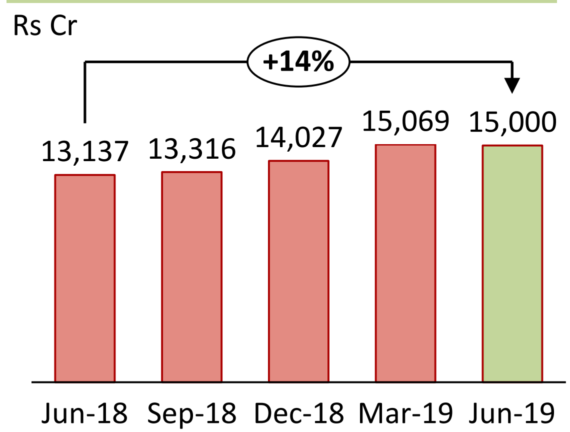
## Retail (including Gold)




## Agriculture (Incl. Agri Gold)



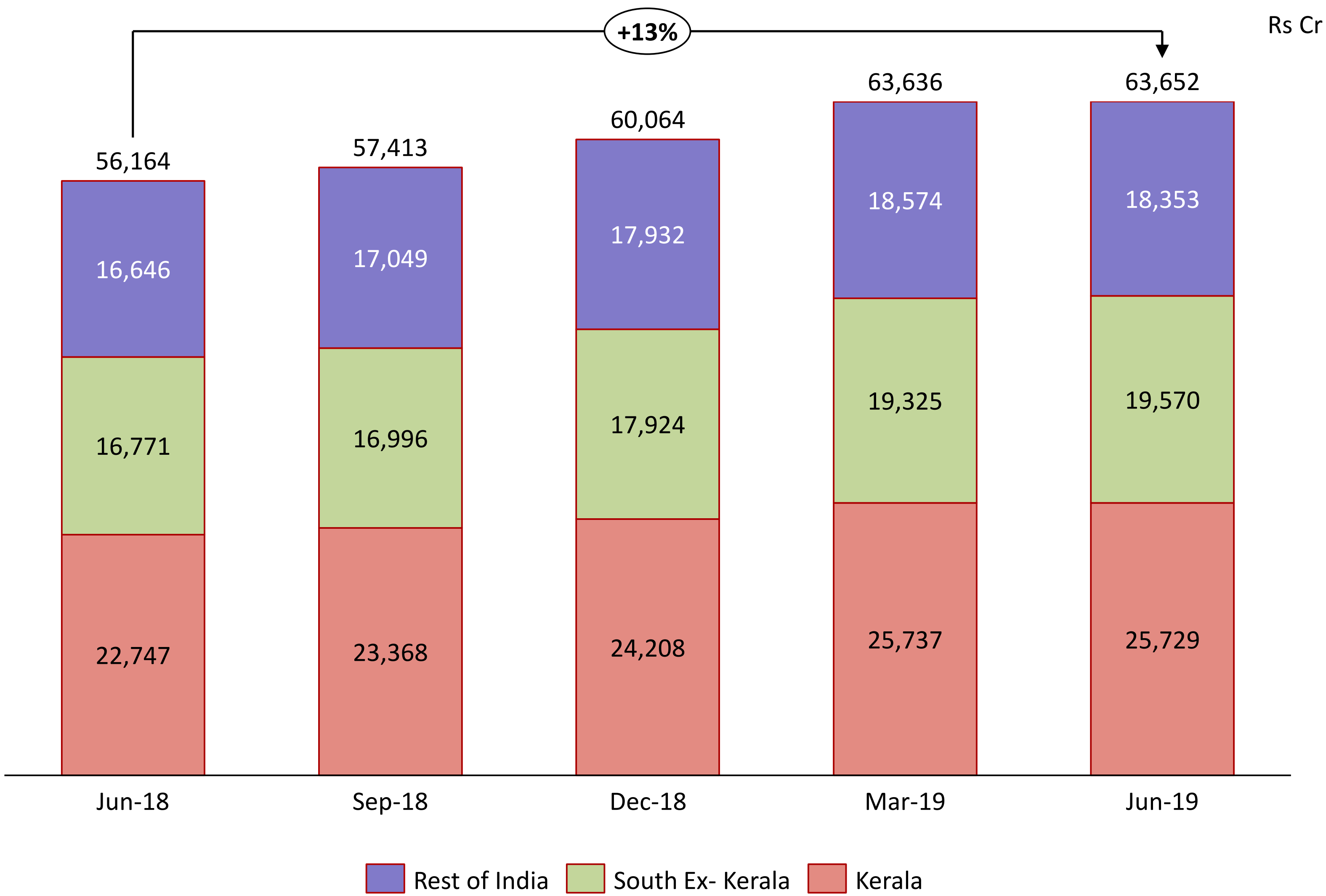

## MSME (Incl. MSME Gold)




Retail Loans, Agriculture & MSME loans have grown by 19% (Y-o-Y)

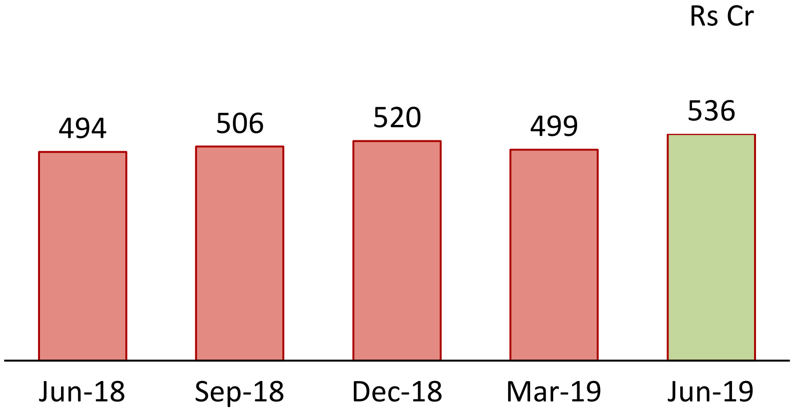
18% of the Agriculture & MSME Loans are backed by Additional Security by way of GOLD

