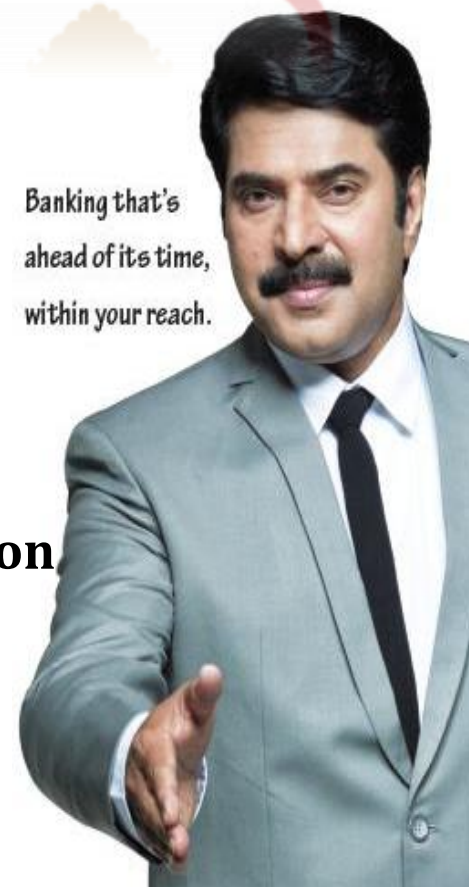




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Investor Presentation May - 2017



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Q4 FY17 Highlights



Business Strategy



Performance Matrix



Next Generation Bank



An Inflection Point



About Us



Q4 FY17 Highlights



Augmented Capital via Rights Issue

Issue Size

Offered 450,709,302 Equity
Shares in the ratio of 1:3

Use of Funds

Support business expansion and
meet future capital
requirements

Price

At a fixed price of Rs.14/- per
share (Premium of Rs.13/- on
a FV of Re.1/-)

Share Capital

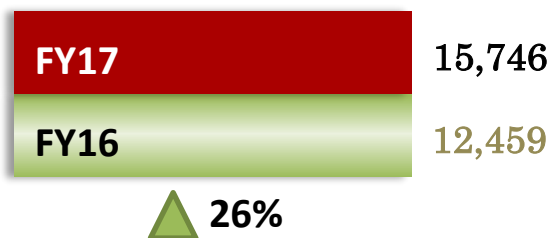
Pre allotment –1,35,21,27,907
Post allotment –1,80,28,35,959

Rights Issue over subscribed 1.84x

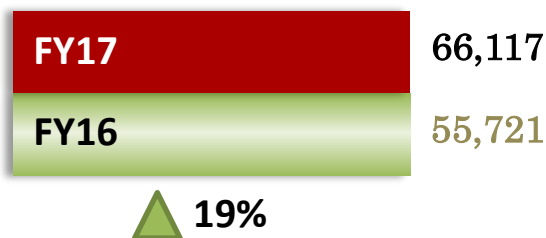
Key Performance Highlights- FY17

Rs Crs

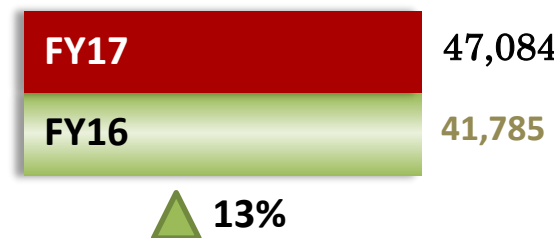
CASA



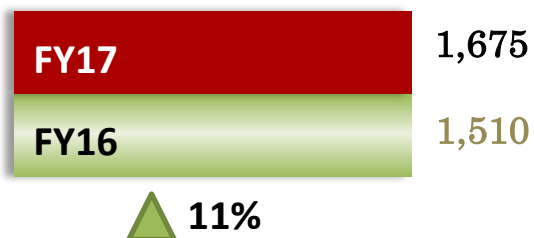
Deposits



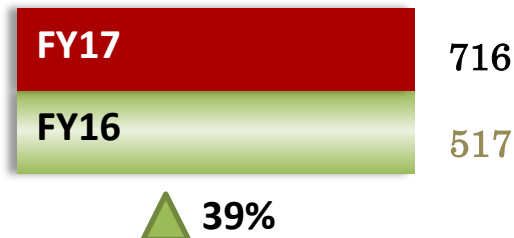
Advances



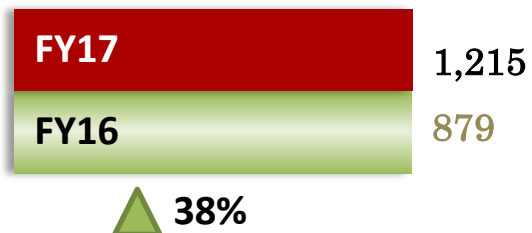
Net Interest Income



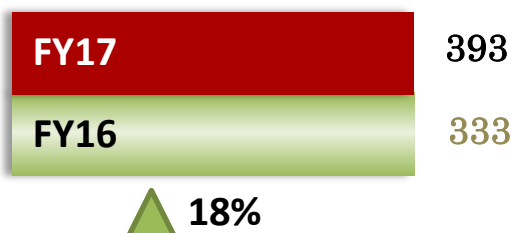
Other Income



PPOP



PAT



Recent Updates



- South Indian Bank has entered into an agreement with Flyworld Money Exchange to facilitate remittances by Indian expatriates in Australia
- Through this tie-up, NRIs in Australia could enjoy quick and cost-effective remittances to India using the SIB Express facility
- SIB has a correspondent banking arrangement with National Australia Bank for remittances to India
- SIB marks the first remittance arrangement with an exchange house in Australia



- South Indian Bank has introduced Aadhar-based payment in its UPI mobile application- SIB M-Pay
- With the latest addition in SIB M-Pay, the fund transfers can be done by just entering the Aadhar number of the beneficiary and the amount would be directly credited
- It is a major step in offering simple and efficient payment methods, as the country moves towards a 'Cashless Society'

Representative Office in Dubai, UAE

RBI Approval Received for
opening Representative
Office in Dubai, UAE

01

03

02

Representative office will
boost NRI Banking efforts
for the Bank and expand
NRI Customer base

Representative office is in
addition to extensive
arrangements with leading
exchange houses



Business Strategy



Our Strategy...



Expand Retail Business

- Focus on retail loan products
- Efficient branches for faster processing of loans
- 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
- Centralized processes allowing branches to focus on garnering low cost funds

Enhance Asset Quality

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

Improve share of other Income

- Focus on increasing banking services for SME, Retail, NRI
- Enhance treasury capabilities & increase branch strength
- Expand PoS & ATM Network
- Leveraging technology to introduce modern & new-age banking products

...Performance in Line with Strategy

Expand Retail, SME &
Agriculture Business

Rs. 27,862 Crs

(**INCREASE**
15% YoY)

Strengthen SME Base

Rs. 10,984 Crs

(**INCREASE**
12% YoY)

Improve CASA

Rs. 15,746 Crs

(**INCREASE**
26% YoY)

Enhance Asset Quality
(Restructured Book)

Rs. 571 Crs

(**DECREASE**
59% YoY)

Improve share of other
Income

Rs. 716 Crs

(**INCREASE**
38% 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

Centralized
Marketing &
Processing
Centre (Kochi)



Loan Processing

- Enhanced risk management
- KYC compliance and fraud prevention tools

02

Retail Hub

- Home Loan
- Auto Loan
- MSME Loan
- LAP



Retail Business

- Penetrate further in the existing set of Customers
- Faster Sanctions

03

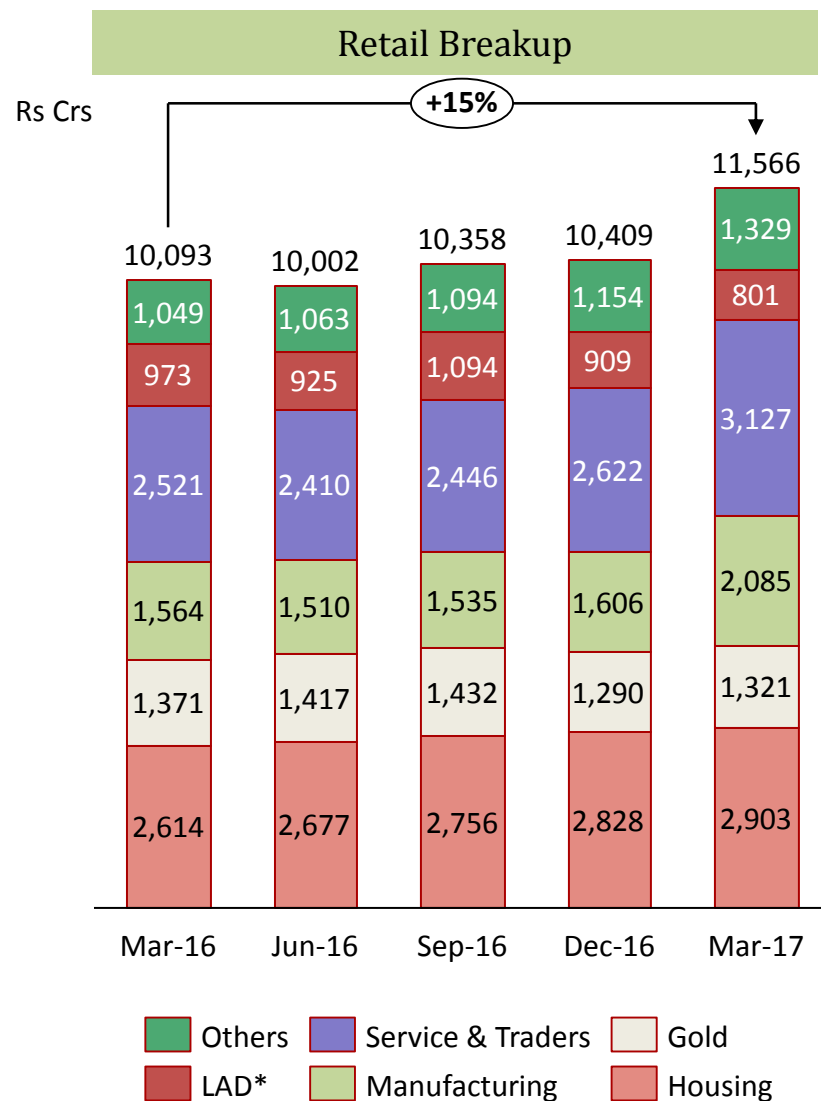
Cluster
Branches



Branch Profitability

- Focus on particular geographies and open additional branches
- Improve Branch Profitability

...by focus on Housing Loans in Retail



Housing: Key Initiatives

- Retail hub in Kochi 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

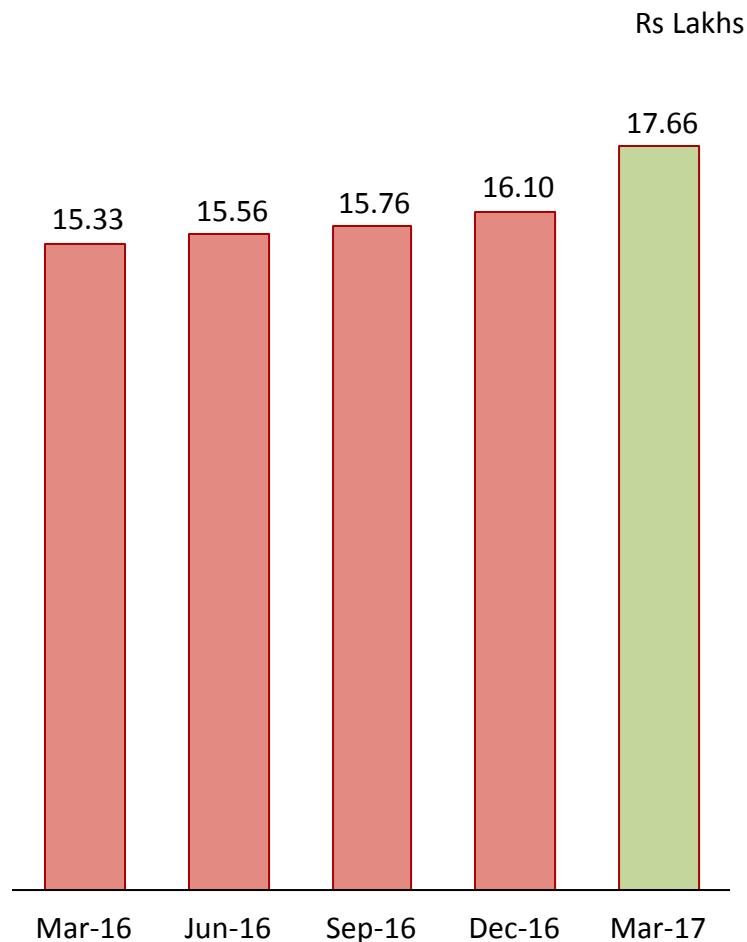
Jan to Mar 2017

- Housing Loans Sanctioned : 990 Nos.
- Amount of Housing Loans Sanctioned – 195 Crs

