

Investor Presentation May - 2018

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Q4 FY18 Highlights



Business Strategy



Performance Matrix



Next Generation Bank



An Inflection Point



About Us



Q4 FY18 Highlights



Key Highlights



Financial Results in line with guidance



FY18 Advances growth at ~17%



Retail (excluding Gold), SME and Agriculture Loan book growth at ~20%



Increase of ~23% YoY in Transaction Fee and Technology income for FY18



We have 'Zero' accounts in our watchlist of Large Corporate Loan Book

Award Wins

IBA Technology Awards 2018

Winner – Best Technology Bank of the Year

Winner - Best Payment Initiatives

Winner - Best use of Digital & Channel Technologies

Runner up – Best Financial Inclusion Initiatives

Runner up – Best IT Risk & Cyber Security Initiatives



Award Wins

ASSOCHAM - Won Social Banking Excellence Award 2017

(Priority Sector Lending)



Award Wins

FIEO Regional Export Award 2015-16

Best Financial Services & Foreign Exchange Earner in Southern Region (Gold)



Key Performance Highlights- Q4 FY18

CASA

Q4 FY18	17,142
Q4 FY17	15,746

▲ 9%

Deposits

Q4 FY18	72,030
Q4 FY17	66,117

▲ 9%

Advances

Rs Crs

Q4 FY18	55,109
Q4 FY17	47,084

▲ 17%

Net Interest Income

Q4 FY18	492
Q4 FY17	439

▲ 12%

Other Income

Q4 FY18	179
Q4 FY17	138

▲ 30%

PPOP

Q4 FY18	311
Q4 FY17	281

▲ 11%

PAT

Q4 FY18	114
Q4 FY17	76

▲ 51%



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 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. 33,314 Crs

INCREASE
20% YoY

Strengthen SME Base

Rs. 12,965 Crs

INCREASE
18% YoY

Improve CASA

Rs. 17,142 Crs

INCREASE
9% YoY

Enhance Asset Quality
(Restructured Book)