# Advances growing Across Regions

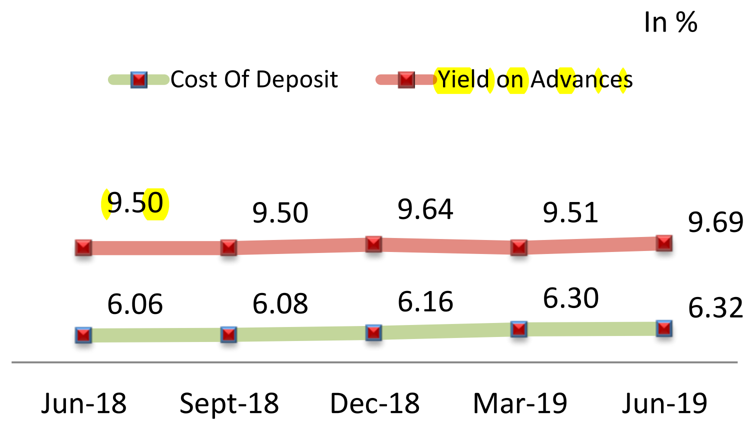


# Net Interest Income - Quarter

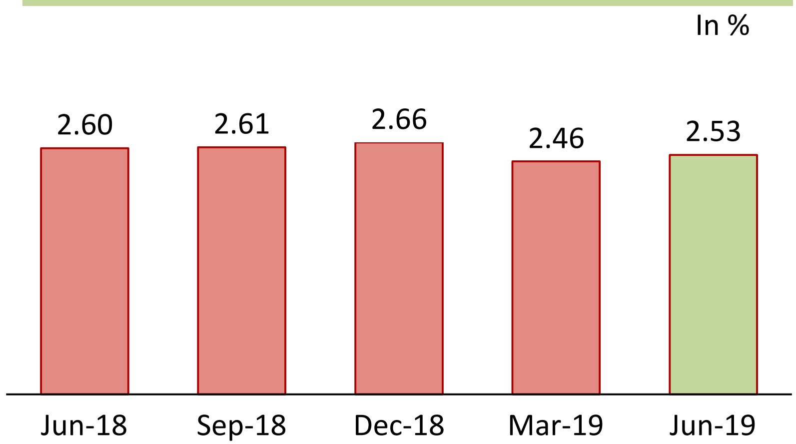
## Net Interest Income



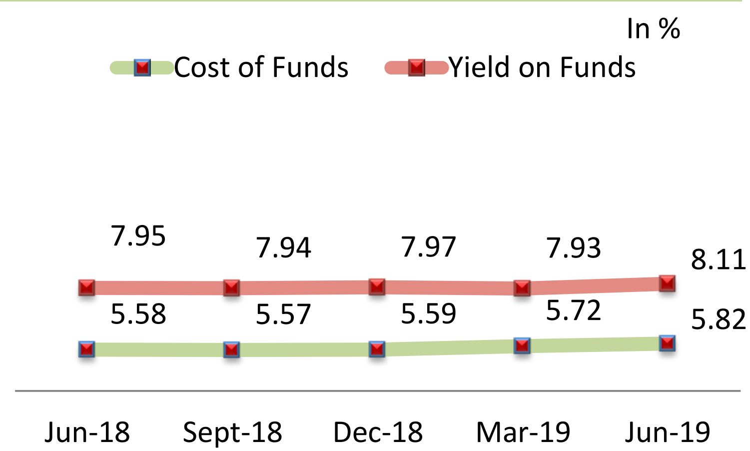

## Cost of Deposits & Yield on Advances




## Net Interest Margin

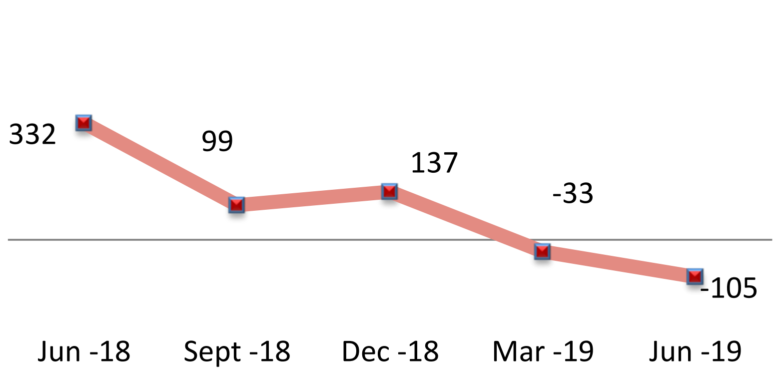



## Cost of Funds & Yield on Funds

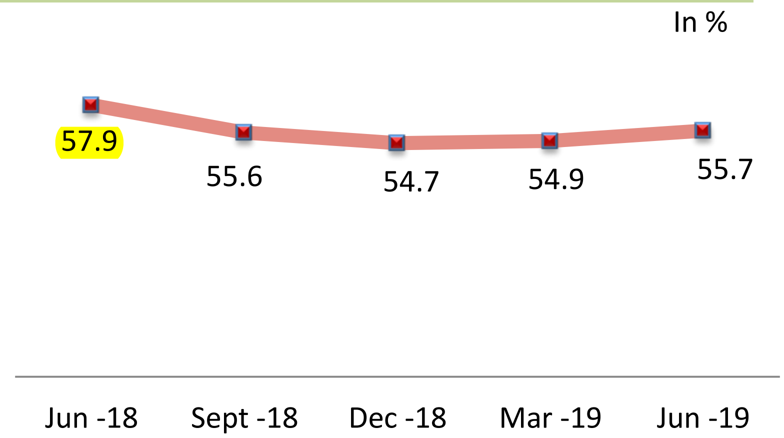


# Improving Operating Efficiency

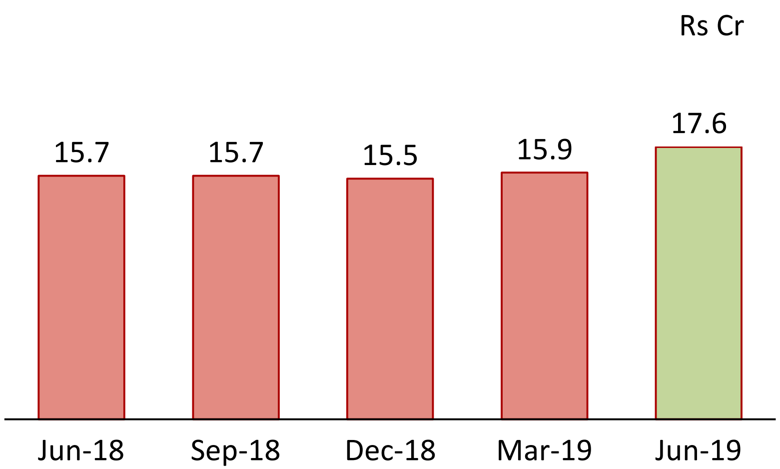
## Employee Additions



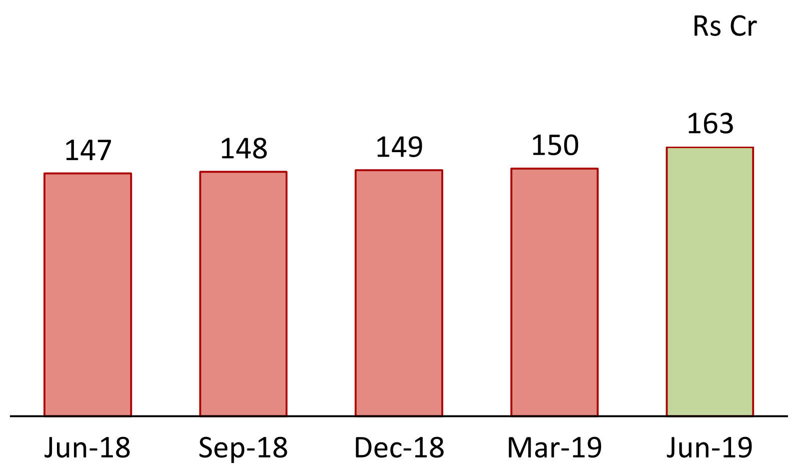

