Corporate Presentation
MARCH- 2013

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Snapshot

Track record	84 year old franchise; Leading position in Kerala; Expanding fast outside
Growth and Profitability	Last 5 year CAGR: 26% business; PAT CAGR of 27%; RoAA up from 1.09% to 1.17%. Improving asset yield as bank builds fee income streams in addition to interest income
Quality	Steadily improving asset quality; GNPA at 1.36%, NNPA 0.78%
Board and Management	Mr. Amitabha Guha , Non Exec, Chairman (ex-Joint MD of SBI, ex MD -SBT, SBH) Proactive management led by Dr. V. A. Joseph, well supported by 2 Executive Directors, 2CGMs and 6 GMs – 6 GMs life time bankers at the bank
Building for future	Young workforce (avg. age of 36 years) with continuity of management 2 CEOs in the last decade
Stakeholder value	Strong protection of stakeholder interest Stock return of 592% since IPO, and 10.71% since QIP in 2012

Pioneering Initiatives

1929
Established at Thrissur, Kerala

1946
Became 1st Pvt. Sector bank in kerala to become SCB

1963/64
Took over and integrated 12 banks during this period

1992
First Private Sector Bank to open a Currency Chest on behalf of RBI in Kerala

1993
First Private Sector Bank ito start an industrial finance branch

1998
Initial Public Offer (IPO)

2001
Launched Centralised Banking Solution (Finacle) provided by Infosys Technologies Ltd.
Entered into alliances with three exchange houses in the Gulf

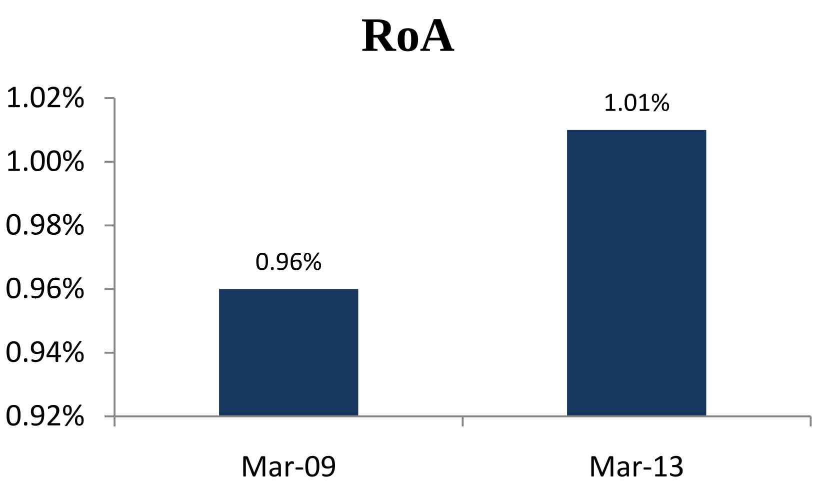
2006
- Signed secondment agreement with Hadi Express Exchange, Dubai for managerial support
- Received the Banking technology Excellence Award from IDRBT

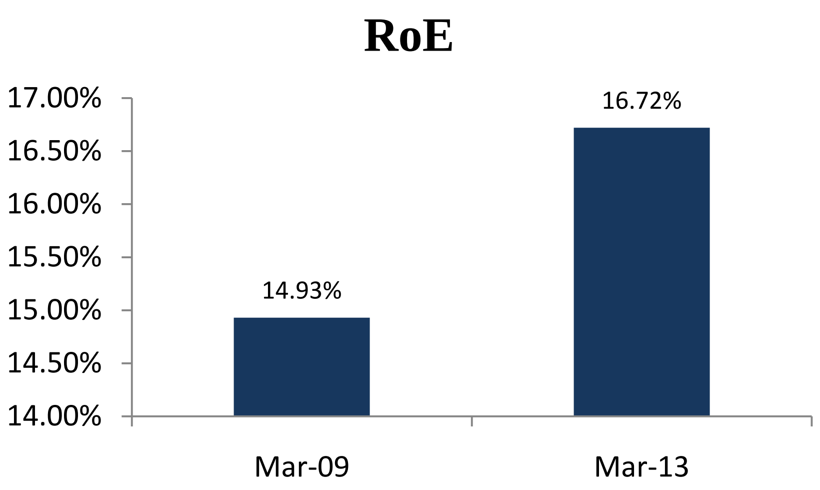
2007
Made a Qualified Institutional Placement Offering.