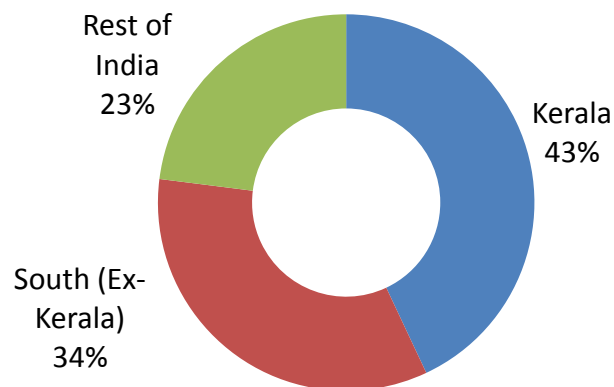
*LAD = Loan against deposits

...becoming a Banker of Choice to SMEs

Average SME Loan / Account



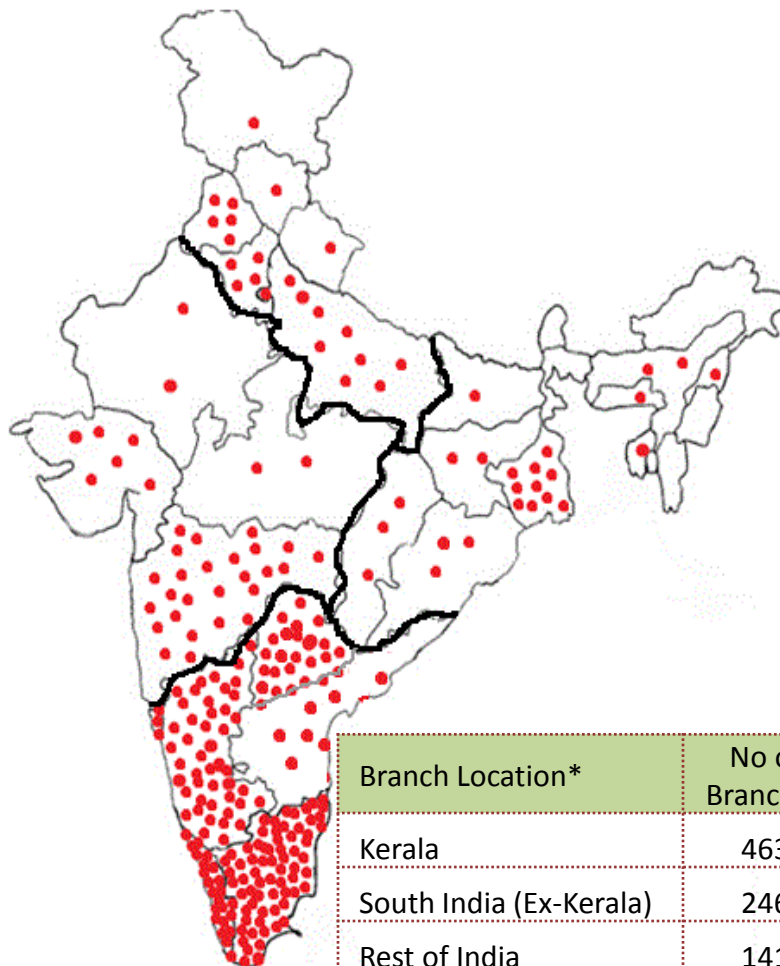
Loan Book by Geography – Q4 FY17



SME Highlights

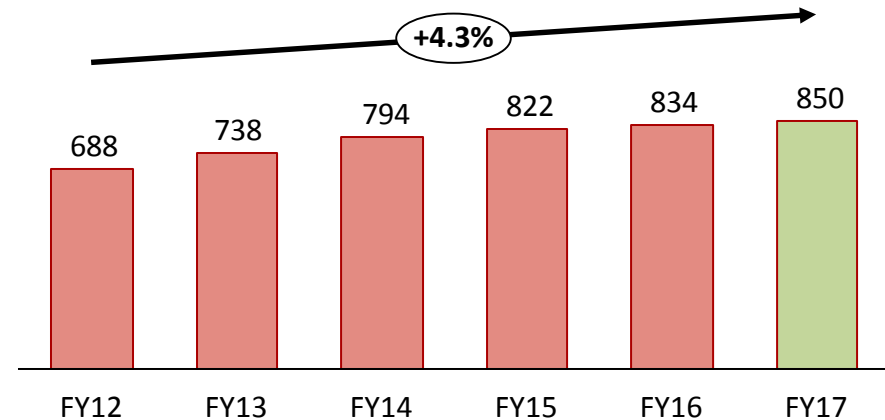
- Dedicated DGM appointed to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well – liabilities, vehicle finance, etc.
- Ongoing training (in-house as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

...with the help of our Branch Network

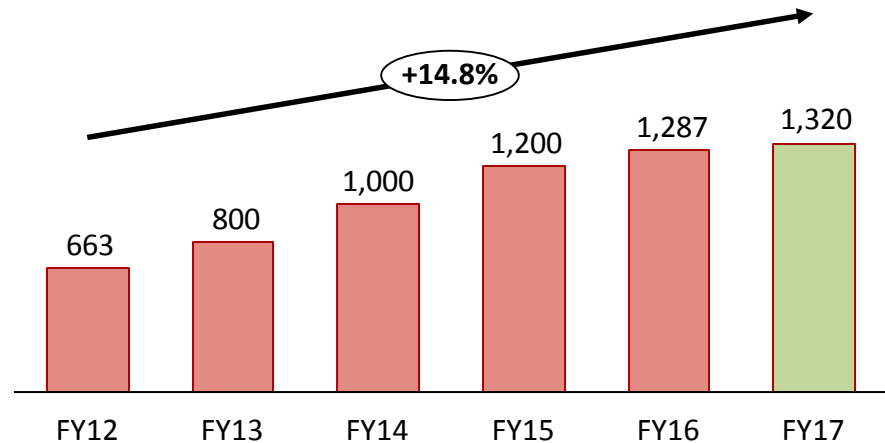


Branch Location*	No of Branches
Kerala	463
South India (Ex-Kerala)	246
Rest of India	141
Total	850

Total Branch Network



Total ATM Network

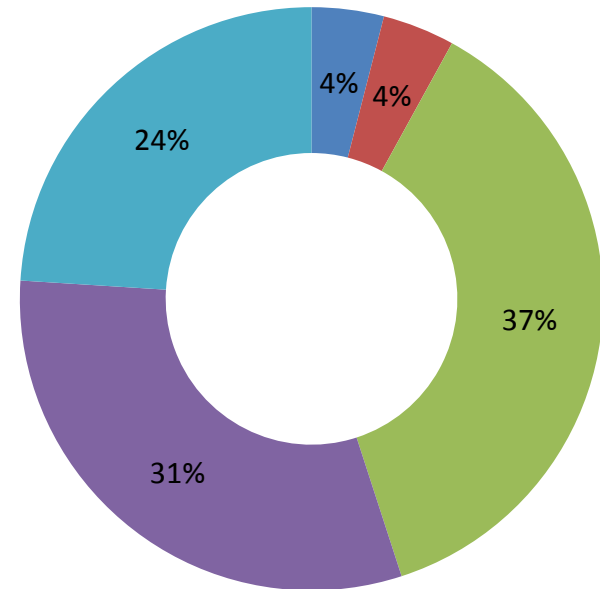
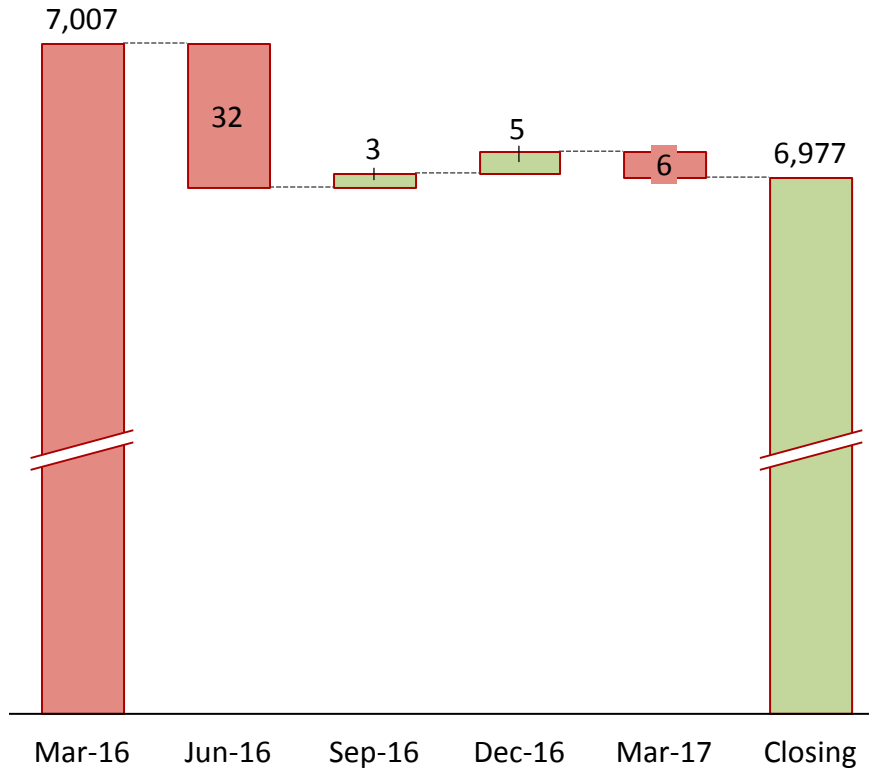


*Map for illustration purpose only

... and our Experienced Employees

Employee Addition

Total Employees: 6,977*



■ < 1 Year ■ 1-2 Years ■ 2-5 Years
■ 5-10 Years ■ > 10 Years

*Employees include full-time officers and clerks.

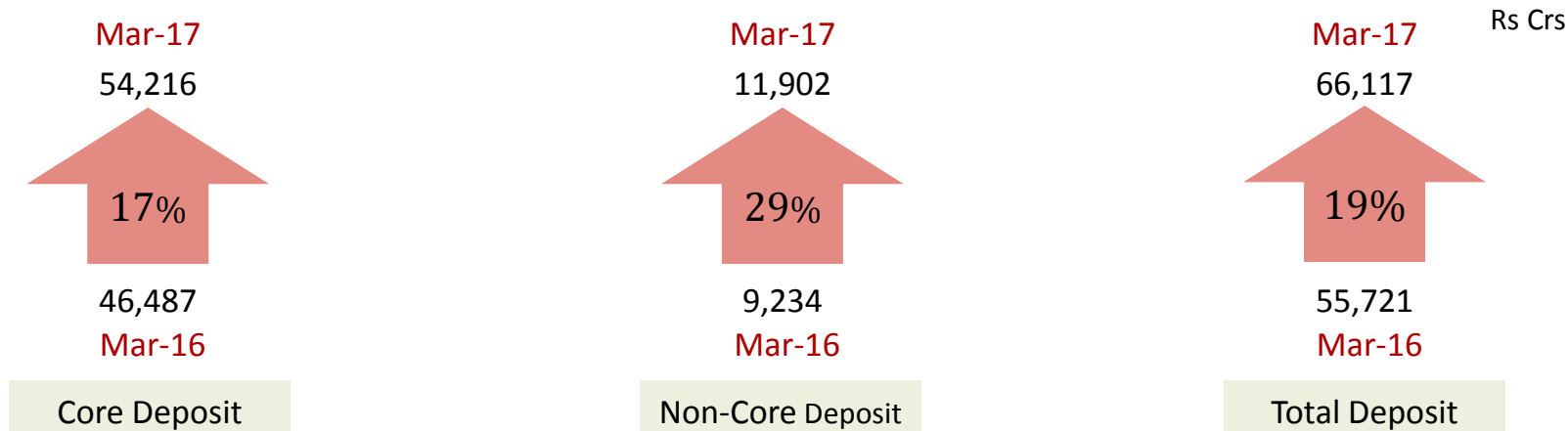


Performance Matrix

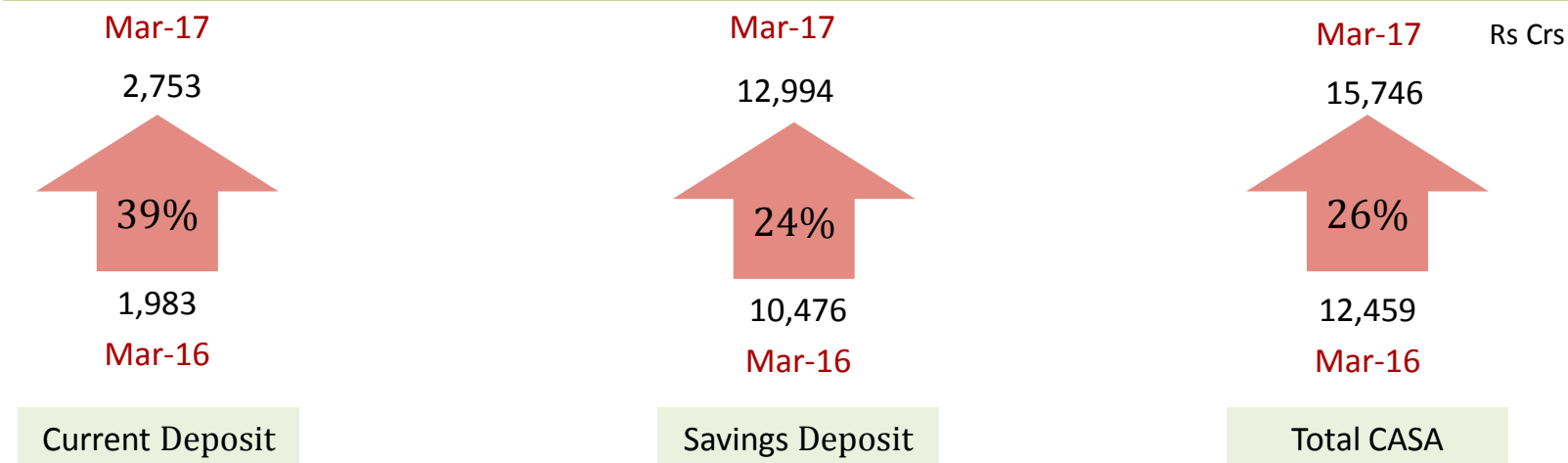


Strong Deposit Franchise

Core & Non-Core Deposits



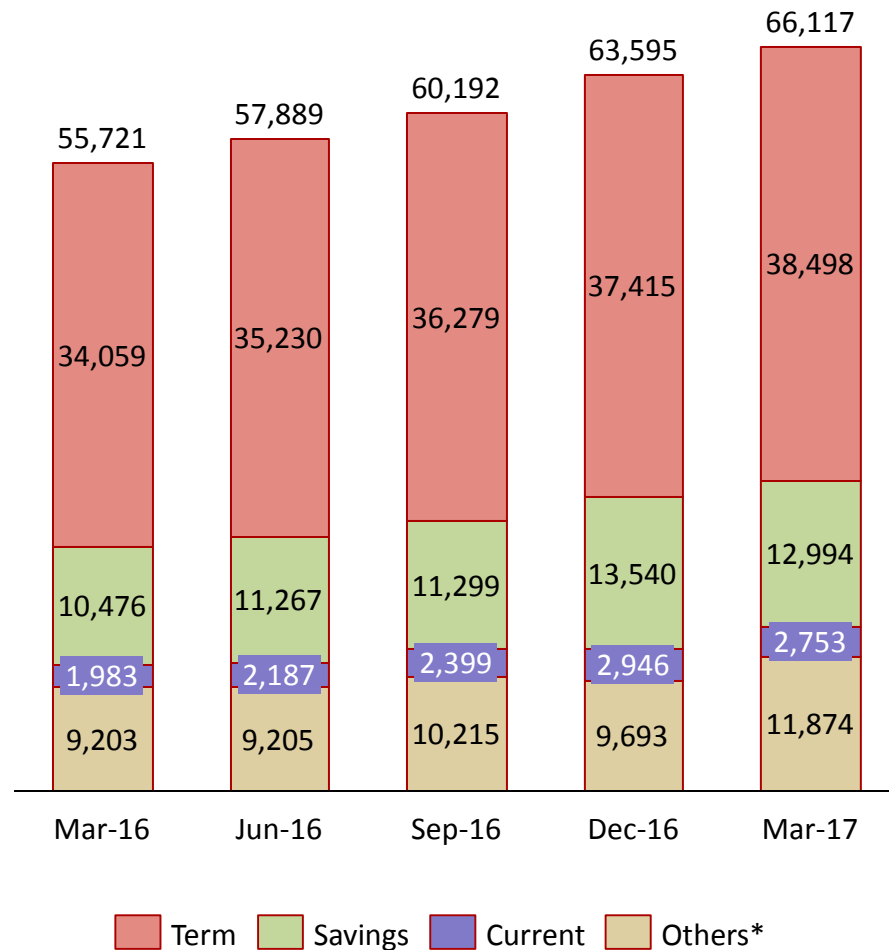
CASA Deposits



Core Deposits Growing...