Rs. 297 Crs

DECREASE
48% YoY

Improve share of other
Income in FY18

Rs. 837 Crs

INCREASE
17% 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



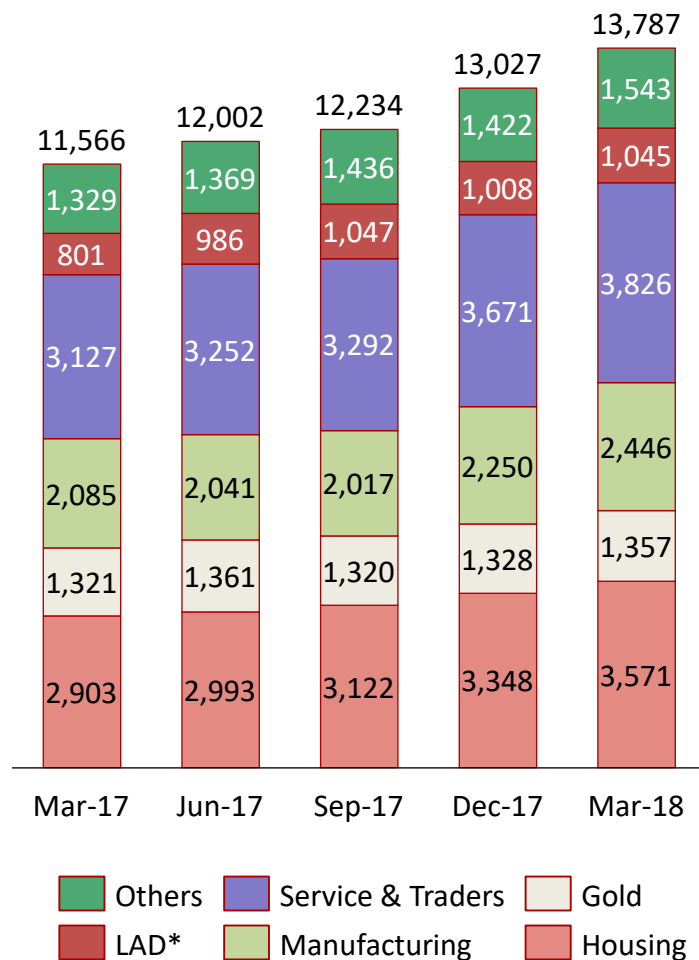
Branch Profitability

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

...by focus on Housing Loans in Retail

Retail Breakup

Rs Crs



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

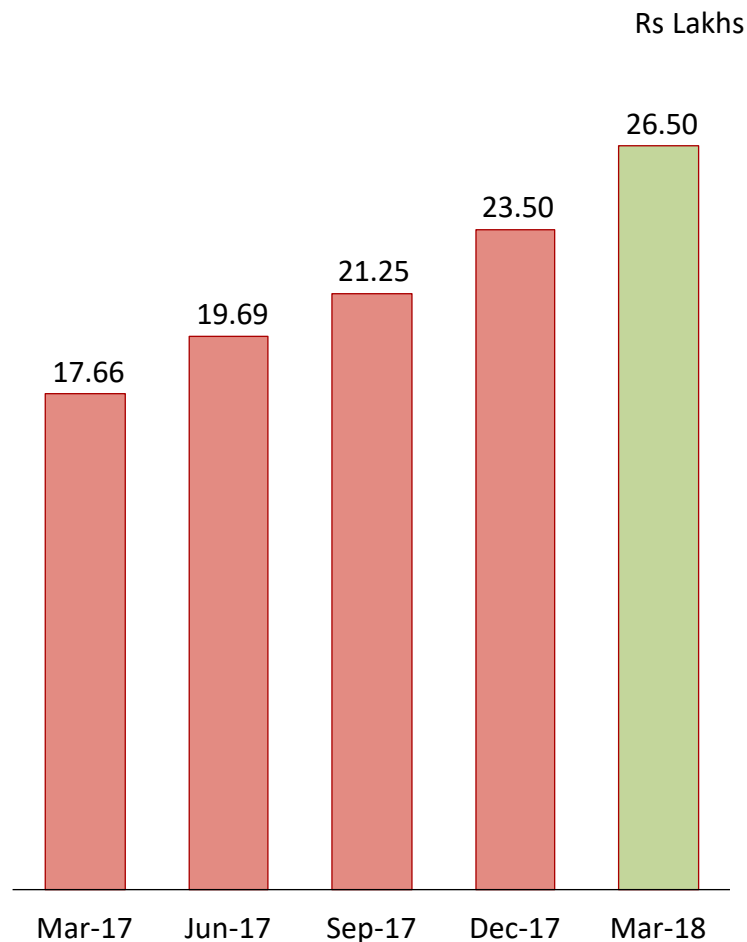
Dec to Mar 2018

- Mortgage Loans Sanctioned : 2,682 Nos.
- Amount of Mortgage Loans Sanctioned – 875 Crs