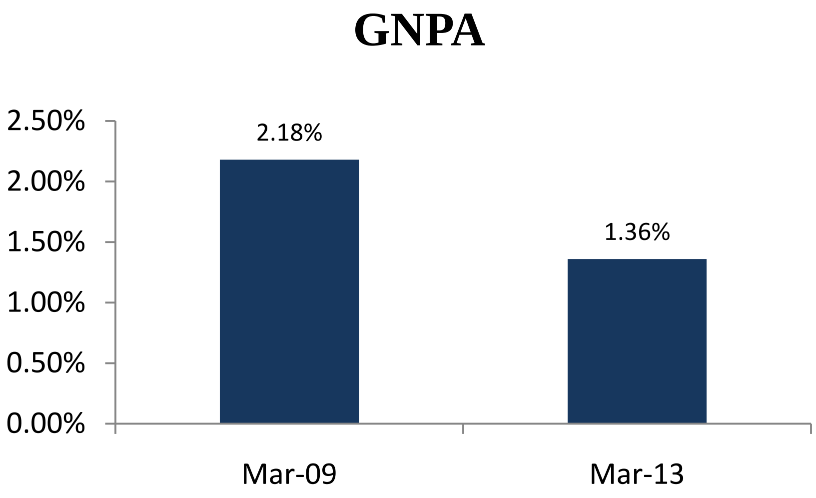
2008
Made a Bonus Issue in the ratio of 1:5

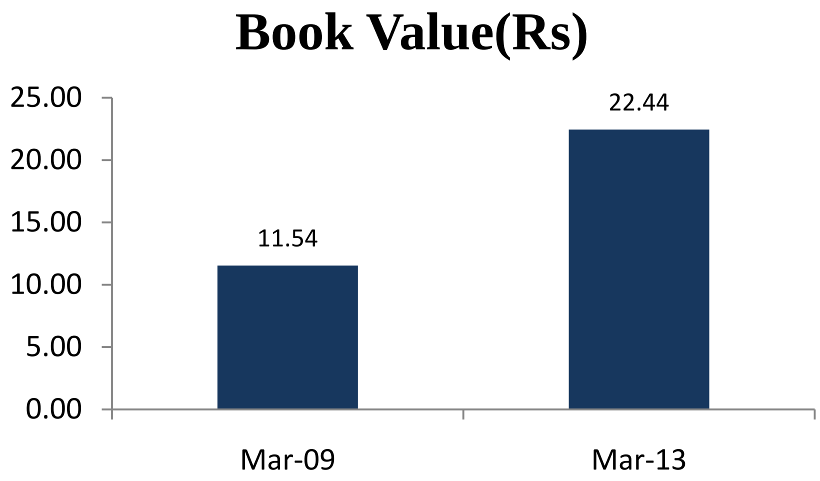
2012
Made a Qualified Institutional Placement Offering.

Transformation since 2009









Strategy

Growth with quality	30% from wholesale banking ; 30% from SME and 40% from retail by FY15 Credit growth rate of 25% till FY15; NIM to be maintained in 3% range Fee income to be 10% NNPA to be under 0.50%
Strong distribution network	50 addition to branches, 100 ATM additions per year Proportion of branches outside Kerala : 1:1 Second largest player in Kerala among private banks
Low cost liabilities and Cost/Income	Priority banking in 80 centres; NRE banking to attract deposits CASA ratio to increase 1% per annum Cost/Income to decline 1% per annum

Management and Board

Strong Management and Board

Strong Management

- Continuity in management - Only 2 CEOs in the last decade
- 2 Executive Directors, 2 CGMs and 6 GMs – 6 GMs life time bankers at the bank
- Employee stakeholders given opportunities to work based on merit and rewarded with ESOPs

Strong Board

- Diverse backgrounds with significant knowledge across sectors
- Tighter underwriting due to Board oversight

Strong HR practices

- Benchmarked HR Practices & Introduced Performance Linked Incentive schemes, ESOS, Annual Performance contest- Awards.
- Forward looking Human Capital Management Strategy
- Average age of the work force is 36 - generous ESOP pool (10%)to motivate employees
- Highly skilled human capital- 51.1% of human capital under age 30 with professional qualification

A well experienced and strong Board

Mr. Amithabha Guha, Non Executive Chairman

He , aged 63,was previously the Dy. MD of SBI, MD of SBH & SBT. He holds master's degree in science from Calcutta University, WB.