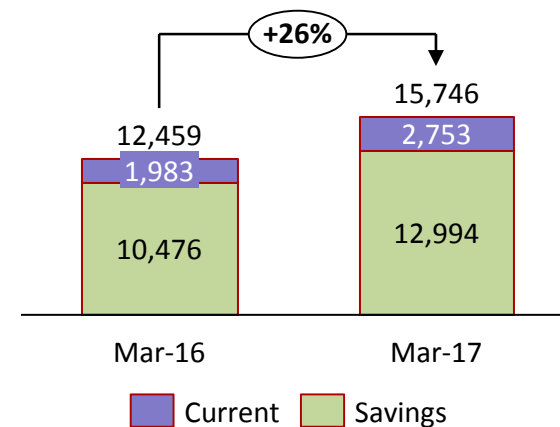
Breakup of Deposits

Rs Crs



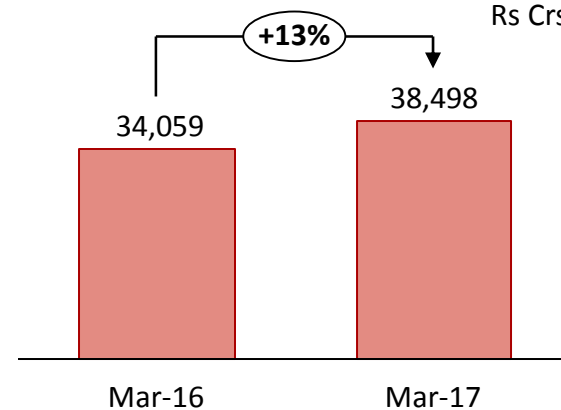
CASA Deposit

Rs Crs



Term Deposits

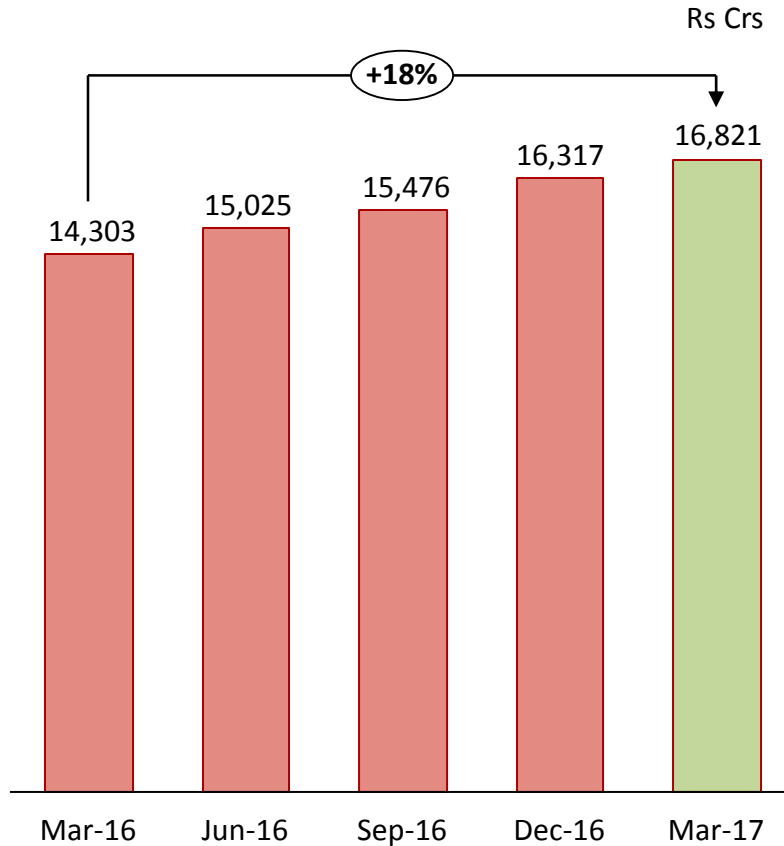
Rs Crs



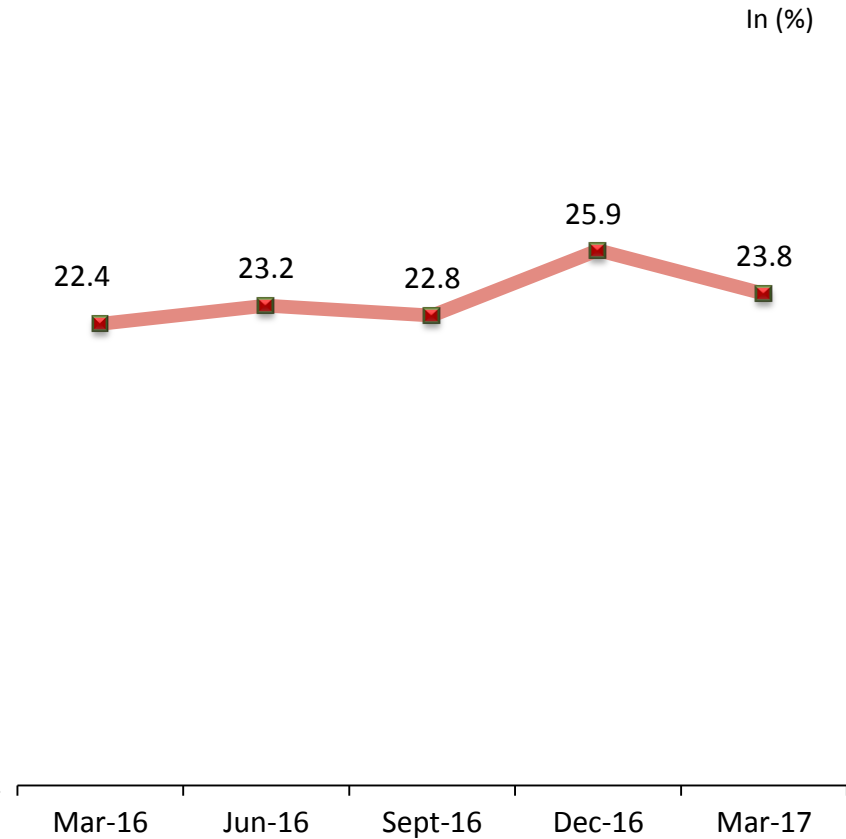
*Others includes: Bulk, Certificates of Deposits

NRI Deposits Growing...

NRI Deposits

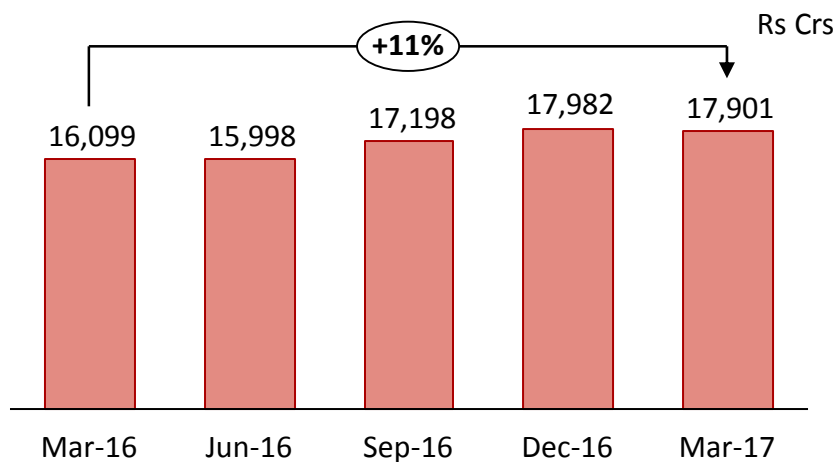


CASA

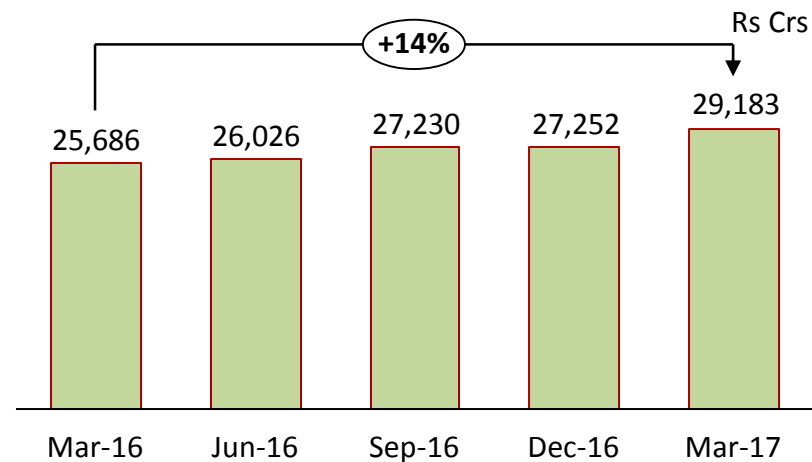


Composition of Loan Book

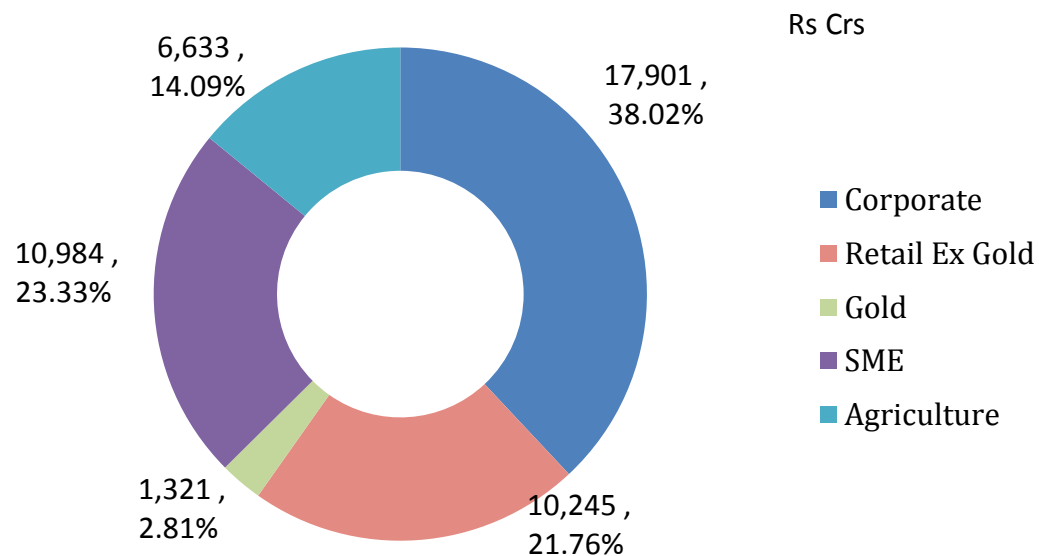
Corporate Advances (Above Rs 25 Crs)



Retail Advances

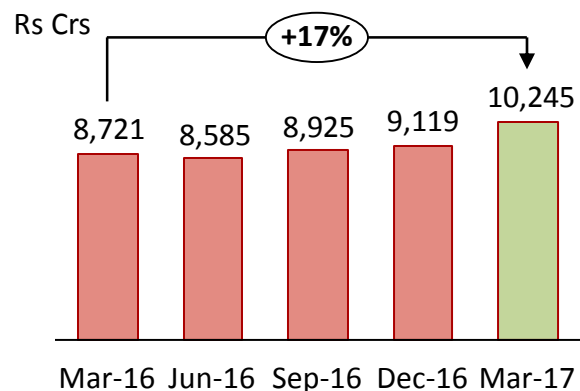


Segment wise Break Up of Total Loan Book

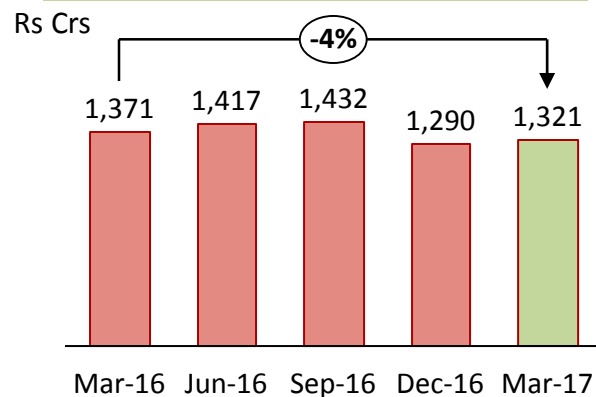


Key Focus : Retail, SME & Agriculture

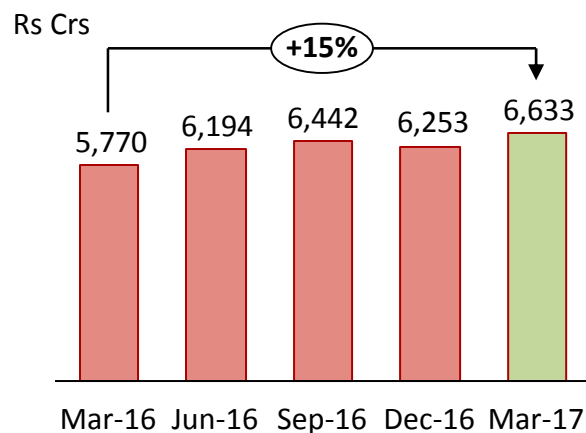
Retail excluding Gold



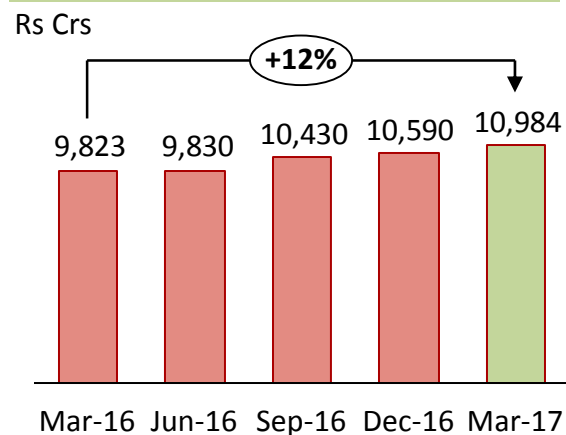
Gold (Average LTV – 65%)