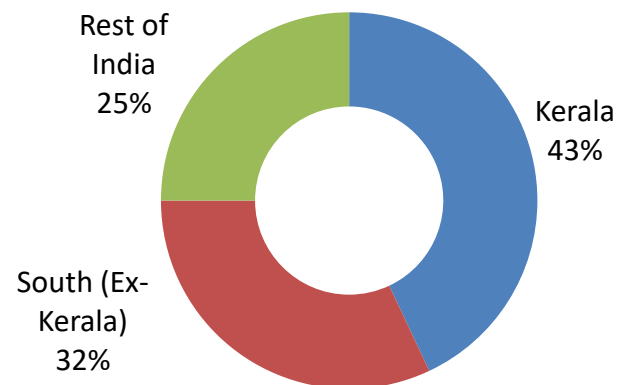
*LAD = Loan against deposits

...becoming a Banker of Choice to SMEs

Average SME Loan / Account



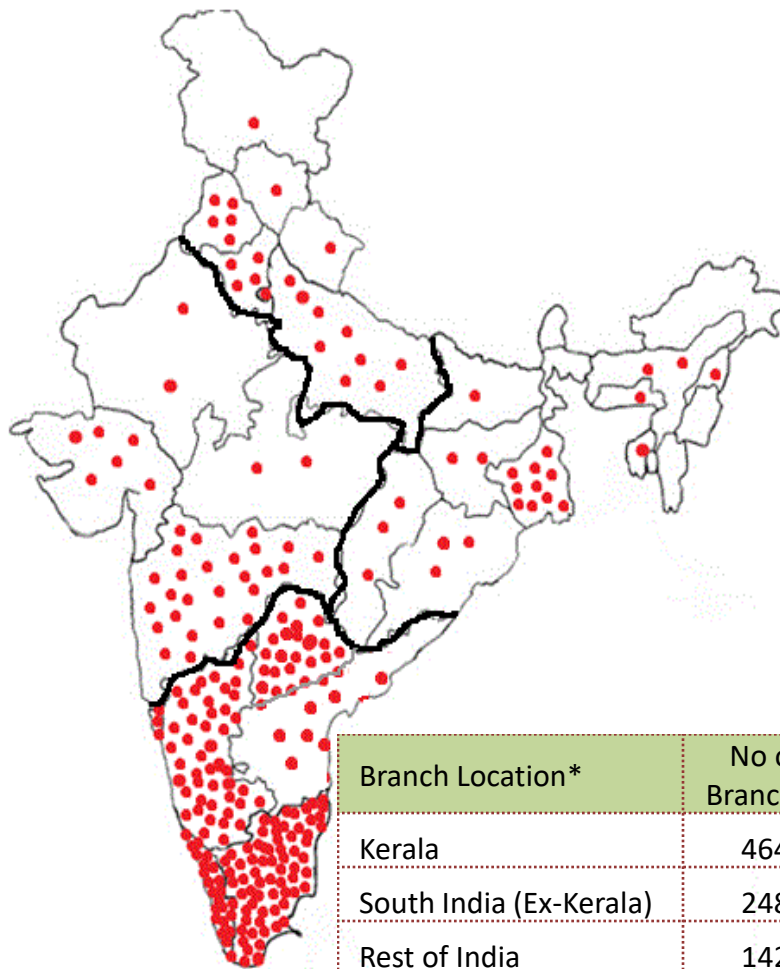
SME Loan Book by Geography – Q4 FY18



SME Highlights

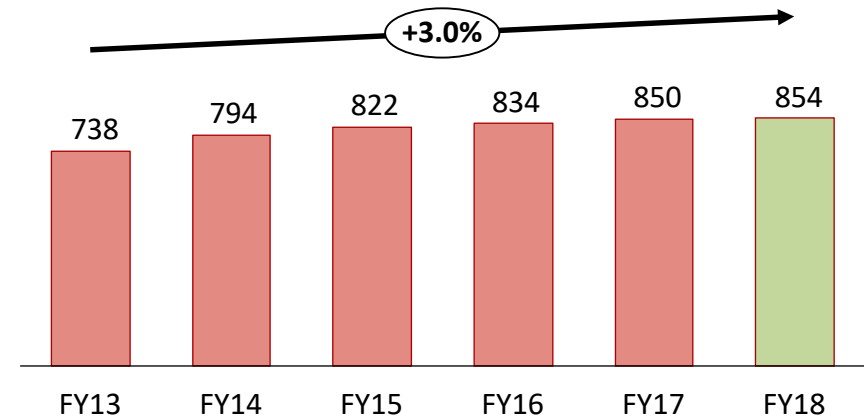
- Dedicated JGM appointed to ensure focus and better coordination with regions
- Focused 'Green Channel' branches to drive faster loan growth to SMEs
- Target to become banker of choice to SMEs thereby getting other business as well – liabilities, vehicle finance, etc.
- Ongoing training (in-house as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

...with the help of our Branch Network

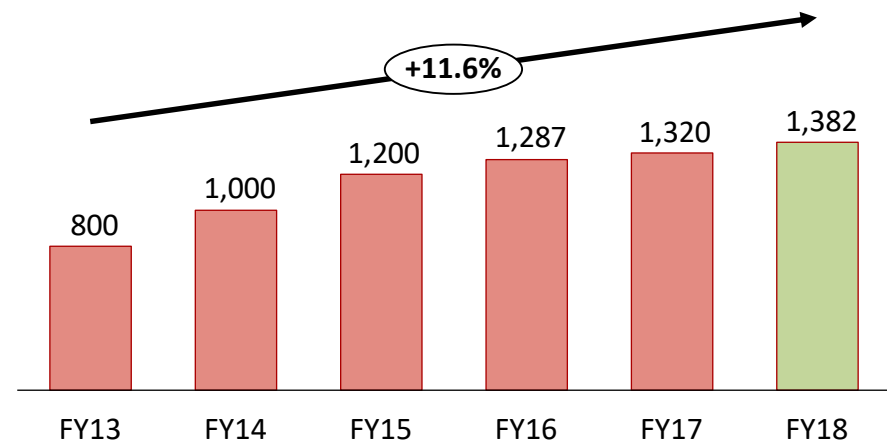


Branch Location*	No of Branches
Kerala	464
South India (Ex-Kerala)	248
Rest of India	142
Total	854