Dr. V A Joseph, Managing Director and CEO

He , aged 61, has driven the transformation since 2005 taking the bank from 16,324 cr in 2005 to 76,425 cr in 2013 He holds bachelor's degree in law from Pune University, a master's degree in commerce from Kerala University, a master's degree in personnel management from Pune University He also holds a doctorate in HR from Pune University. He has held the position of GM in Syndicate Bank.

Mr. Jose Alapatt, Non Executive Independent Director

He, aged 64 years, holds a bachelor's degree in science from Calicut University. He is a well known business leader and exporter in Kerala

Mr. Paul Chalissery, Non Executive Independent Director

He, aged 48 years, holds a bachelor's degree in commerce and post graduate diploma in management from MCC, Chennai.

A well experienced and strong Board

Mr. Mathew L Chakola, Non Executive Independent Director
He, aged 48 years, holds a bachelor’s degree in arts from Bangalore University. He is engaged in the business of real estate development and construction.

Dr. N J Kurian, Non Exceutive Independent Director
He, aged 68 years, holds a doctorate and a post graduate degree in economics and also holds a post graduate degree in statistics. He served the Govt of India in various capacities.

Mr. Mohan E Alapatt, Non Executive Independent Director
He, aged 48 years, holds a bachelor’s degree in engineering. He is presently a corporate executive and has 20 years of experience in various industries

Mr. K Thomas Jacob, Non Executive Independent Director
He, aged 59 years, holds a bachelor’s degree in science and is a chartered accountant. He has more than 28 years of experience in the field audit.

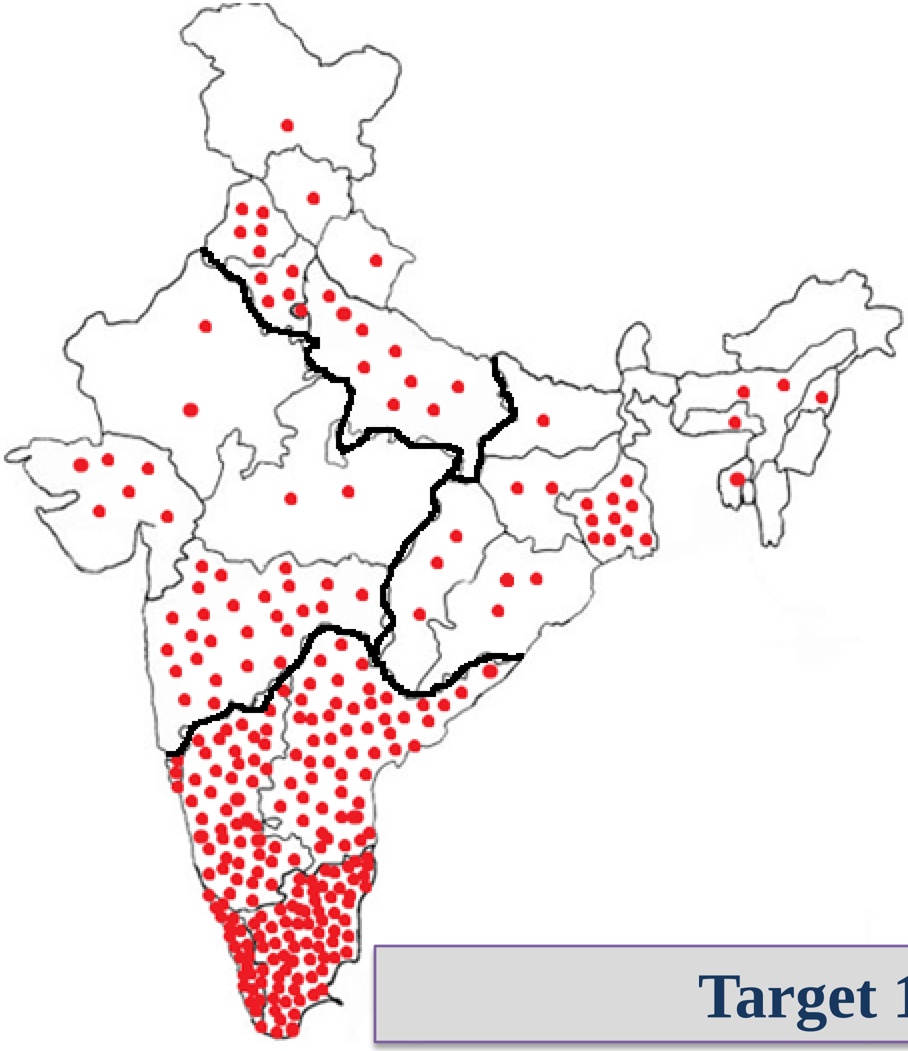
A well experienced and strong Board

Mr. H Suresh Prabhu, Non Executive Director,
He is having 40 years of experience in banking sector. He, aged 62 years, holds a bachelor's degree in law, master's degree in both business administration (finance) and in arts.