Agriculture



SME

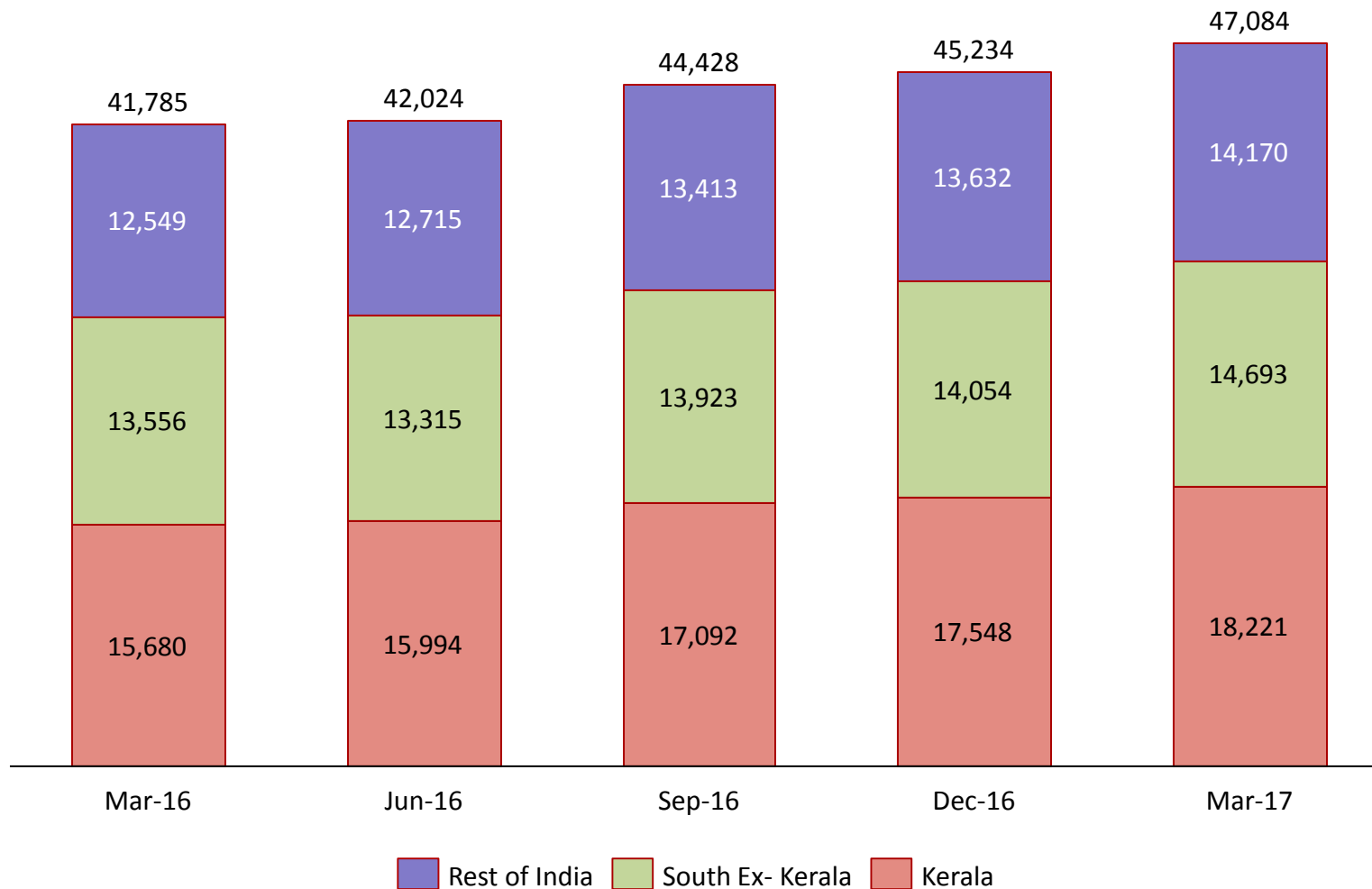


Retail Loans (Excl. Gold), Agriculture & SME has grown by 15%

~17% of the Agriculture & SME Loans are backed by Additional Security by way of GOLD