## C/I Ratio




## Business per Employee

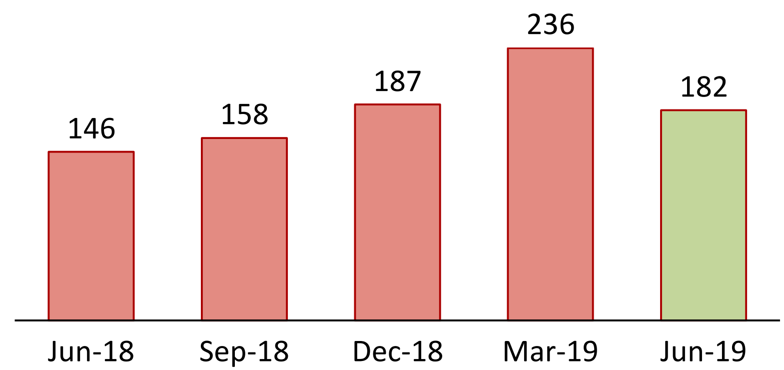



## Business per Branch

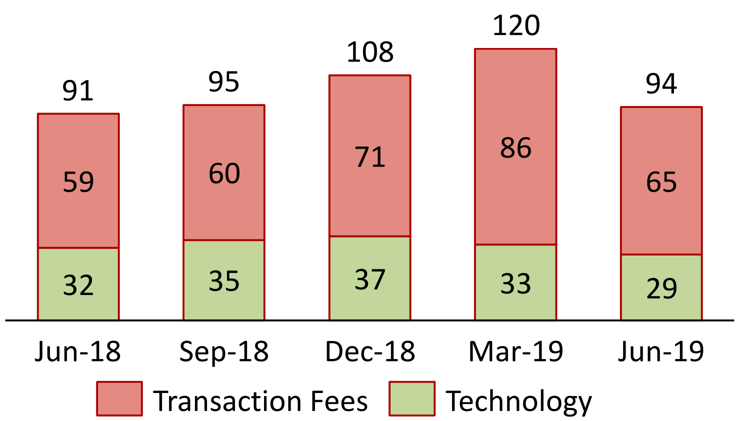


# Sustainable Other Income

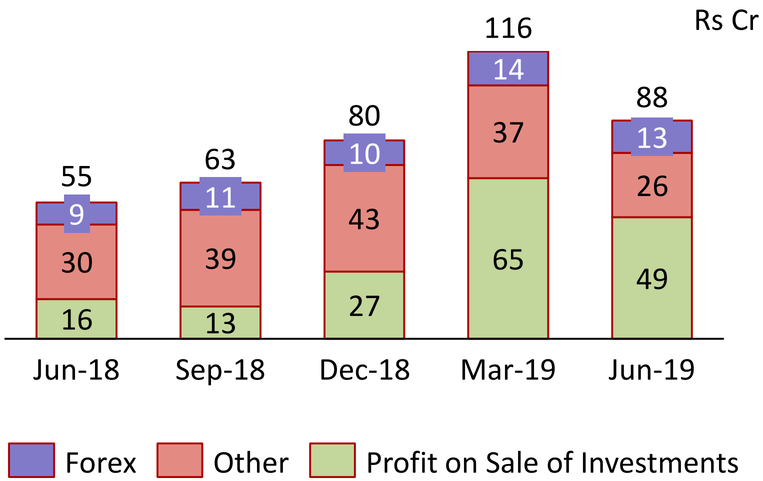
## Total Other Income led by ....




## ...Sustainable: Transaction Fees + Technology




## Profit on Sale of Investments, Forex & Others




## Investment Book as on June 2019

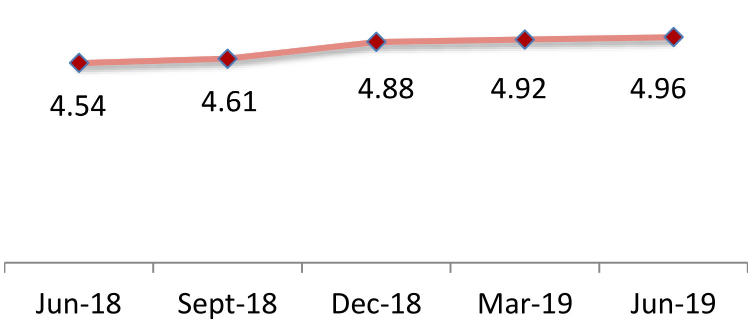
| Details | Rs. Cr | M Duration |
|---|---|---|
| HTM | 16,467 | 5.54 |
| AFS | 4,213 | 2.84 |
| HFT | 12 | 6.63 |
| **Total** | **20,692** | **5.18** |