Dr. John Joseph, Non Executive Director, Additional Director
He, aged 59 years, holds an MBBS degree and a diploma in Otorhinolaryngology. He is an Industrialist having around 25 years of experience in managing a SSI Unit

Network expansion and products

Branch Network



	No. of Branches
North	46
South	634
East	24
West	46
Total	**750**

Target 1:1 Outside Kerala

RANGE OF PRODUCTS

SIB CARE
AN EXCLUSIVE ANNUITY DEPOSIT SCHEME WITH MONTHLY RETURN.

SIB PURE GOLD

Mahila
SAVINGS BANK & RECURRING DEPOSIT ACCOUNTS

Youth PLUS
An exclusive SB Account for youth

Sibernet
INTERNET BANKING

SOUTH INDIAN Bank
Experience Next Generation Banking

SIB HOME LOANS
Hassle free home loans

Portfolio Investment Scheme (PIS) for NRIs

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

SIB FLASH
Real-time Credits
(In association with UAE XCHANGE)

Premium SMART account

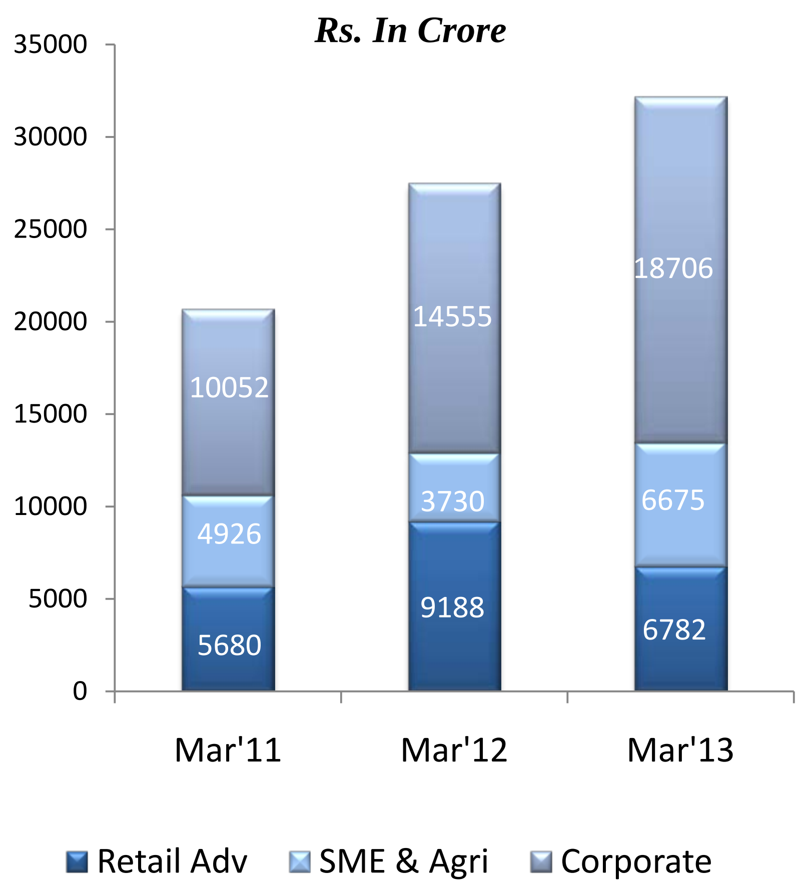
SIB Express Transfer
Instant Online Credit to SB Accounts