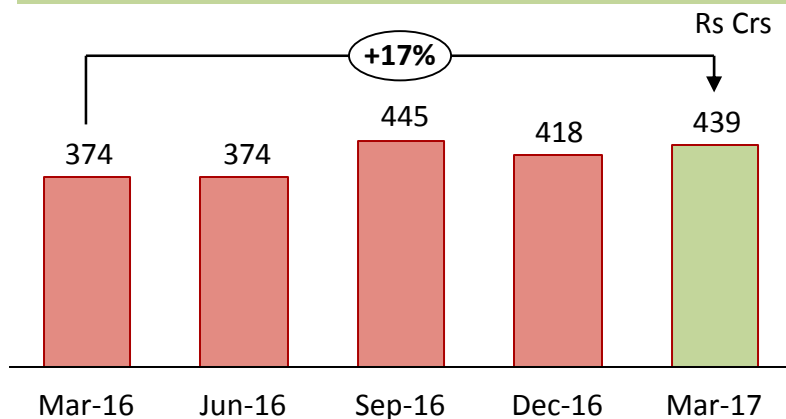
Advances growing across Regions

Rs Crs

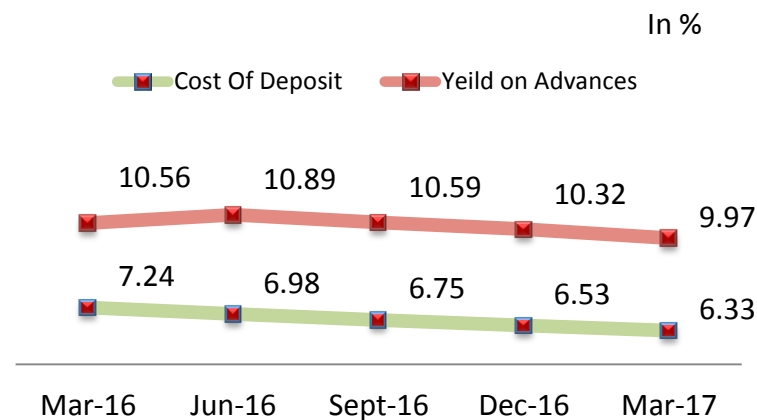


Net Interest Income - Quarter

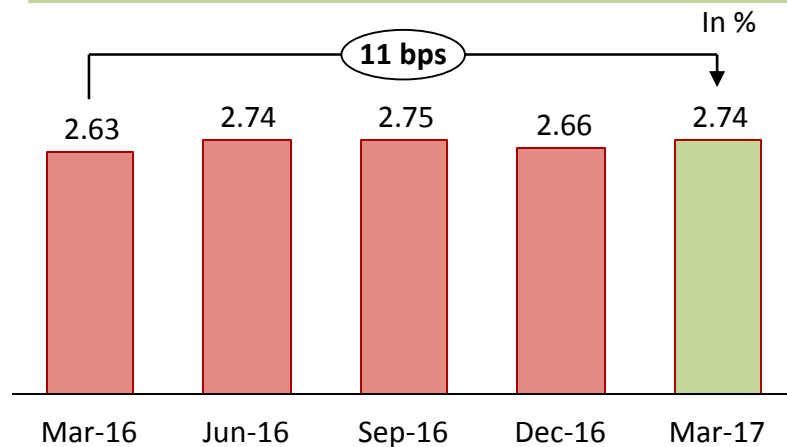
Net Interest Income



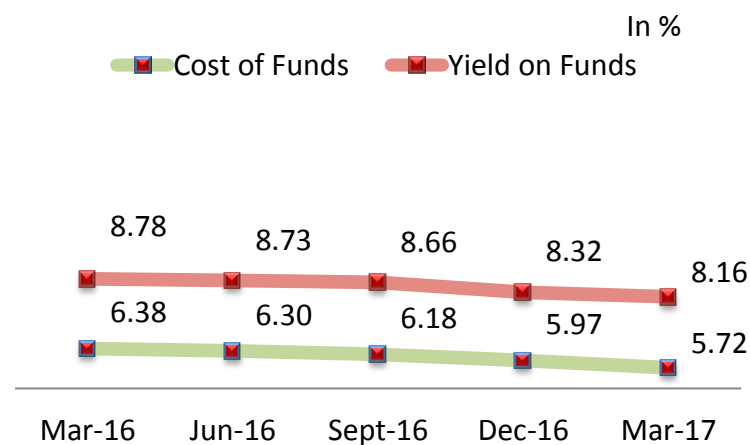
Cost of Deposits & Yield on Advances



Net Interest Margin

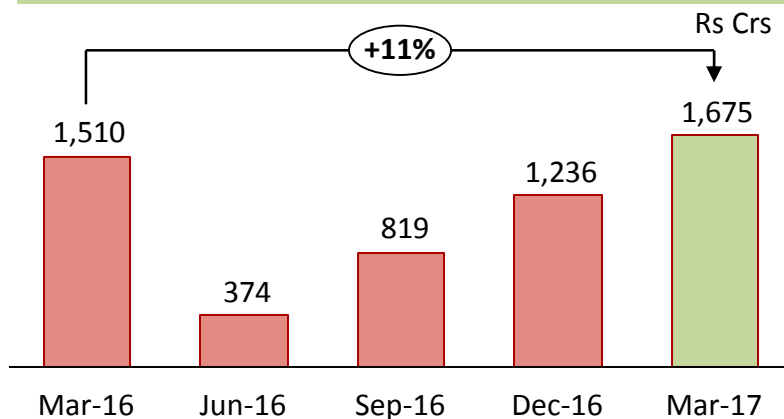


Cost of Funds & Yield on Funds

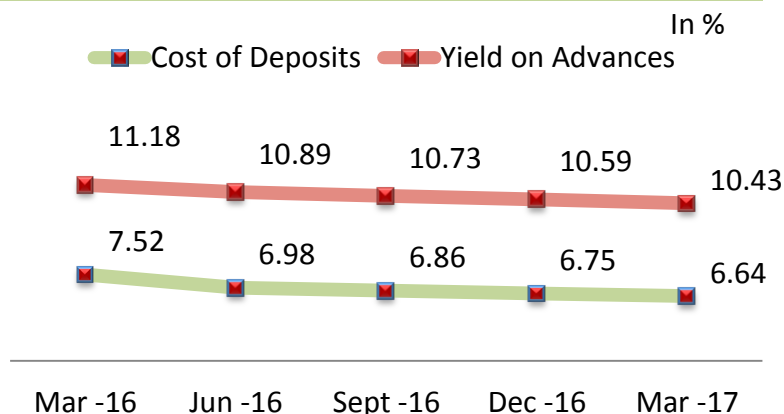


Net Interest Income - Cumulative

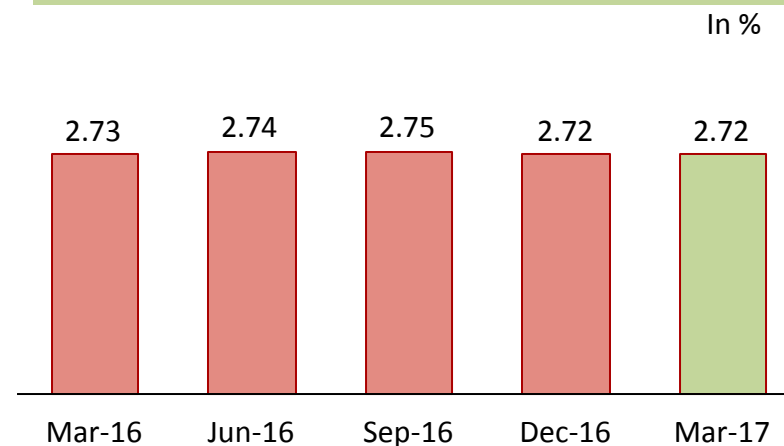
Net Interest Income



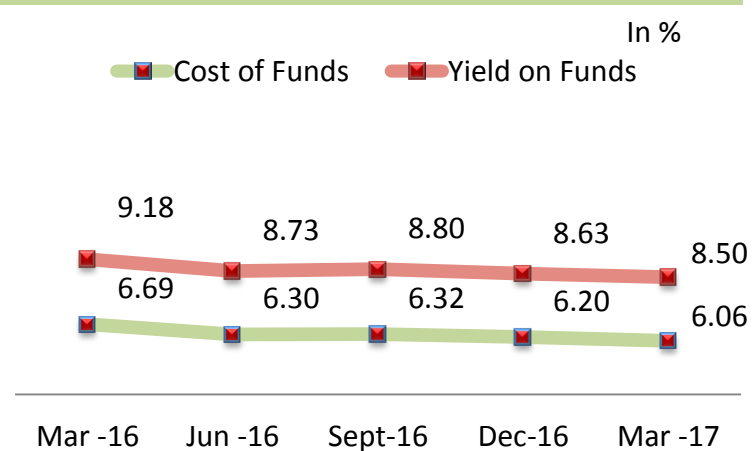
Cost of Deposits & Yield on Advances



Net Interest Margin

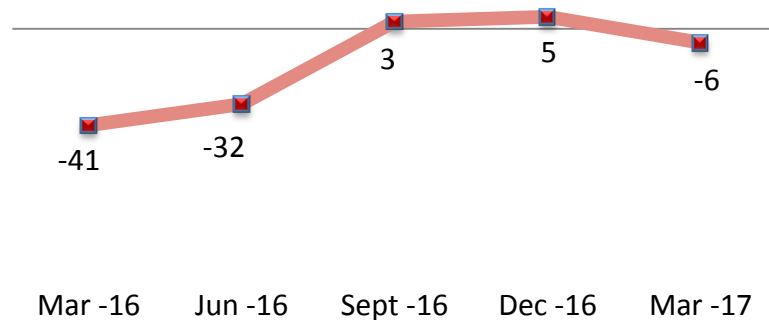


Cost of Funds & Yield on Funds



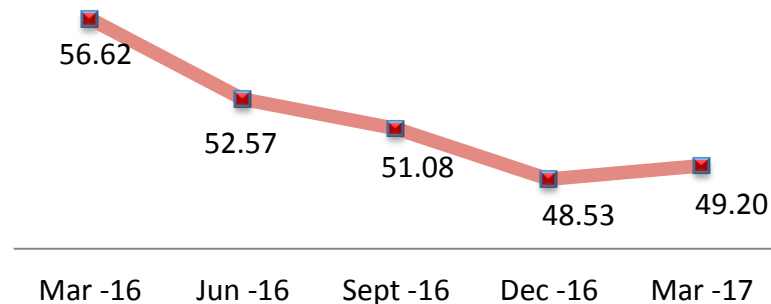
Improving Operating Efficiency

Employee Additions



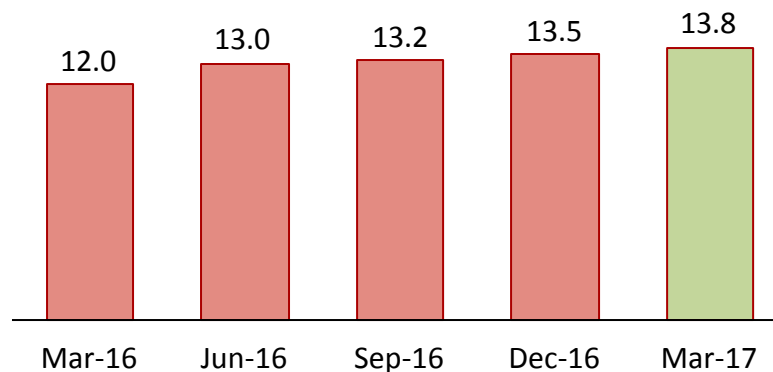
C/I Ratio

In %



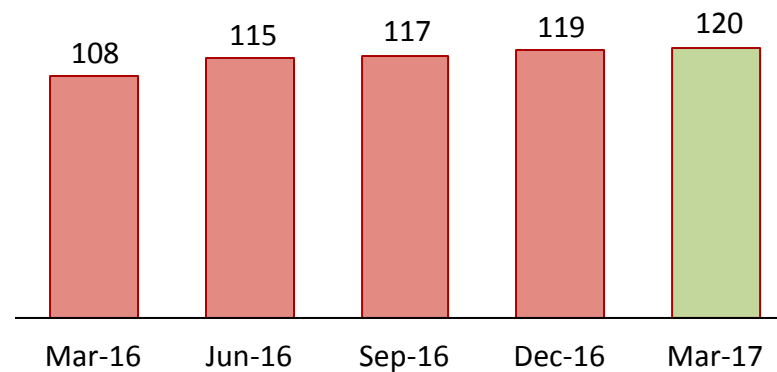
Business per Employee

Rs Crs



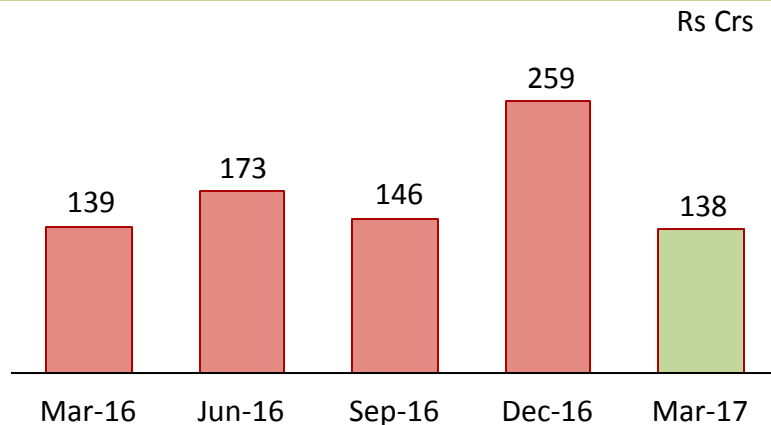
Business per Branch

Rs Crs

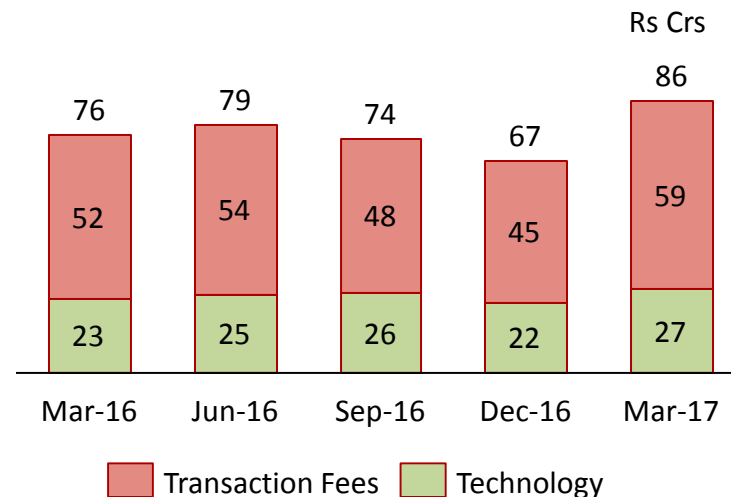


Sustainable Other Income

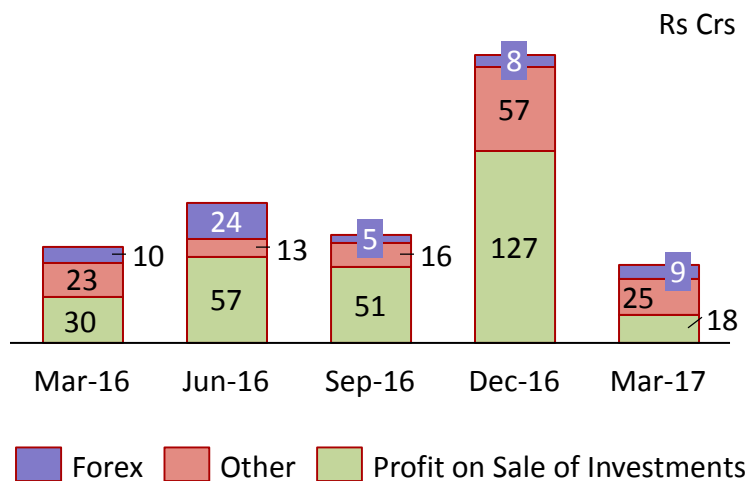
Total Other Income led by ...



...Sustainable : Transaction Fees + Technology



Profit on Sale of Investments, Forex & Others



Investment Book as on Mar-17

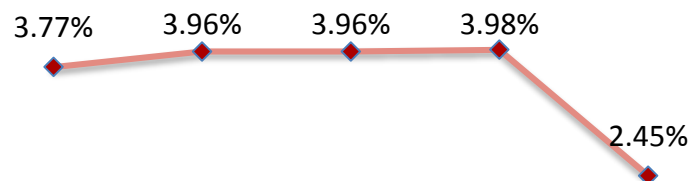
Details	Rs. Crs	M Duration
HTM	13,727	5.45
AFS	5,747	4.38
HFT	65	7.30
Total	19,538	5.22

Break Up of Provisions

Rs Crs	Q4-FY 17	Q4-FY 16	Q3-FY 17
For NPA & NPI	231.6	191.1	167.0
For Depreciation on Investments	23.3	0.5	12.8
For Standard Assets	-21.1	-37.4	1.9
For Restructured Advances/Sacrifices & FITL	-34.0	-29.5	-16.9
For Unhedged Forex Exposure	-2.4	-0.7	-0.9
Others	-32.2	-7.8	42.7
Taxes	40.0	33.1	59.0
Total Provisions	205.3	149.3	265.6

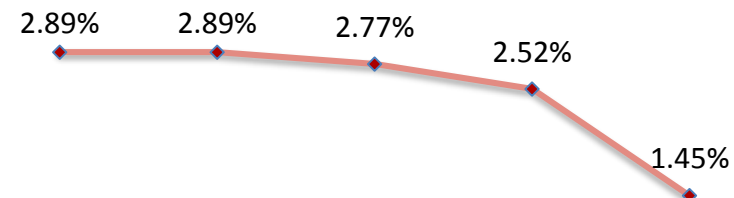
Non Performing Assets

Gross NPA



Mar-16 Jun-16 Sept-16 Dec-16 Mar-17

Net NPA



Mar-16 Jun-16 Sept-16 Dec-16 Mar-17

Gross NPA Movement

Rs Crs	Mar-16	Jun-16	Sept-16	Dec-16	Mar-17
Opening	1,108	1,562	1,651	1,745	1,787
Additions	845	125	226	197	1,150
Deductions	391	36	132	155	1,788
Closing	1,562	1,651	1,745	1,787	1,149

Net NPA Movement

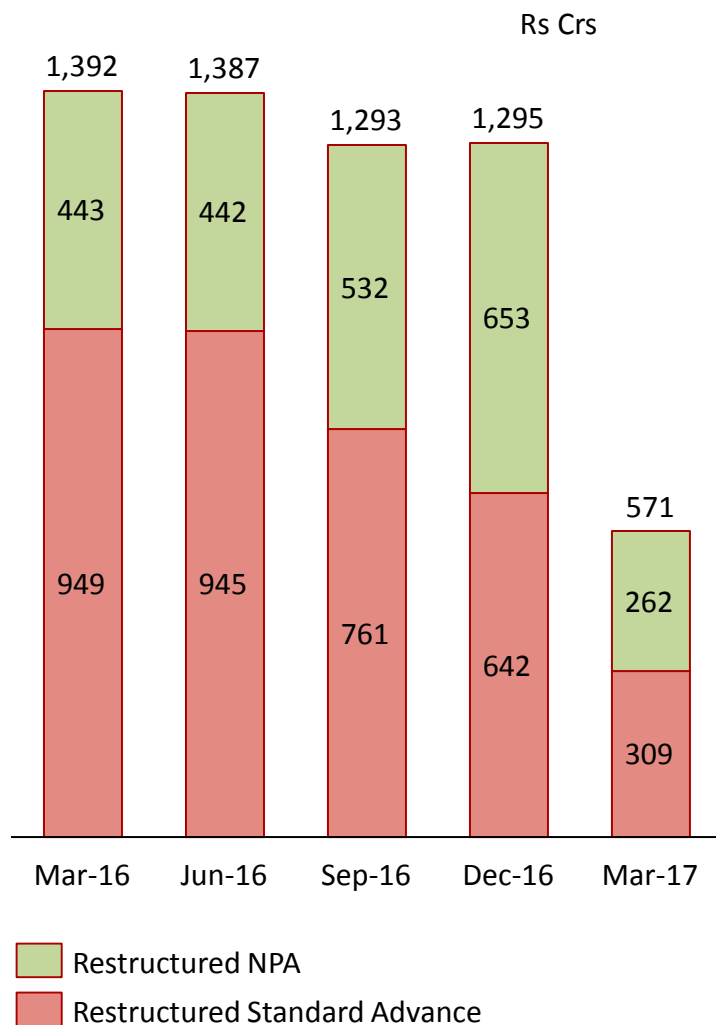
Rs Crs	Mar-16	Jun-16	Sept-16	Dec-16	Mar-17
Opening	716	1,185	1,192	1,206	1,116
Additions	664	105	135	125	991
Deductions	195	98	121	216	1,432
Closing	1,185	1,192	1,206	1,116	675

Stressed Assets - QoQ

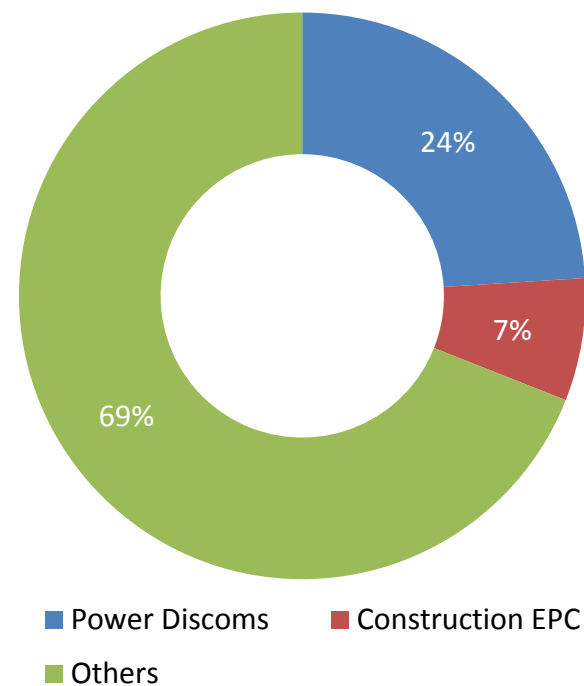
	Gross Basis		Net Basis	
Rs Crs	Q3-FY 17	Q4-FY 17	Q3-FY 17	Q4-FY 17
NPA	1,787	1,149	1,116	675
Restructured Standard Advance	642	309	642	309
Other Stressed Advances	1,204	606	1,204	606
Total Stressed Assets	3,633	2,064	2,962	1,590
Advances	44,915	46,846	44,233	46,366
Stressed Assets as % of Advances	8%	4%	7%	3%