Total Branch Network



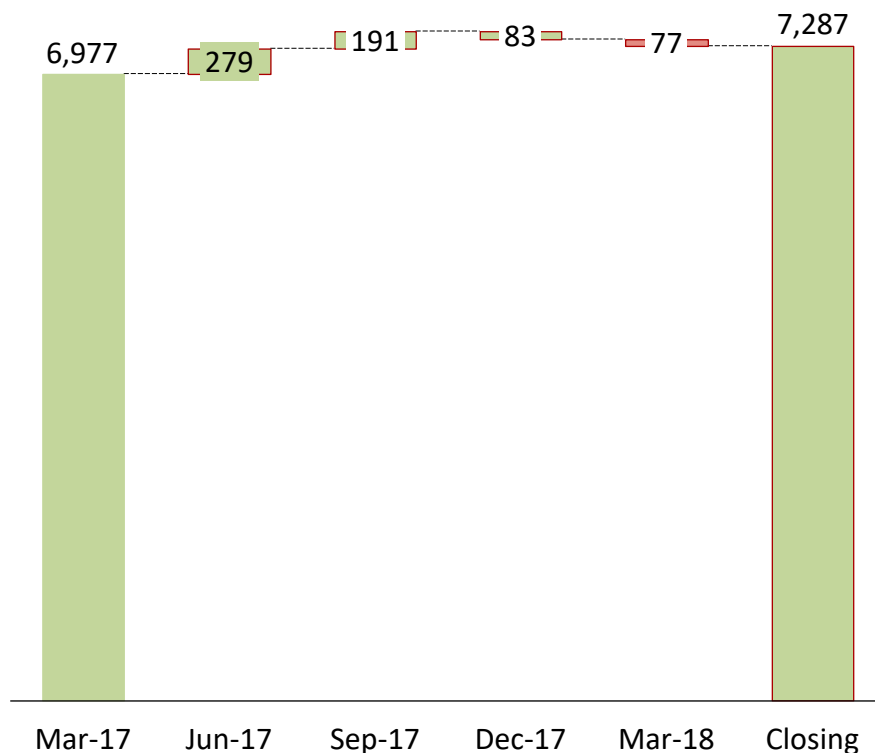
Total ATM Network



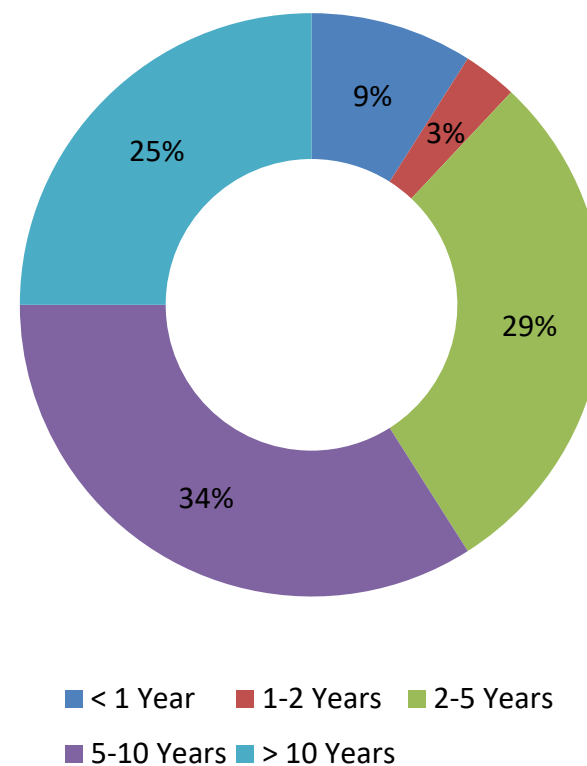
*Map for illustration purpose only

... and our Experienced Employees

Employee Addition



Total Employees: 7,287*



*Full-time officers and clerks.