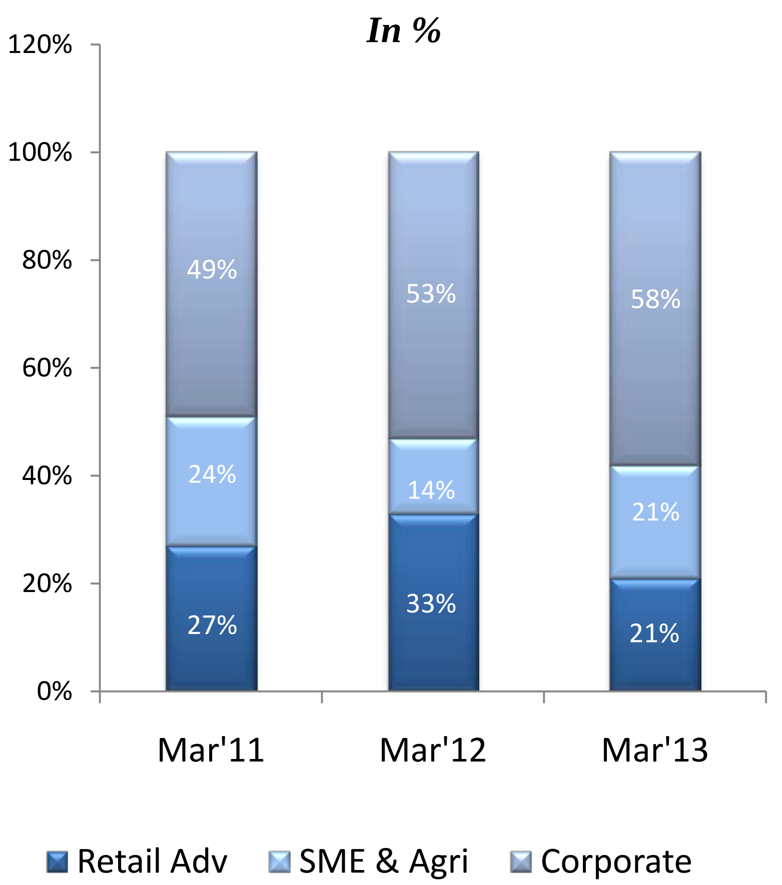
SIB Recurring Deposit Scheme (NRE)

Mutual Fund

SIB Travel Card

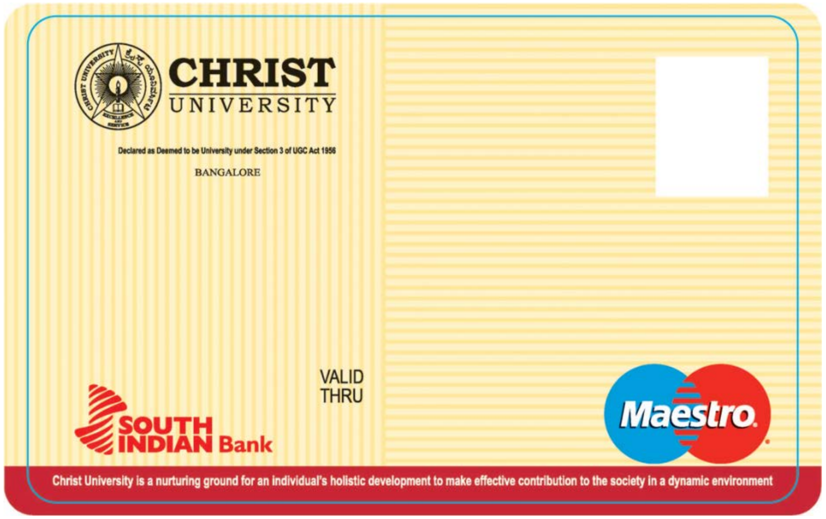
Composition of Loan Book

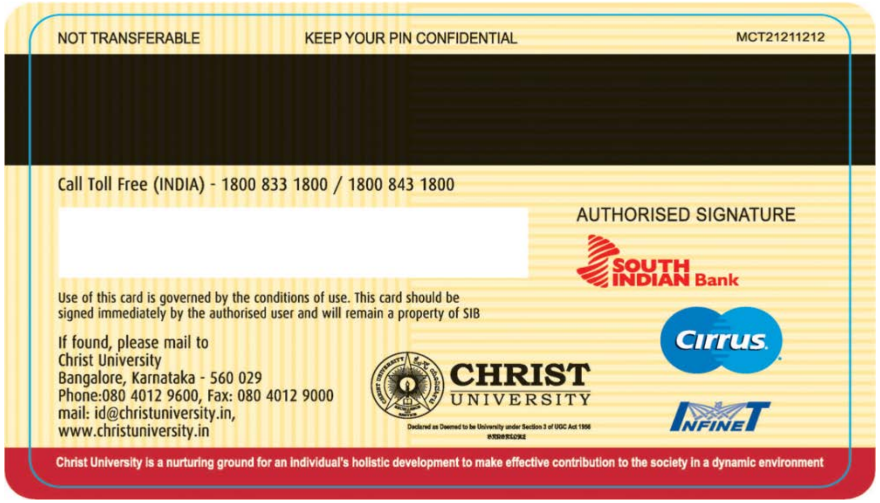




Retail Advance - exposure less than Rs. 5 Crore

Efficient Service Leveraging On Technology





Project SIBERTECH- 100% Core Banking Solution (CBS) using FINACLE from Infosys.