# Break Up of Provisions

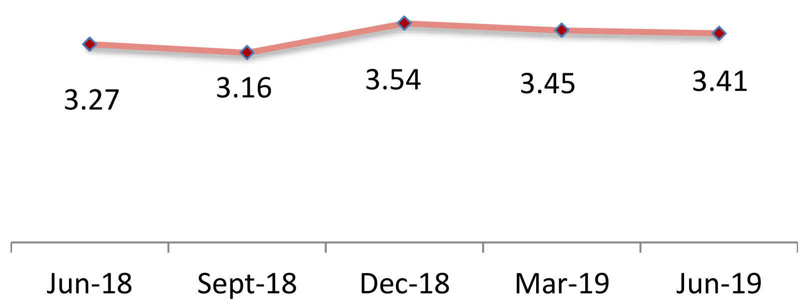
| Particulars (Rs Cr) | Q1 FY19 | Q4 FY19 | Q1 FY20 |
|---|---|---|---|
| For NPA & NPI | 174 | 191 | 184 |
| For Depreciation on Investments | 67 | 40 | -1 |
| For Standard Assets | -4 | 14 | 6 |
| For Restructured Advances/Sacrifices & FITL | -1 | 3 | 5 |
| For Unhedged Forex Exposure | 1 | 1 | - |
| Others | -6 | -30 | 11 |
| Taxes | 15 | 38 | 39 |
| **Total Provisions** | **246** | **257** | **244** |

# Non-Performing Assets

## Gross NPA




## Net NPA




## Gross NPA Movement

| Rs Cr | Jun-18 | Sept-18 | Dec-18 | Mar-19 | Jun-19 |
|---|---|---|---|---|---|
| Opening | 1,980 | 2,552 | 2,646 | 2,930 | 3,132 |
| Additions | 609 | 213 | 659 | 368 | 241 |
| Deductions | 37 | 119 | 375 | 166 | 219 |
| **Closing** | **2,552** | **2,646** | **2,930** | **3,132** | **3,154** |

## Net NPA Movement

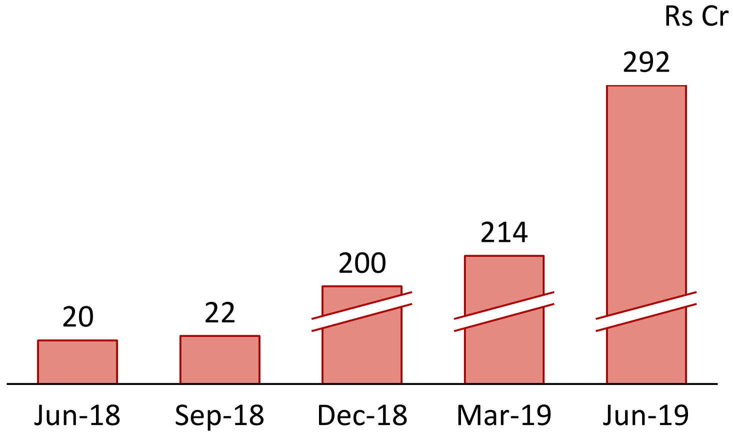
| Rs Cr | Jun-18 | Sept-18 | Dec-18 | Mar-19 | Jun-19 |
|---|---|---|---|---|---|
| Opening | 1,416 | 1,814 | 1,785 | 2,100 | 2,164 |
| Additions | 505 | 165 | 555 | 305 | 195 |
| Deductions | 107 | 194 | 240 | 241 | 224 |
| **Closing** | **1,814** | **1,785** | **2,100** | **2,164** | **2,135** |

# Stressed Assets - QoQ

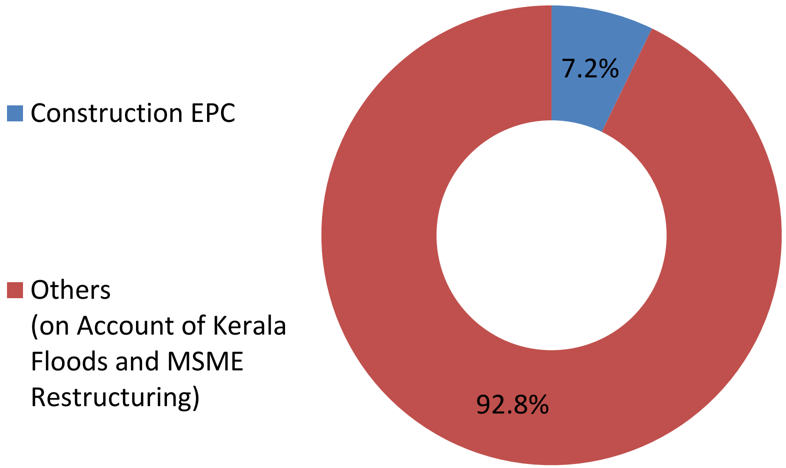
| | Gross Basis | | Net Basis | |
|---|---|---|---|---|
| Rs Cr | Q4 FY19 | Q1 FY20 | Q4 FY19 | Q1 FY20 |
| NPA | 3,132 | 3,154 | 2,164 | 2,135 |
| Restructured Advances | 214 | 292 | 214 | 292 |
| **Total Stressed Assets** | **3,346** | **3,446** | **2,378** | **2,427** |
| Advances | 63,636 | 63,652 | 62,664 | 62,658 |
| **Stressed Assets as % of Advances** | **5.3%** | **5.4%** | **3.8%** | **3.9%** |

# Restructured Advances Breakup

## Restructured Advances




## Sector Breakup - June 2019




Rs Cr

| Security Receipts Outstanding as on June 2019 | | |
|---|---|---|
| Book Value | Provision | NAV |
| 1,285 | 279 | 1,006 |