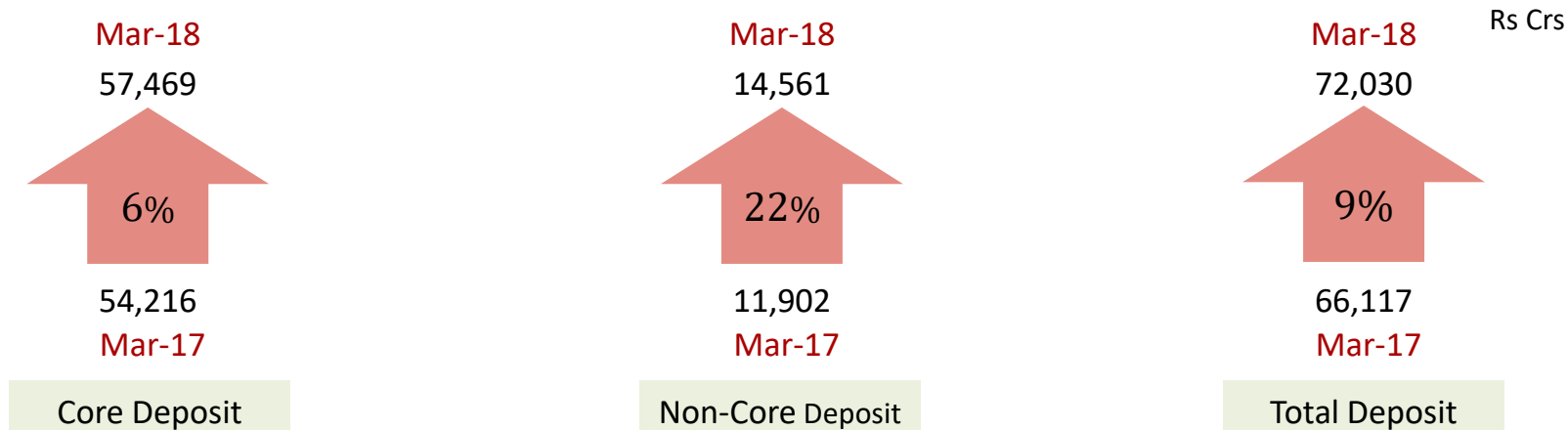


Performance Matrix

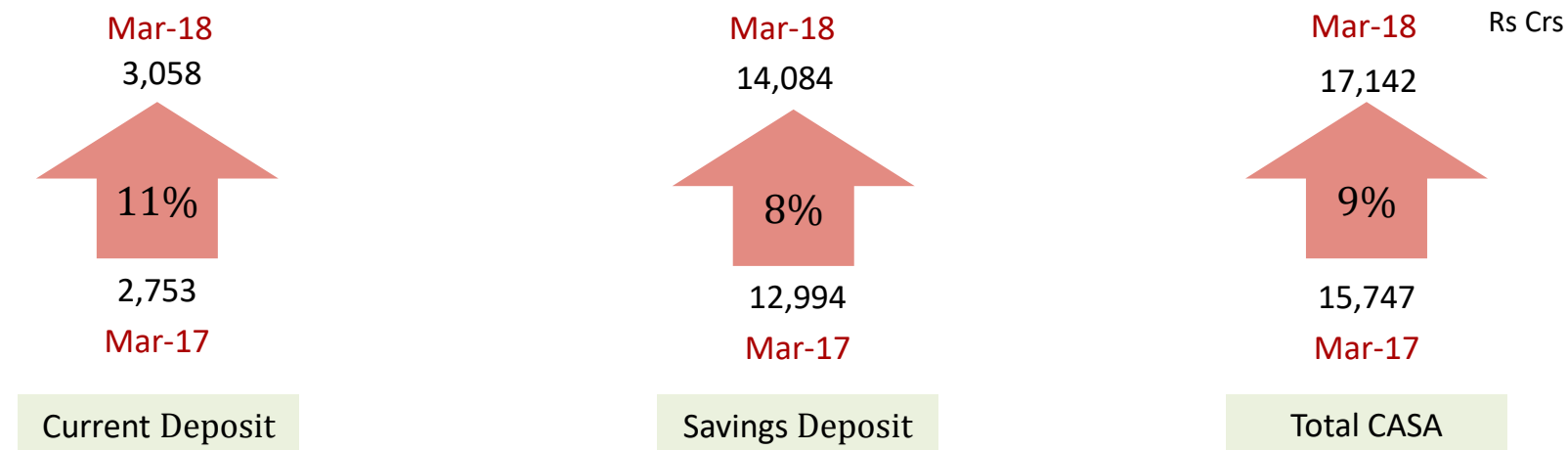


Strong Deposit Franchise