Restructured Advances Breakup

Restructured Assets Break-up



Sector Standard Restructure – Q4FY17



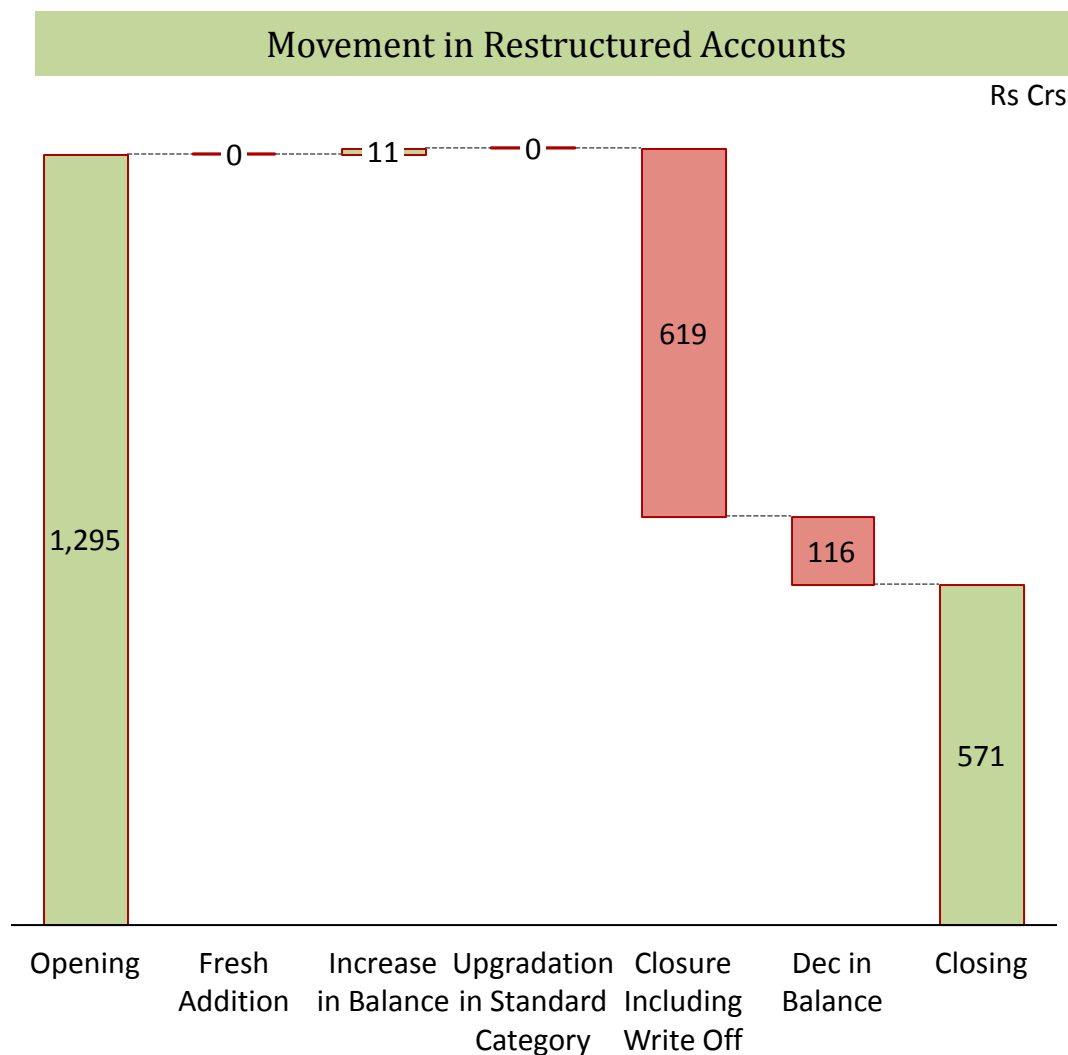
*Other includes IT, Bullion, etc.

Restructured Standard Asset Book

Rs Crs

	Restructured Standard Advance						
	Opening	Fresh Addition	Increase in Existing Balance	Uday – SDL Investments	Decrease in Balance	Slippages to NPA	Closing Balance
DISCOMS	111	-	-	-	38	-	73
Construction EPC	313	-	-	-	78	212	22
Others	218	-	6	-	-	11	213
Total	642	-	6	-	116	223	309

Movement in Restructured Accounts

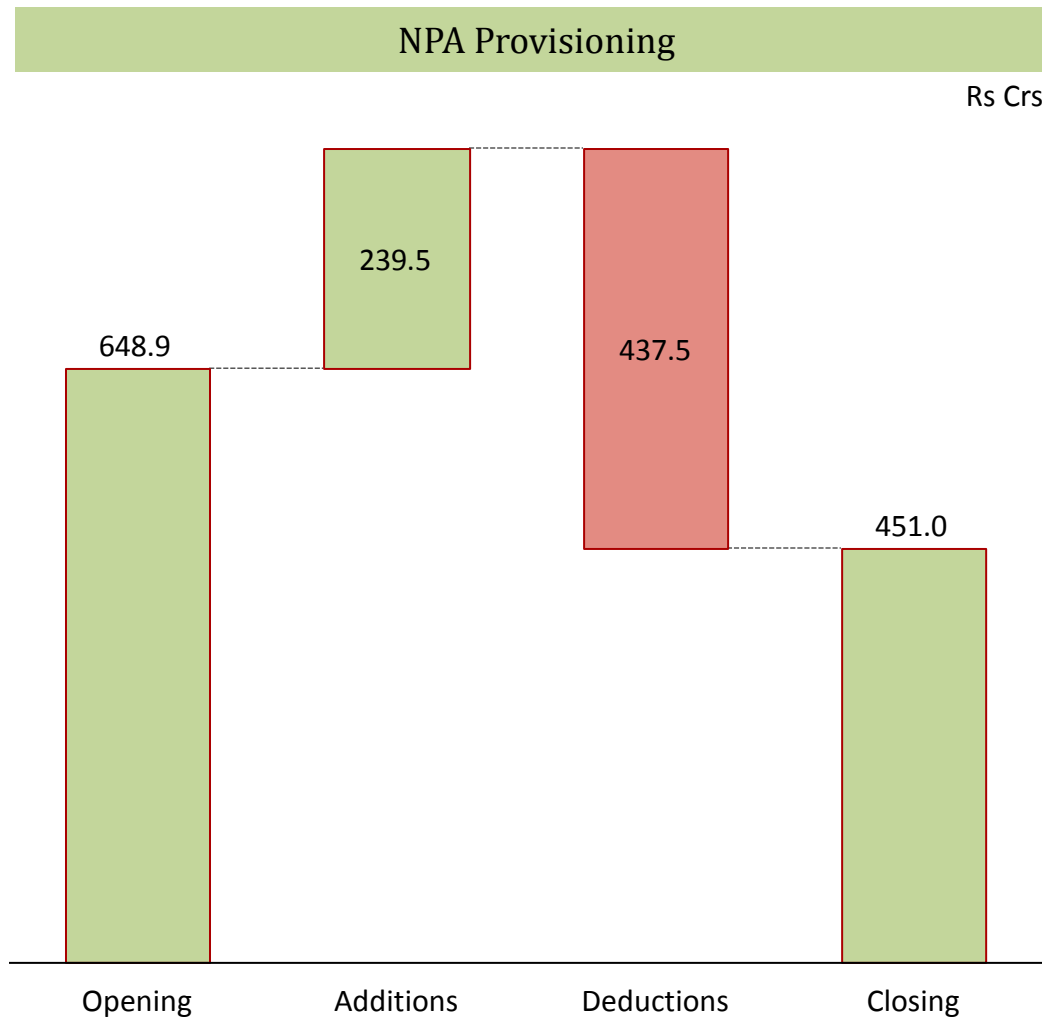


Shift of focus from
Large Corporate
to
SMEs

Defocusing from
Power & Infra Sectors

Special Recovery Cell
&
Asset Monitoring Cell

Adequate Provisioning

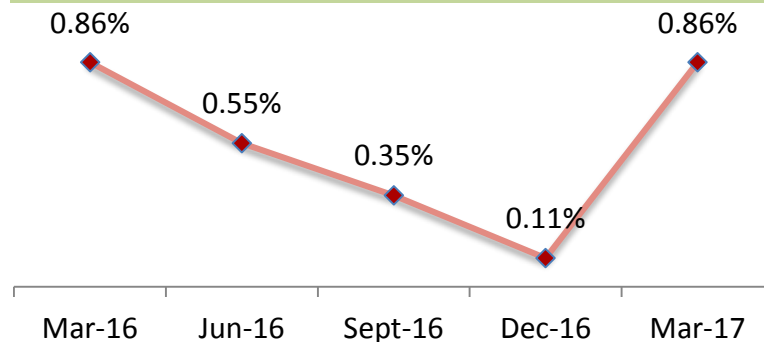


Provisioning
Coverage Ratio 55.1%

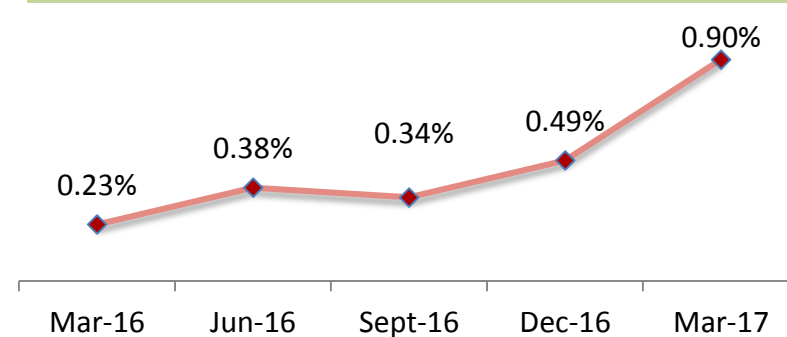
Advances in the Initial
quarters as NPAs :
Requiring
Less Provisioning