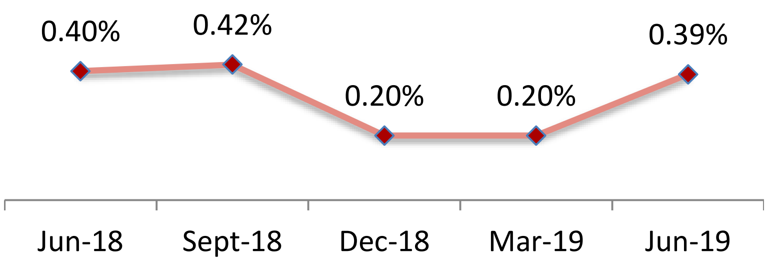
# Restructured Asset Book

Rs Cr

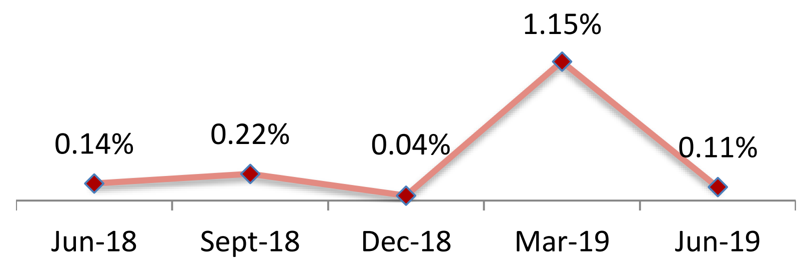
| | Restructured Advances | | | | | |
|---|---|---|---|---|---|---|
| | Opening | Fresh Addition | Increase in Existing Balance | Decrease in Balance | Slippages to NPA | Closing Balance |
| **Infra Roads** | - | - | - | - | - | - |
| **Construction EPC** | 21 | - | - | - | - | 21 |
| **Others- under MSME GST Scheme** | 32 | 74 | 1 | - | - | 107 |
| **Others - Under Kerala Floods** | 161 | - | 3 | - | - | 164 |
| **Total** | **214** | **74** | **4** | **-** | **-** | **292** |