Core & Non-Core Deposits



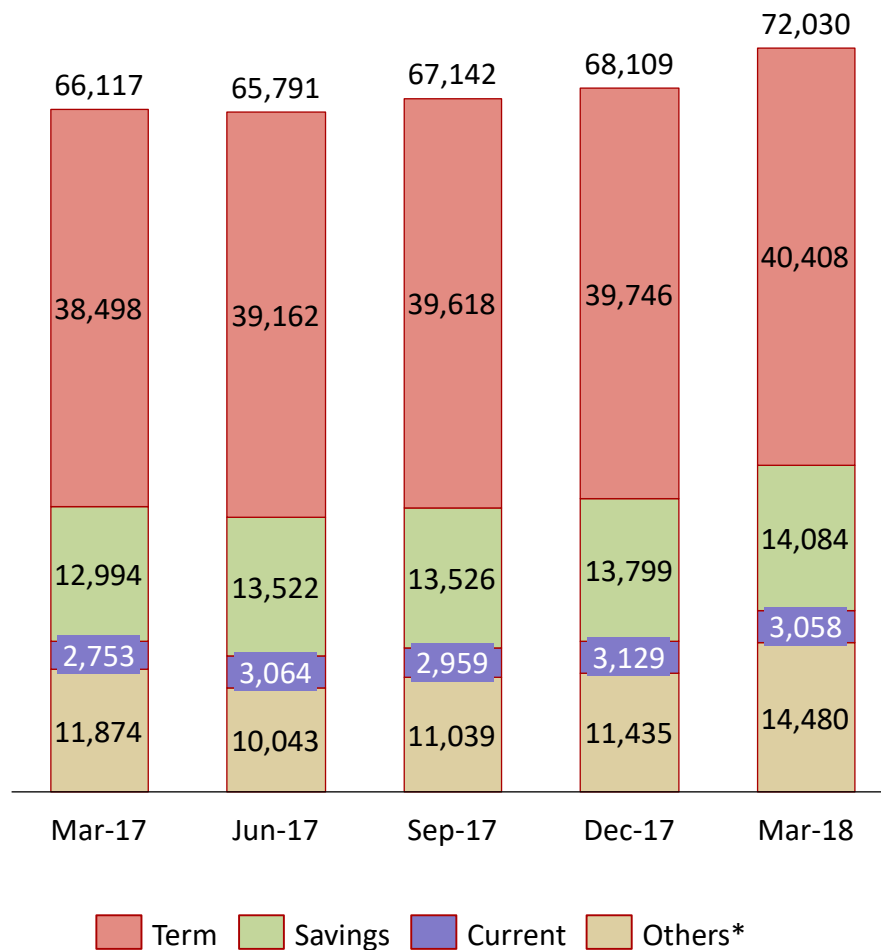
CASA Deposits



Core Deposits Growing...