Fresh Slippages/Advance Ratios

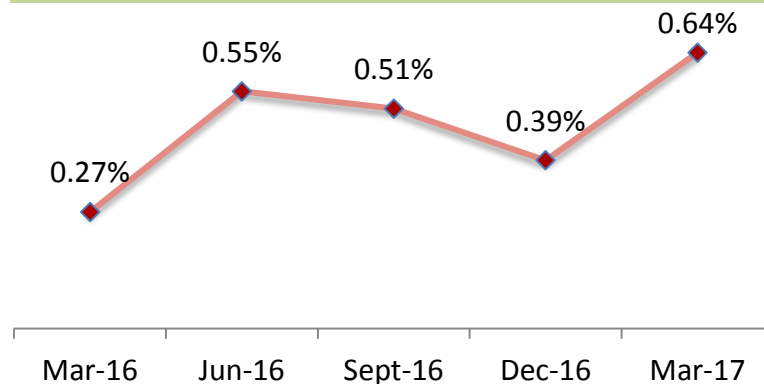
Retail Slippage



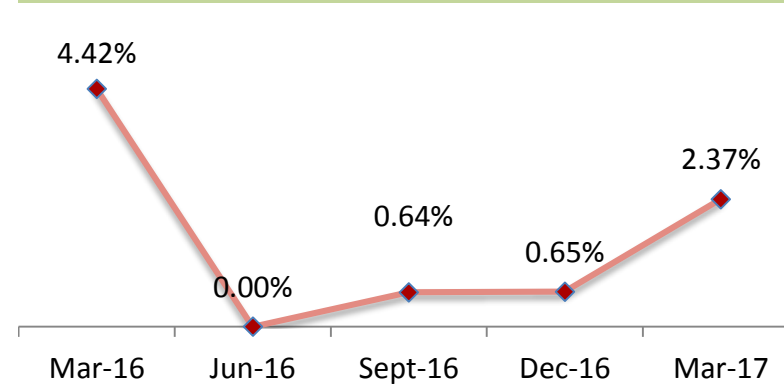
Agriculture Slippage



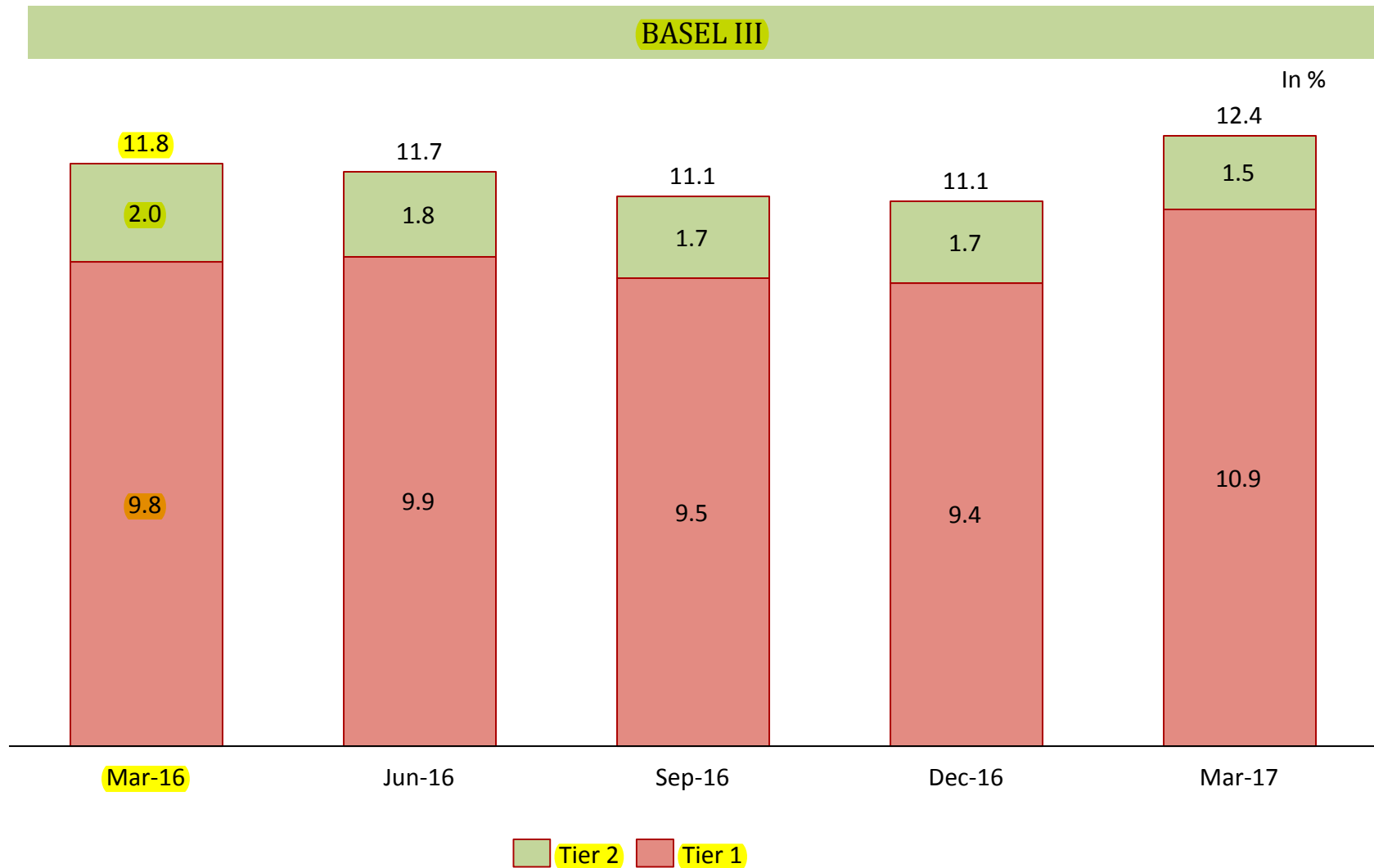
SME Slippage



Corporate Slippage



Well Capitalized to support Growth



Balance Sheet Overview- Q4 FY17

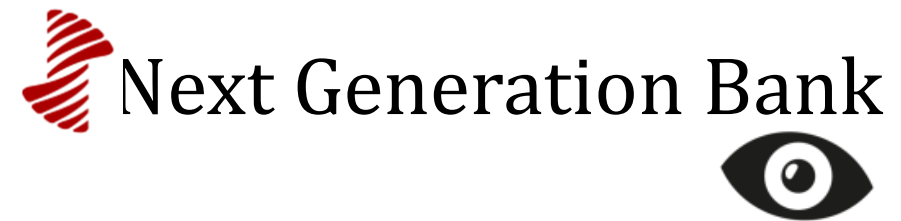
Rs Crs	Q4-FY 17	Q4-FY 16	Y-o-Y (%)	Q3-FY 17	Q-o-Q (%)
Capital & Liabilities	74,312	63,175	17.63%	71,446	4.01%
Capital	180	135	33.51%	135	33.37%
Reserves and Surplus	4,665	3,707	25.85%	4,141	12.65%
Deposits	66,117	55,721	18.66%	63,595	3.97%
Borrowings	1,958	2,315	-15.43%	2,205	-11.23%
Other Liabilities & Provisions	1,391	1,297	7.28%	1,369	1.62%
Assets	74,312	63,175	17.63%	71,446	4.01%
Cash & Balances with RBI	3,078	2,476	24.31%	3,576	-13.94%
Balances with Banks	810	623	29.90%	1,420	-42.99%
Investments	19,430	14,619	32.91%	17,576	10.55%
Advances	46,389	41,086	12.91%	44,256	4.82%
Fixed Assets	656	487	34.73%	595	10.33%
Other Assets	3,949	3,884	1.69%	4,023	-1.84%
Business (Advances + Deposits)	1,12,507	96,806	16.22%	1,07,850	4.32%
Current Accounts	2,753	1,983	38.80%	2,946	-6.57%
Savings Accounts	12,994	10,476	24.04%	13,540	-4.03%
CASA Ratio	23.82%	22.36%	146bps	25.92%	-210bps

Profit & Loss Overview- Q4 FY17

Rs Crs	Q4-FY17	Q4-FY 16	Y-o-Y (%)	Q3-FY17	Q-o-Q (%)
Net Interest Income	439.10	374.29	17.32%	417.52	5.17%
Other Income	137.71	139.06	-0.97%	258.51	-46.73%
Total Income	576.81	513.35	12.36%	676.03	-14.68%
Operating Expenses	296.01	291.06	1.70%	299.06	-1.02%
Operating Profit	280.80	222.30	26.32%	376.97	-25.51%
Provisions (Ex-Tax) & Contingencies	165.30	116.25	42.20%	206.63	-20.00%
Profit Before Tax	115.50	106.05	8.91%	170.34	-32.20%
Provision for Tax	39.96	33.08	20.80%	58.96	-32.23%
Profit After Tax	75.54	72.97	3.53%	111.38	-32.18%

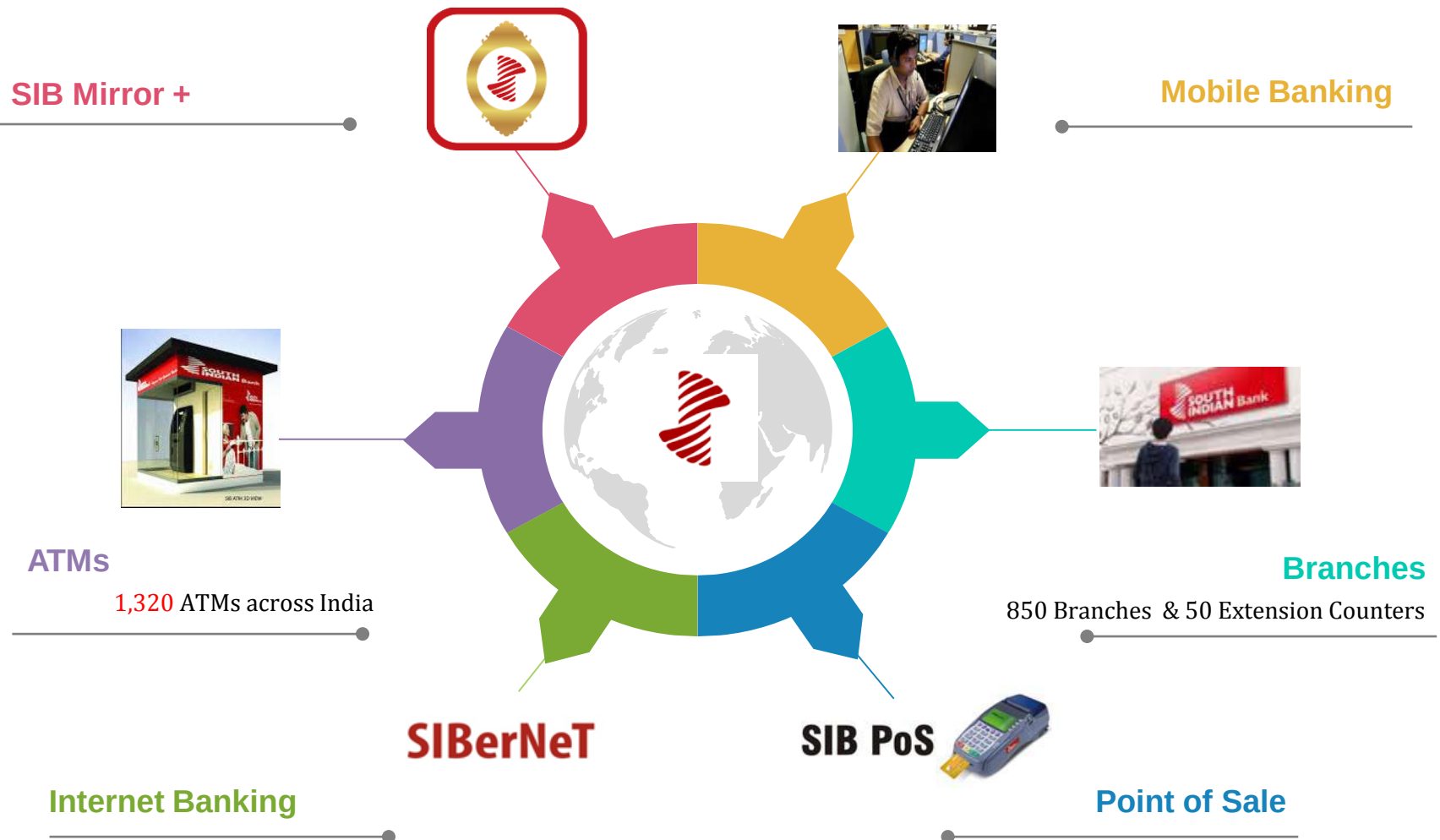
Key Metrics- Quarterly

Particulars	FY15				FY16				FY17			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Net Interest Margin (NIM)	2.7%	2.9%	2.5%	2.7%	2.5%	2.8%	2.9%	2.6%	2.7%	2.8%	2.7%	2.7%
CRAR Basel III	12.2%	12.1%	11.4%	12.1%	11.4%	11.9%	11.7%	11.8%	11.7%	11.1%	11.1%	12.4%
RoAA (Annualized)	0.5%	0.6%	0.6%	0.1%	0.5%	0.6%	0.7%	0.5%	0.6%	0.7%	0.6%	0.4%
Provision Coverage	62.5%	62.9%	60.4%	61.0%	56.1%	55.3%	50.3%	40.3%	42.6%	46.1%	50.2%	55.1%
CASA	22.1%	22.1%	21.5%	20.6%	22.3%	22.8%	23.0%	22.4%	23.2%	22.8%	25.9%	23.8%
Gross NPA	1.5%	1.6%	1.8%	1.7%	1.9%	2.2%	2.8%	3.8%	4.0%	4.0%	4.0%	2.5%
Net NPA	0.9%	0.9%	1.0%	1.0%	1.2%	1.4%	1.8%	2.9%	2.9%	2.8%	2.5%	1.5%
Book Value per Share (Rs.)	25.9	26.5	27.1	26.6	27.1	27.8	28.5	28.5	30.0	30.8	31.6	26.9
EPS (Rs.) (Annualized)	3.8	3.0	2.9	2.3	1.9	2.3	2.6	2.5	2.8	3.0	3.1	2.6
Branches												
- Kerala	439	440	441	444	447	447	447	449	453	454	455	463
- South India (Ex-Kerala)	230	232	233	239	242	244	244	245	245	245	245	246
- Rest of India	132	133	136	139	139	140	140	140	140	140	140	141
Total Branches	801	805	810	822	828	831	831	834	838	839	840	850
ATMs												
- Kerala	565	587	607	651	670	682	688	698	701	713	718	724
- South India (Ex-Kerala)	297	313	325	365	378	380	384	387	388	391	393	394
- Rest of India	156	163	176	184	196	198	200	202	202	202	202	202
Total ATMs	1,018	1,063	1,108	1,200	1,244	1,260	1,272	1,287	1,291	1,306	1,313	1,320

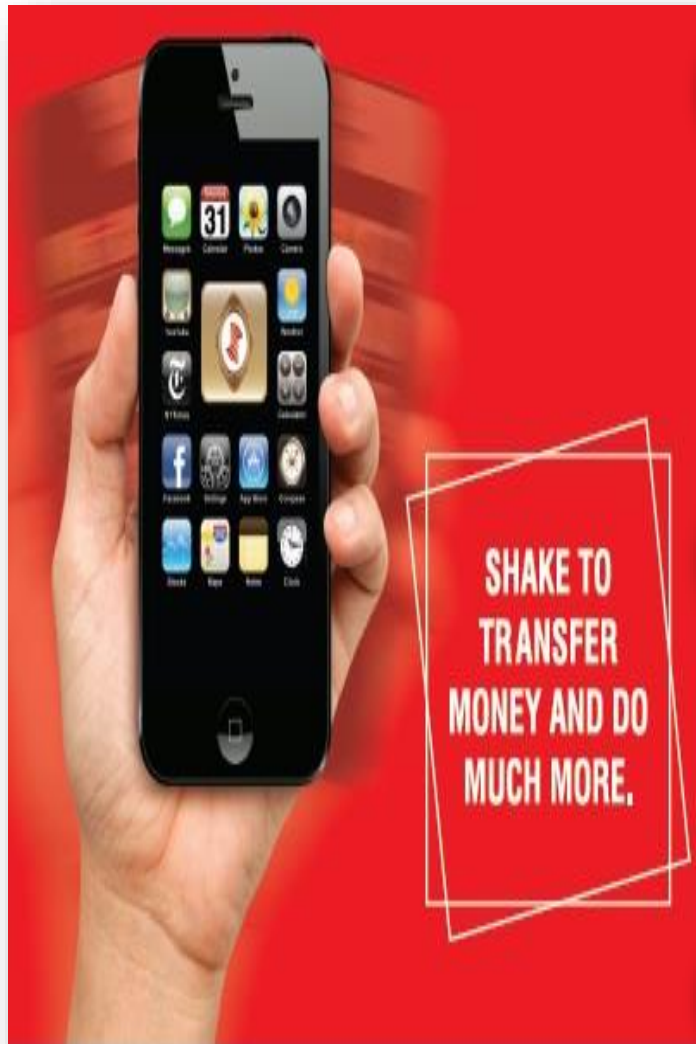


Present across Customer Touch Points

Traditional & Alternate Channels



Technology Initiatives



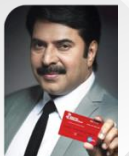
SIB Mirror is a mobile-led platform with instant account access, balance retrieval, immediate fund transfers, all account intimations, and much more