# Fresh Slippages/Advance Ratios

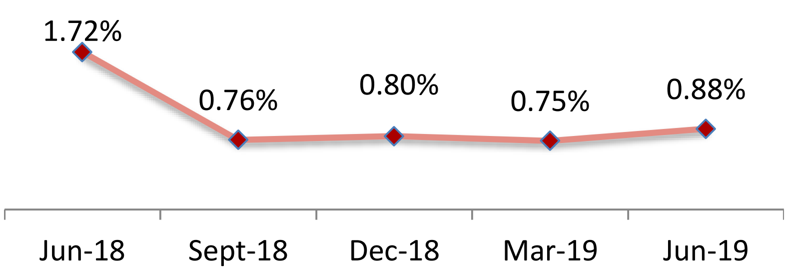
## Retail Slippage



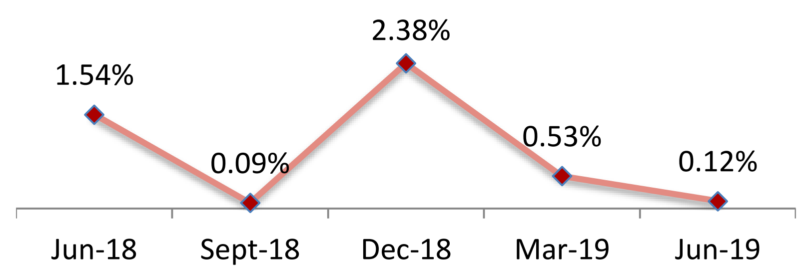

## Agriculture Slippage



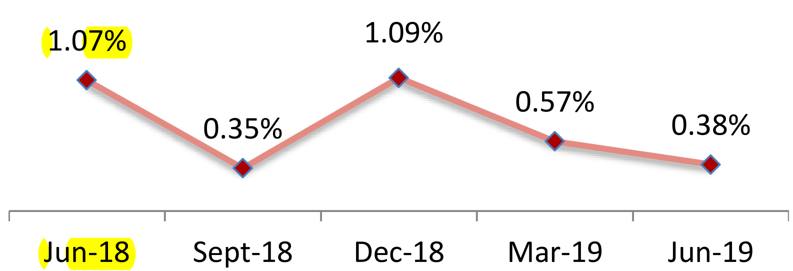

## MSME Slippage




## Corporate Slippage



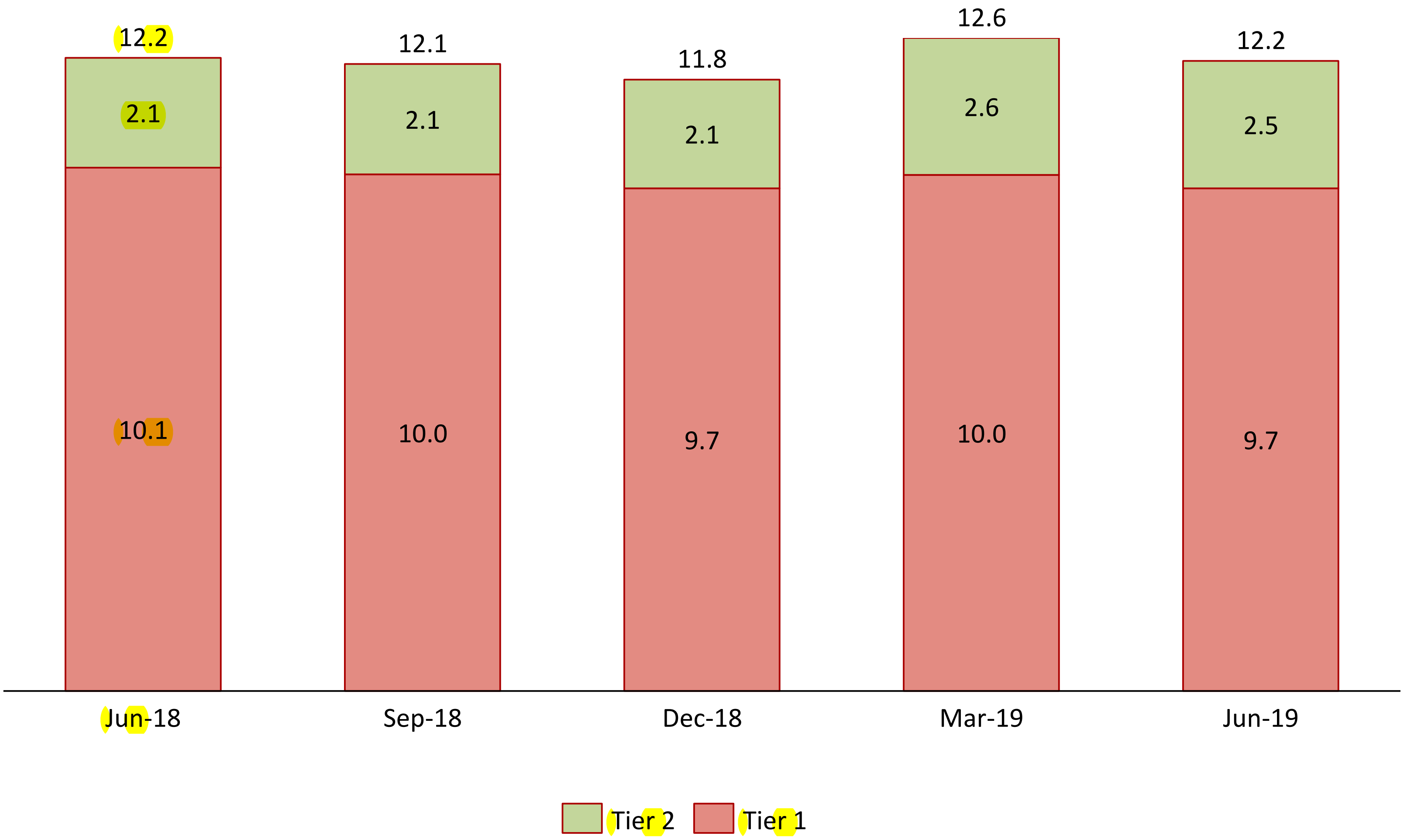

## Overall Slippage



# Capital Composition

BASEL III

In %



# Profit & Loss Overview - Q1 FY20

| Rs Cr | Q1 FY20 | Q1 FY19 | Y-o-Y (%) | Q4 FY19 | Q-o-Q (%) |
|---|---|---|---|---|---|
| Net Interest Income | 536 | 494 | 8% | 499 | 7% |
| Other Income | 182 | 146 | 25% | 236 | -23% |
| **Total Income** | **718** | **640** | **12%** | **735** | **-2%** |
| Operating Expenses | 400 | 371 | 8% | 407 | -2% |
| Operating Profit | 318 | 270 | 18% | 328 | -3% |
| Provisions (Ex-Tax) & Contingencies | 205 | 232 | -11% | 219 | -6% |
| **Profit Before Tax** | **113** | **38** | **196%** | **108** | **4%** |
| Provision for Tax | 39 | 15 | 161% | 38 | 4% |
| **Profit After Tax** | **73** | **23** | **218%** | **71** | **4%** |

# Balance Sheet Overview - Q1 FY20

| Rs Cr | Q1 FY 20 | Q1 FY 19 | Y-o-Y (%) | Q4 FY 19 | Q-o-Q (%) |
|---|---|---|---|---|---|
| **Capital & Liabilities** | **93,804** | **83,328** | **12.6%** | **92,279** | **1.7%** |
| Capital | 181 | 181 | 0.0% | 181 | 0.0% |
| Reserves and Surplus | 5,325 | 5,085 | 4.7% | 5,154 | 3.3% |
| Deposits | 81,723 | 72,488 | 12.7% | 80,420 | 1.6% |
| Borrowings | 5,003 | 4,277 | 17.0% | 4,903 | 2.0% |
| Other Liabilities & Provisions | 1,572 | 1,297 | 21.2% | 1,621 | -3.0% |
| **Assets** | **93,804** | **83,328** | **12.6%** | **92,279** | **1.7%** |
| Cash & Balances with RBI | 3,607 | 3,397 | 6.2% | 3,662 | -1.5% |
| Balances with Banks | 1,357 | 353 | 284.3% | 1,161 | 16.9% |
| Investments | 20,249 | 18,457 | 9.7% | 19,081 | 6.1% |
| Advances | 62,658 | 55,444 | 13.0% | 62,694 | -0.1% |
| Fixed Assets | 790 | 679 | 16.4% | 709 | 11.5% |
| Other Assets | 5,143 | 4,998 | 2.9% | 4,973 | 3.4% |
| **Business (Advances + Deposits)** | **144,381** | **127,932** | **12.9%** | **144,056** | **0.2%** |
| Current Accounts | 3,449 | 2,946 | 17.1% | 3,332 | 3.5% |
| Savings Accounts | 16,269 | 14,937 | 8.9% | 16,135 | 0.8% |
| CASA Ratio | 24.1% | 24.7% | - | 24.2% | - |

# Key Metrics - Quarterly

| Particulars | FY18 | | | | FY19 | | | | FY20 |
|---|---|---|---|---|---|---|---|---|---|
| | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | Q1 |
| Net Interest Margin (NIM) | 2.80% | 2.95% | 2.88% | 2.73% | 2.60% | 2.61% | 2.66% | 2.46% | 2.53% |
| CRAR Basel III | 12.1% | 11.7% | 12.5% | 12.7% | 12.2% | 12.1% | 11.8% | 12.6% | 12.2% |
| RoAA (Annualized) | 0.6% | 0.02% | 0.6% | 0.6% | 0.1% | 0.3% | 0.4% | 0.3% | 0.3% |
| Provision Coverage | 44.6% | 44.1% | 49.4% | 41.2% | 39.1% | 41.9% | 41.2% | 42.5% | 45.1% |
| CASA | 25.2% | 24.6% | 24.9% | 23.8% | 24.7% | 24.5% | 24.3% | 24.2% | 24.1% |
| Gross NPA | 3.61% | 3.57% | 3.40% | 3.59% | 4.54% | 4.61% | 4.88% | 4.92% | 4.96% |
| Net NPA | 2.54% | 2.57% | 2.35% | 2.60% | 3.27% | 3.16% | 3.54% | 3.45% | 3.41% |
| Book Value per Share (Rs.) | 27.7 | 27.6 | 28.4 | 29.0 | 29.1 | 29.0 | 29.5 | 29.5 | 30.4 |
| EPS (Rs.) (Annualized) | 2.3 | 0.1 | 2.5 | 2.6 | 0.5 | 1.5 | 1.8 | 1.6 | 1.6 |
| Branches (incl. ECs) | | | | | | | | | |
| - Kerala | 493 | 494 | 494 | 496 | 496 | 496 | 494 | 503 | 503 |
| - South India (Ex-Kerala) | 259 | 260 | 261 | 264 | 266 | 266 | 266 | 270 | 270 |
| - Rest of India | 149 | 149 | 149 | 149 | 149 | 150 | 150 | 150 | 150 |
| **Total Branches** | **901** | **903** | **904** | **909** | **911** | **912** | **910** | **923** | **923** |

Next Generation Bank

# Present across Customer Touch Points

## Traditional & Alternate Channels

**SIB Mirror +**

**Mobile Banking**

**ATMs**

1,400 ATMs across India


**Branches**

870 Branches & 53 Extension Counters

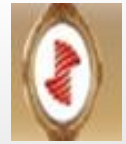
**SIBerNeT**

**Internet Banking**

**SIB PoS**

**Point of Sale**

# Technology Initiatives

Mirror + is an all in one stop for your mobile banking needs, with additional features as IMPS (24/7) fund transfer, NEFT fund transfers, and full access to account information, and much more

SIBerNet is a suite of comprehensive internet banking services positioning SIB as a technology-driven bank offering superior services to retail customers with added security like OTP, FRM Solution.