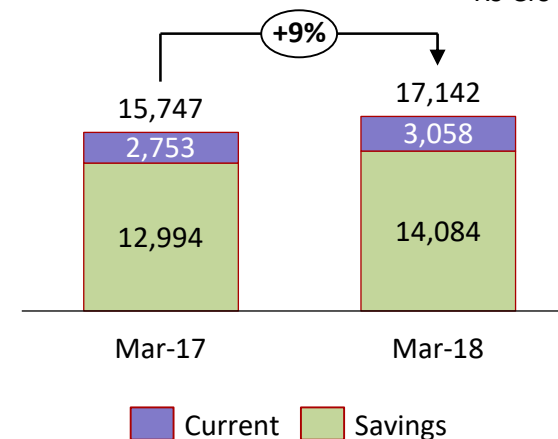
Breakup of Deposits

Rs Crs



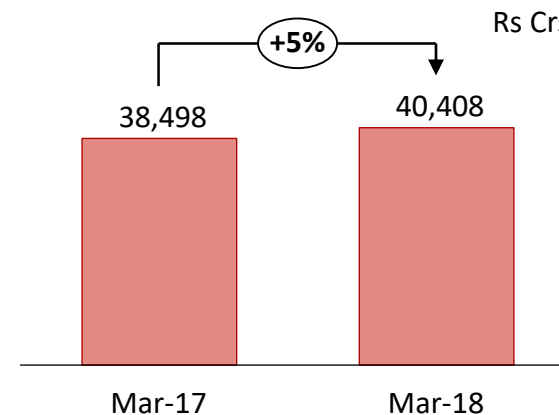
CASA Deposit

Rs Crs



Term Deposits

Rs Crs

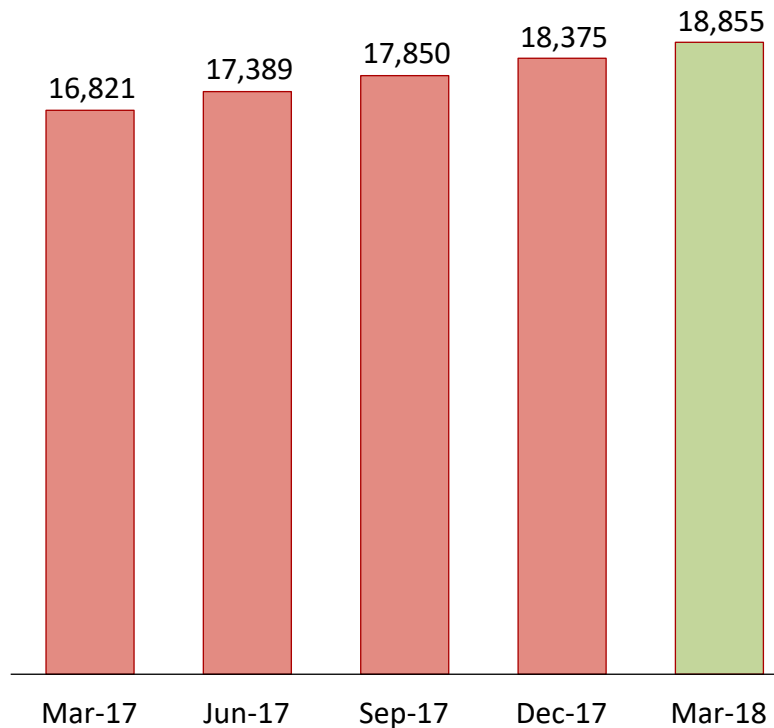


*Others includes: Bulk, Certificates of Deposits

NRI Deposits Growing...

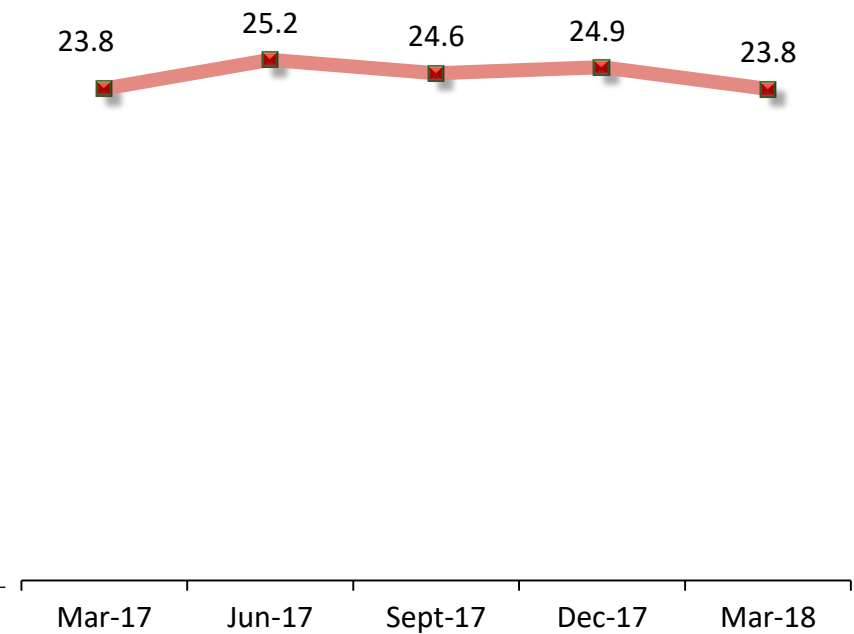
NRI Deposits

Rs Crs



CASA

In (%)