SIB-er Net is a 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

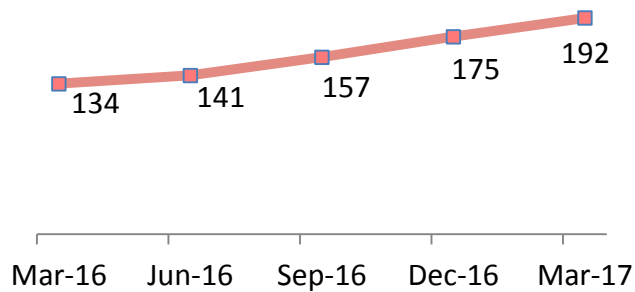


Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools

Personal Banking: Technology Banking

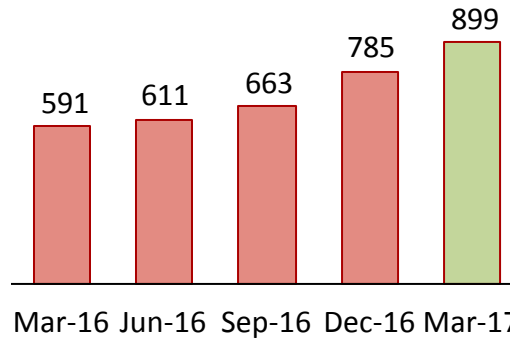
Active Internet Users

(000)'s



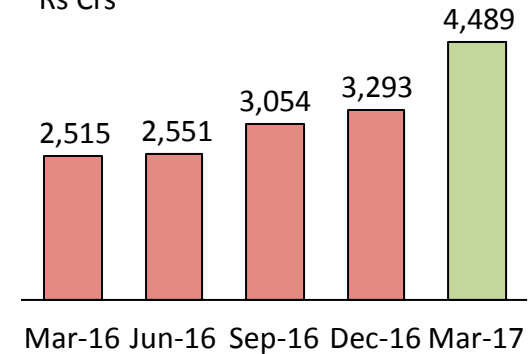
Internet Transaction Volume

(000)'s



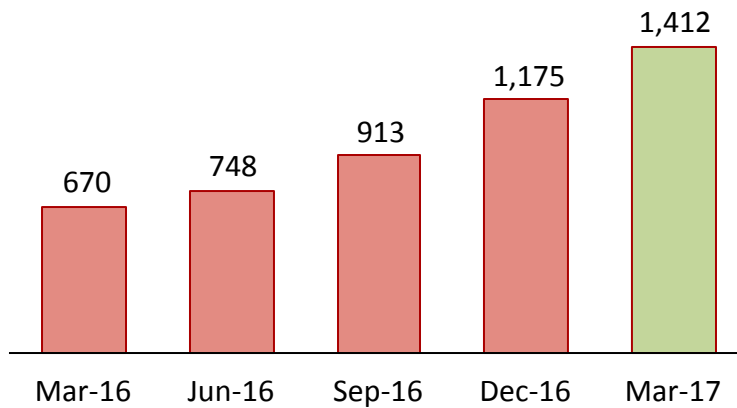
Internet Transaction Value

Rs Crs



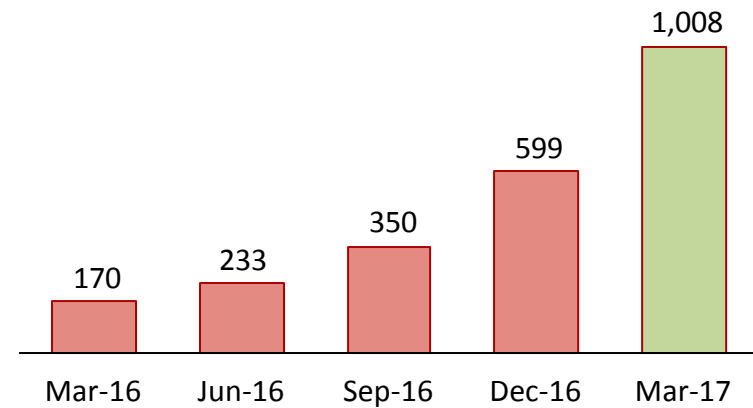
Mobile Transaction Volume

(000)'s



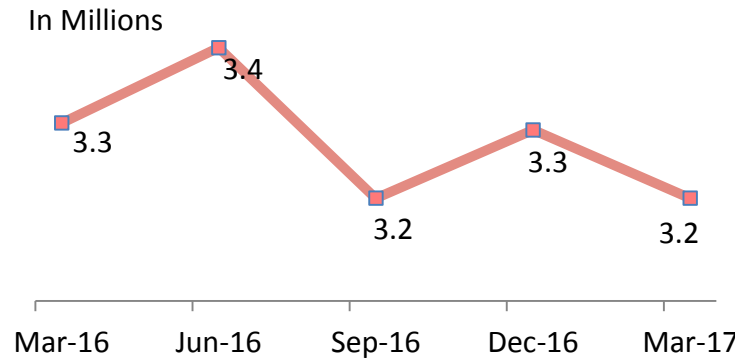
Mobile Transaction Value

Rs Crs

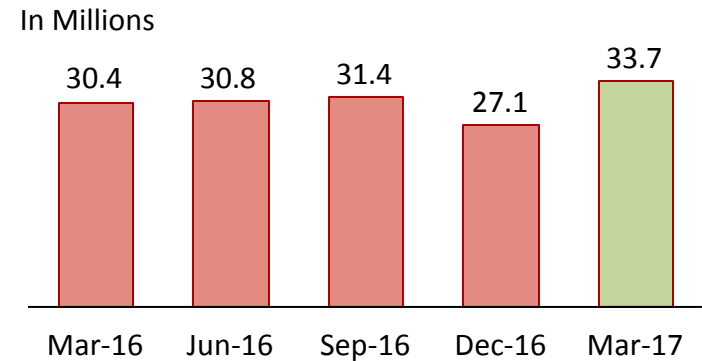


Personal Banking: Debit Cards

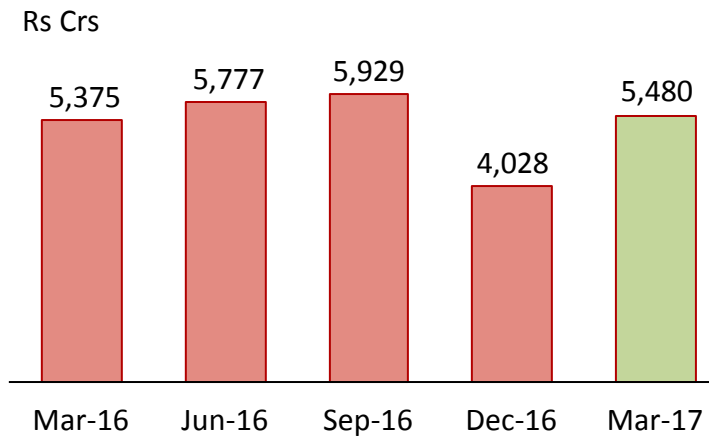
No of Active Debit Cards



Debit Card Transaction Volumes



Debit Card Transaction Value



Transaction volumes and value dropped in December 2016 quarter owing to large number of ATM's being non-operational and volume restriction due to demonetisation



An Inflection Point



Moving Towards Vision 2020...



Appointed International Finance Corporation

- Provides advisory support to bank on the medium and long term strategy for significant growth in retail, agriculture and SME sectors
- 



Entered Memorandum of Understanding with NSIC

- Facilitates loans to MSE and promotes the MSME credit portfolio of the Bank
- 



Opened Centralized Marketing & Processing Centre

- Houses the Bank's Marketing Dept, Retail Loan Hub and Transaction Banking Dept
- 

....to become Retail Banking Power House



FIRST among the private sector banks in Kerala to become a scheduled bank in 1946 under the RBI Act

FIRST private sector bank to open a NRI branch in November 1992

FIRST among the private sector banks in Kerala to open an "Overseas Branch" to cater exclusively to the export and import business in June 1993



FIRST bank in the private sector in India to open a Currency Chest on behalf of the RBI in April 1992

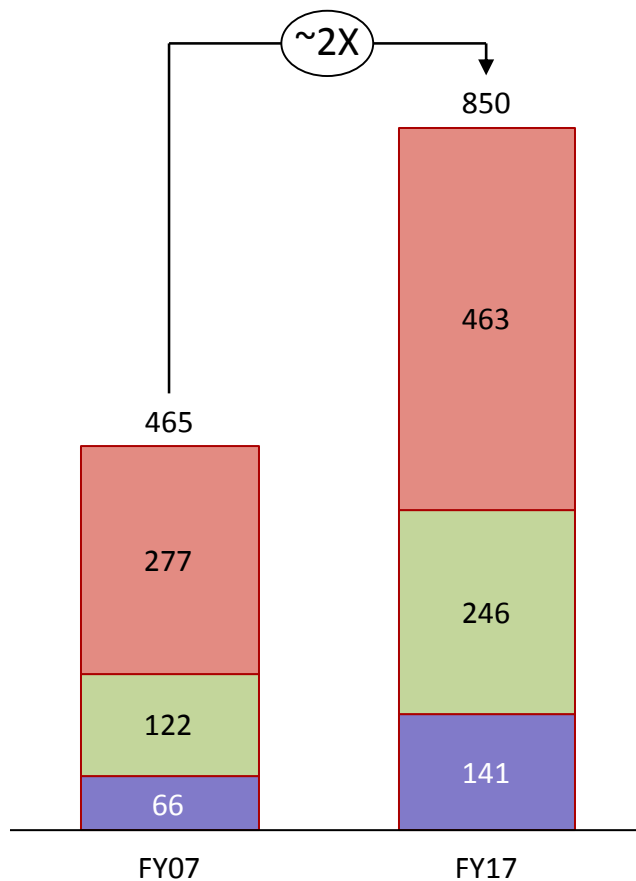
FIRST bank in the private sector to start Industrial Finance Branch in March 1993

FIRST bank in Kerala to develop an in-house, a fully integrated branch automation software in addition to the in-house partial automation solution operational since 1992

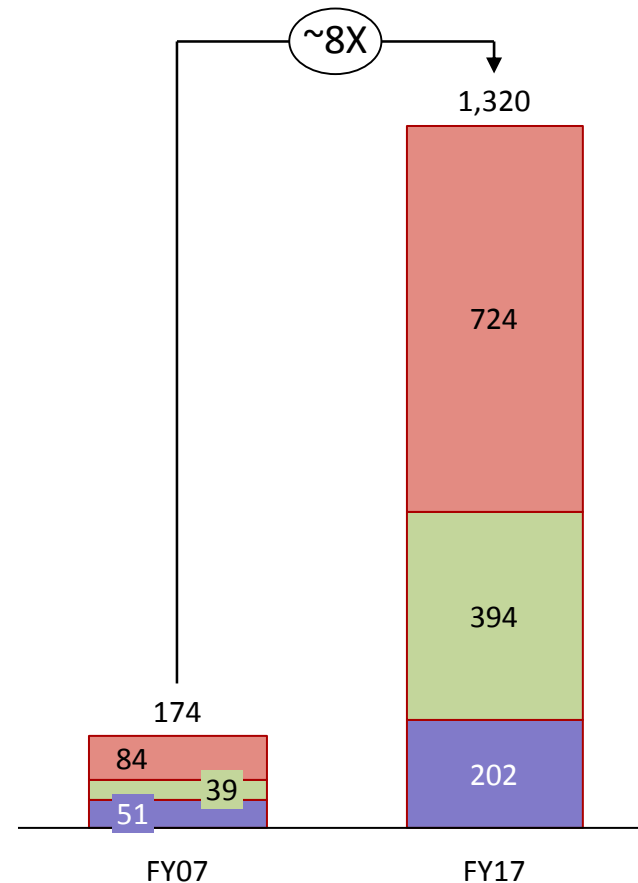
**The FIRST Kerala based bank to implement
Core Banking System**

Expansion since FY07

Branch Network



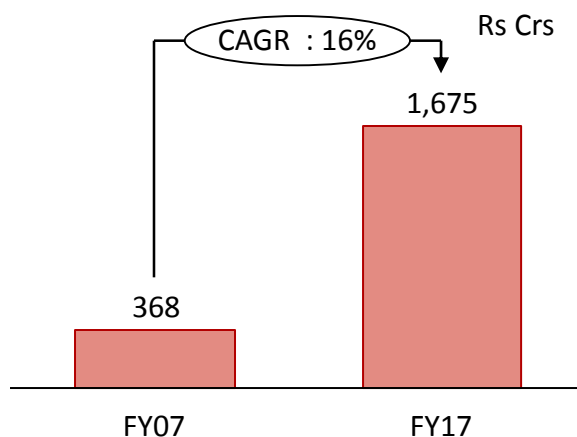
ATM Network



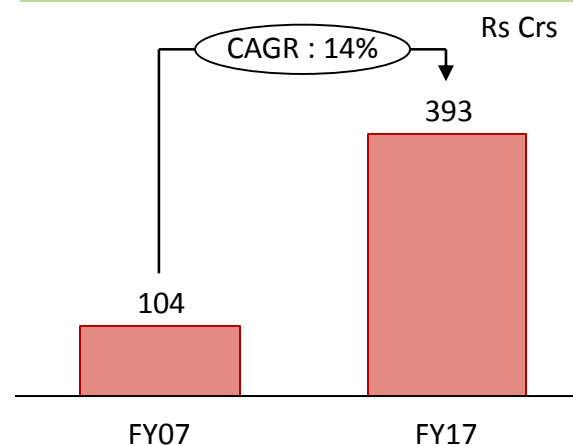
■ Kerala ■ South Ex-Kerala ■ Others (Rest of India)

Performance since FY07

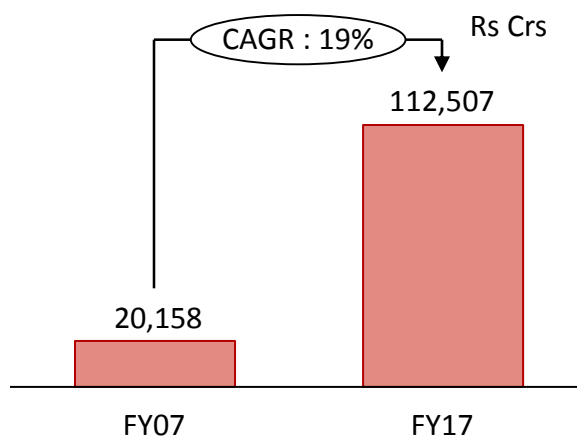
Net Interest Income



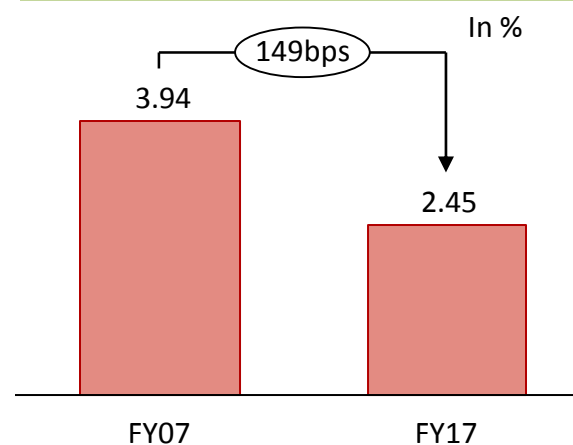
Profit After Tax



Business (Advances + Deposits)



Gross NPA



Leadership Team

Mr. V. G Mathew , MD & CEO

- Post Graduate in Physics and CAIIB with over 37 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. John Thomas, Senior General Manager
(Business Development Department)

- Bachelors Degree in Science, MBA and CAIIB

Mr. Benoy Varghese, Senior General Manager
(Credit Department)

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

Mr. Raphael T.J., Senior General Manager
(Marketing & Information Technology)

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

Mr. Anto George T, General Manager
(Retail Banking Division)

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

Mr. Paul V.L., General Manager
(Administration)

- Masters Degree in Arts and Post Graduate Diploma in Personnel Management & JAIIB

Management Team

Mr. C.P. Gireesh, Chief Financial Officer

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

Mr. Jacob EA, Chief Compliance Officer

- Bachelors Degree in Science & CAIIB - I

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

Awards & Recognition

Awarded with ISO 27001:2013 Certification

The certification process involved an extensive audit, conducted by British Standards Institution against the criteria set out by the ISO 27001:2013 standards on various domains of IT functions



Awards & Recognition

Won "IBA Banking Technology Awards"



Won National Payments Excellence Awards -
2016



Won Finnoviti Award - 2017



For further information, please contact:

Company

The South Indian Bank Ltd.

CIN – L65191KL1929PLC001017

Mr. C. P. Gireesh, CFO

cpgireesh@sib.co.in

www.southindianbank.com

Investor Relations Advisors

Strategic Growth Advisors Pvt. Ltd.

CIN - U74140MH2010PTC204285

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