Retail branches now interconnected with single-window service and providing real-time online, real-time transactions to customers.
Instant account opening facility through Quick Account Opening, TAB Account Opening supported by e-KYC.

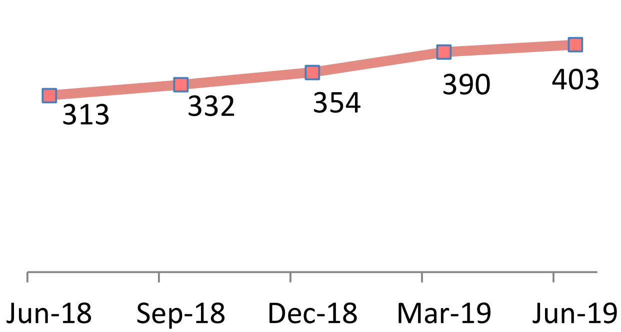
SIB offers Visa, MasterCard, and RuPay debit cards with online access to users for secure domestic and international transactions


Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools

# Personal Banking: Technology Banking

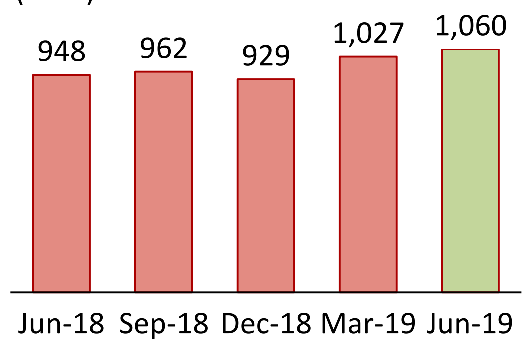
## Active Internet Users

(000s)



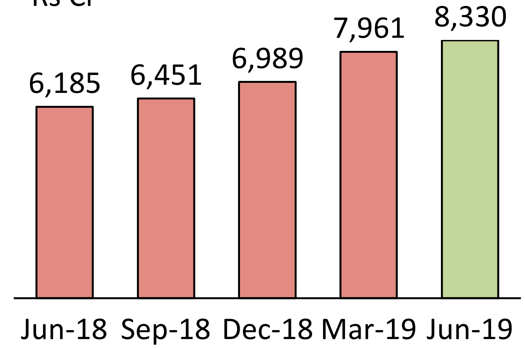

## Internet Transaction Volume

(000s)



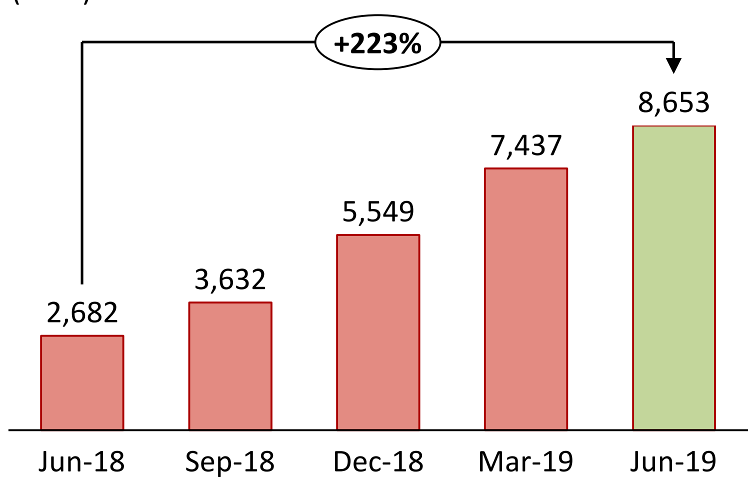

## Internet Transaction Value

Rs Cr



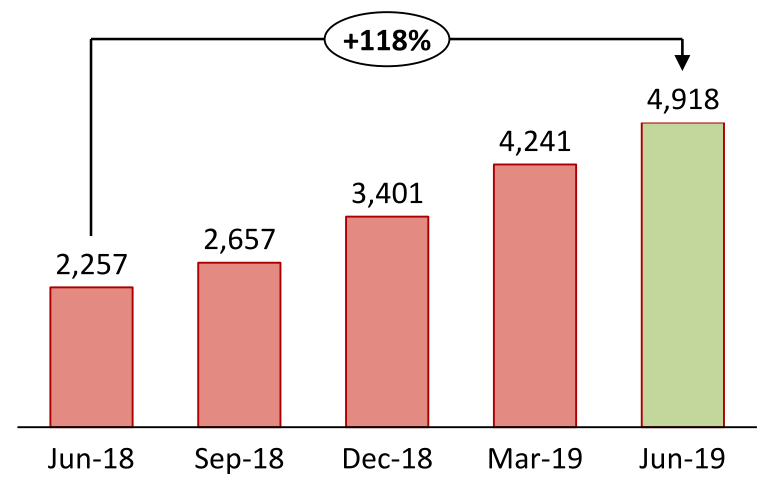

## Mobile Transaction Volume

(000s)