A host of hi-tech products- International debit & credit cards, high speed & secure Internet & Mobile Banking for retail & corporate clients.

Online Value added services - Stock trading, ticket booking, mobile recharges, shopping, Utility payments, offerings.

Successfully launched Smart card at Christ University, Bangalore which works as Access card, Identity card, ATM card and card for payment of fees in Christ College for around 10000 students.

Drivers for improvement

Strategic tie-ups to drive fee income growth

Life Insurance with LIC

General Insurance with Bajaj Allianz

Mutual funds –All the leading AMCs in India

Sri Lanka's Hatton National Bank (HNB)

- Improve the remittance flow to India and Sri Lanka

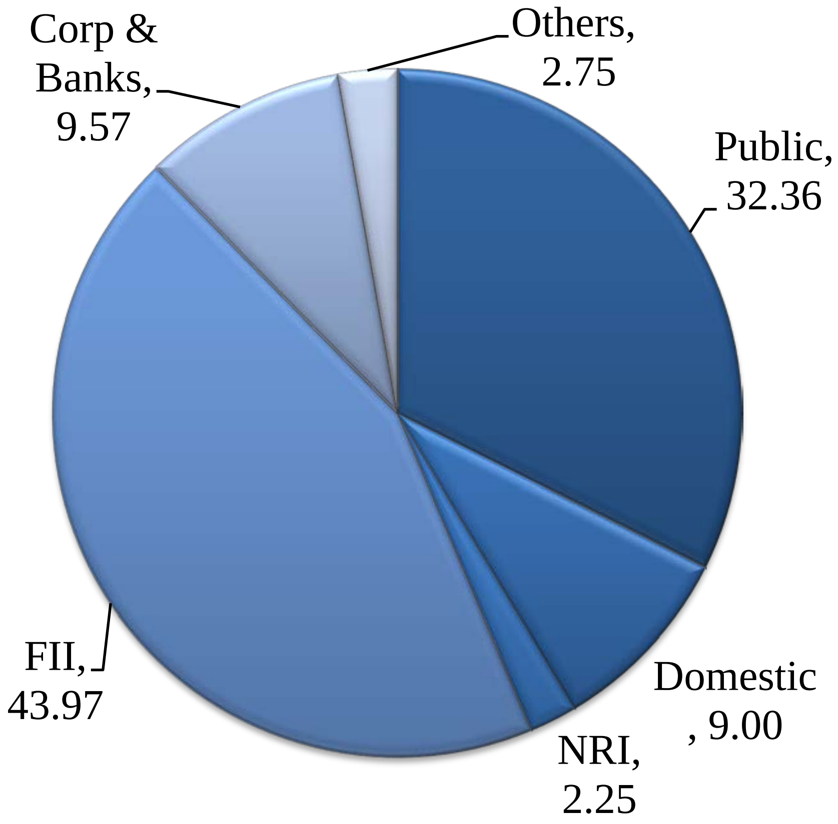
More than 30 exchange houses & banks in middle east

- Facilitating fast remittances for more than 2lakh NRI customers, mostly from Gulf countries

Providing managerial support to overseas exchange house - HADI exchange house

Shareholding

Marquee Investor List



Major Institutional Shareholders

INDIA CAPITAL FUND LIMITED	**5.9%**
IFCI LTD	**4.98%**
FIRST CARLYLE VENTURES MAURITIUS	**4.97%**
ARGONAUT VENTURES	**4.24%**
IIFL INC A/C MULTIPLES PRIVATE EQUITY FII I	**4.05%**
LIFE INSURANCE CORPORATION OF INDIA	**3.69%**

Strong Institutional Ownership

Recognitions

TECHNOLOGY EXCELLENCE AWARD 2011-12 FROM IDRBT

BUSINESSWORLD INDIA's BEST BANK 2010 AWARD to SOUTH INDIAN BANK

SOUTH INDIAN BANK BAGS TWO PRESTIGIOUS D&B BANK AWARDS

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