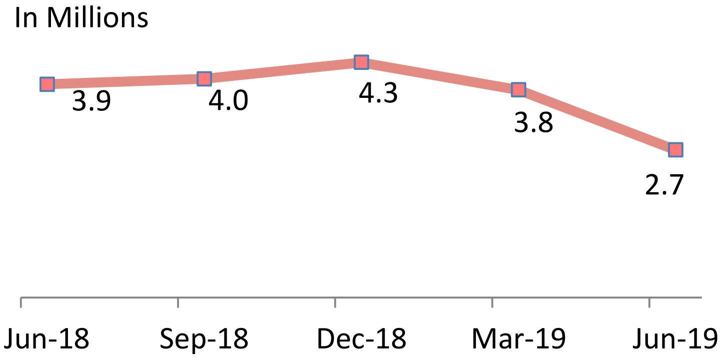

## Mobile Transaction Value

Rs Cr

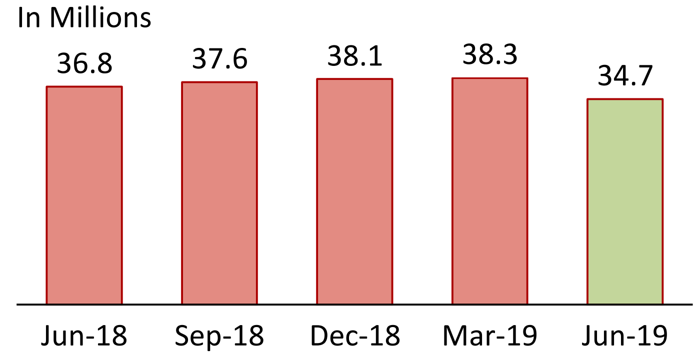


# Personal Banking: Debit Cards

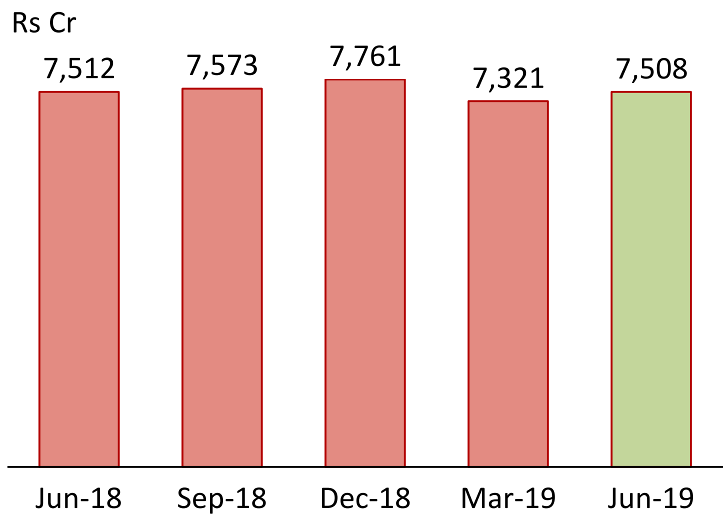
## No of Active Debit Cards




## Debit Card Transaction Volumes




## Debit Card Transaction Value



# *About Us*

# Leadership Team

## Mr. V G Mathew, MD & CEO

- Post Graduate in Physics and CALLB with over 40 years of experience
- Joined SIB in January, 2014 as Executive Vice President and **appointed as MD & CEO in October, 2014**
- Significant experience in Retail & Corporate Credit, Technology and Risk Management
- Joined SBI as a probationary officer in the Ahmadabad Circle in 1978 and was Chief General Manager before joining SIB
- The major assignments handled by Mr. Mathew in SBI are
  - Dy. General Manager (IT Networking Project)
  - Dy. General Manager and Branch Head, (Overseas Branch, Bangalore)
  - General Manager, (Corporate Accounts Group-Mumbai Branch)
  - Chief General Manager (Risk Management)
  - Chief General Manager (Corporate Accounts Group)
- He has served on various committees at Corporate Center of SBI such as Wholesale Banking Credit Committee, Investment Committee, Corporate Centre Credit Committee and was a Director on the Board of SBI Macquarie Infrastructure Trustee (P) Limited

# Leadership Team

## Mr. Thomas Joseph K, EVP (Operations)

- Bachelors Degree in Engineering and Diploma in Management & CAIIB
- He is associated with SIB since 1984 and heads Departments such as Risk Management, Technology, Marketing, Corporate Financial Management, Human Resource and Inspection & Vigilance
- He was Head of Credit handling a portfolio of Rs.40,000 crores and was instrumental in the execution of the Retail Strategy of the Bank which saw significant growth in the MSME & Agriculture Sectors

## Mr. G Sivakumar, EVP (Credit)

- Postgraduate in Chemistry and holds Masters Degree in Business Administration & CAIIB
- He heads Credit and Legal Departments
- He has over 35 Years of Experience in Domestic and International Banking in India and Abroad
- Before joining SIB, he was the General Manager and Head of Private Equity Vertical in State Bank of India where he was responsible for Private Equity and Venture Capital Investments made by the Bank
- He was also a nominee director on the Board of Directors of four companies and Investment Committee of more than ten Alternative Investment Funds

## Mr. K N Reghunathan, EVP (Treasury)

- Commerce Graduate & CAIIB
- He is responsible for Treasury Operations of the Bank along with International Banking Division
- Before joining SIB, he was associated with Union Bank of India and was General Manager of Treasury and International Banking Division.
- He was the Bank’s nominee on the Board of FIMMDA and SBI Global Factors and Member of the Advisory Committee of Metropolitan Stock Exchange of India, IDFC Investment Fund, TATA Growth Fund, TATA Innovative Fund, India Advantage Fund I & II

# Management Team

**Mr. Benoy Varghese (Country Head - Wholesale Banking)**

- Bachelors Degree in Arts & Masters Degree in Business Administration and CAIIB

**Mr. Raphael T.J., Chief General Manager (Chief Information Officer)**

- Bachelors Degree in Commerce, Masters in EXIM, Diploma in Financial Management and CAIIB

**Mr. John Thomas (Country Head - Business Development)**

- Bachelors Degree in Science, MBA and CAIIB

**Mr. Shelly Joseph, General Manager**

- Masters Degree in Commerce & CAIIB

**Mr. Sanchay Kumar Sinha (Country Head - Retail Banking)**

- Bachelor’s degree in Arts, Post Graduate Certificate in Business Management (XLRI)

**Mr. Chandrasekhar Mukherjee, Chief People Officer**

- Bachelors Degree in Commerce
- Post Graduation Diploma in Personnel Management & Industrial Relation

# Management Team

**Mr. Anto George T, General Manager**
(Head of Inspection & Vigilance Department and Chief of Internal Vigilance)

- Bachelors Degree in Arts & Post Graduate Diploma in Computer Application and MBA in HR Management
- Certification in RDBMS & Oracle 8i and JAIIB

**Mr. Reddy N J, General Manager**

- Masters Degree in Commerce & LLB

**Mrs. Chithra H, Chief Financial Officer**

- Bachelors Degree in Commerce
- Associate member of the Institute of Chartered Accountants of India
- Certified Associate of  the Indian Institute of Banking & Finance

**Mr. Sibi P M, Chief Compliance Officer**

- Bachelor of Technology
- Certified Associate of Indian Institute of Banking & Finance
- FRM and GARP

**Mr. Jimmy Mathew, Company Secretary**

- Bachelors Degree in Commerce, Associate Member of Institute of Company Secretary of India and Institute of Cost & Management Accountants of India. Also a Certified Associate of  the Indian Institute of Banking & Finance

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