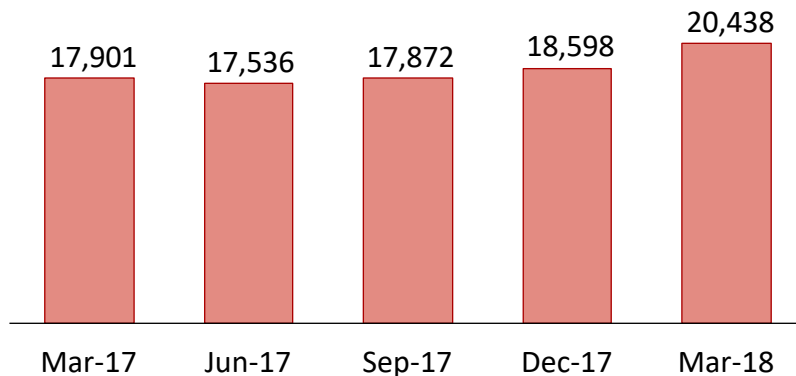
Break Up of Non Resident Deposits

Deposit Type (Rs Crs)	Q4-FY 17	Q1-FY 18	Q2-FY 18	Q3-FY 18	Q4-FY 18
NRE SB	2,908	3,089	3,106	3,212	3,335
NRO SB	508	520	539	603	618
FCNR (B), RFC & Others	1,446	1,508	1,568	1,598	1,634
Low Cost NRI Deposit (Sub Total)	4,862	5,117	5,213	5,413	5,587
NRE Term Deposit	11,453	11,767	12,130	12,427	12,704
NRO Term Deposit	506	505	507	535	564
Total NRI Deposit	16,821	17,389	17,850	18,375	18,855

Composition of Loan Book

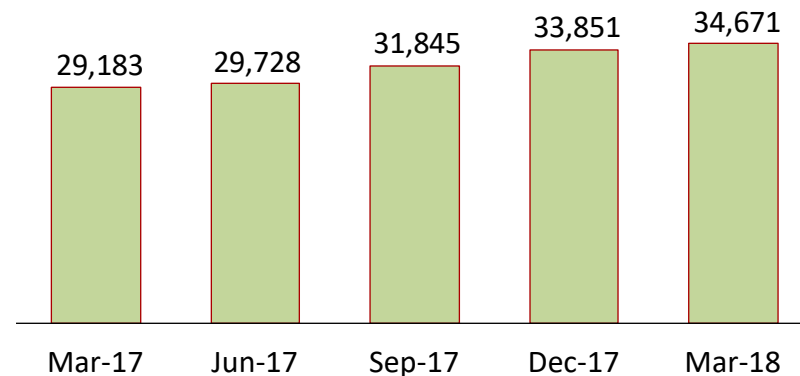
Corporate Advances (Above Rs 25 Crs)

Rs Crs



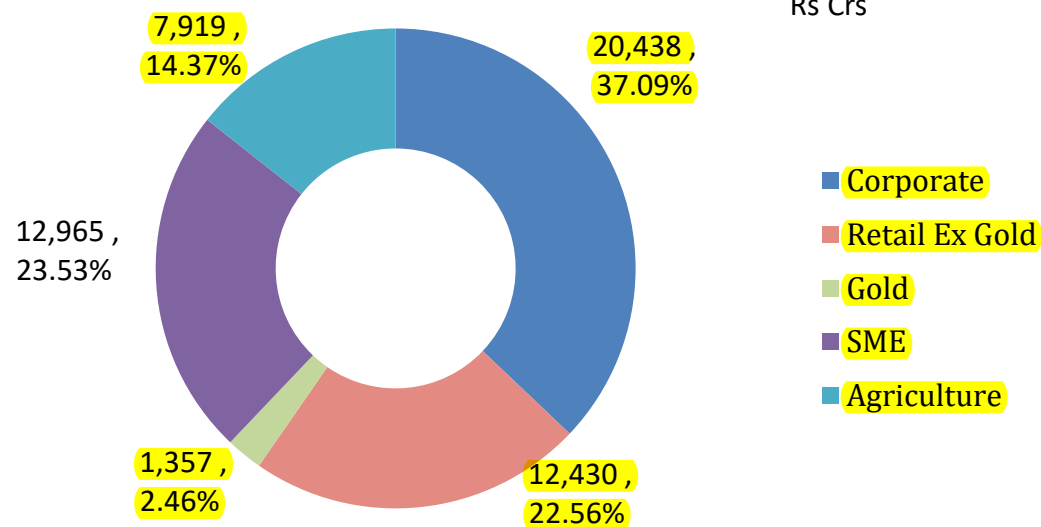
Retail Advances

Rs Crs



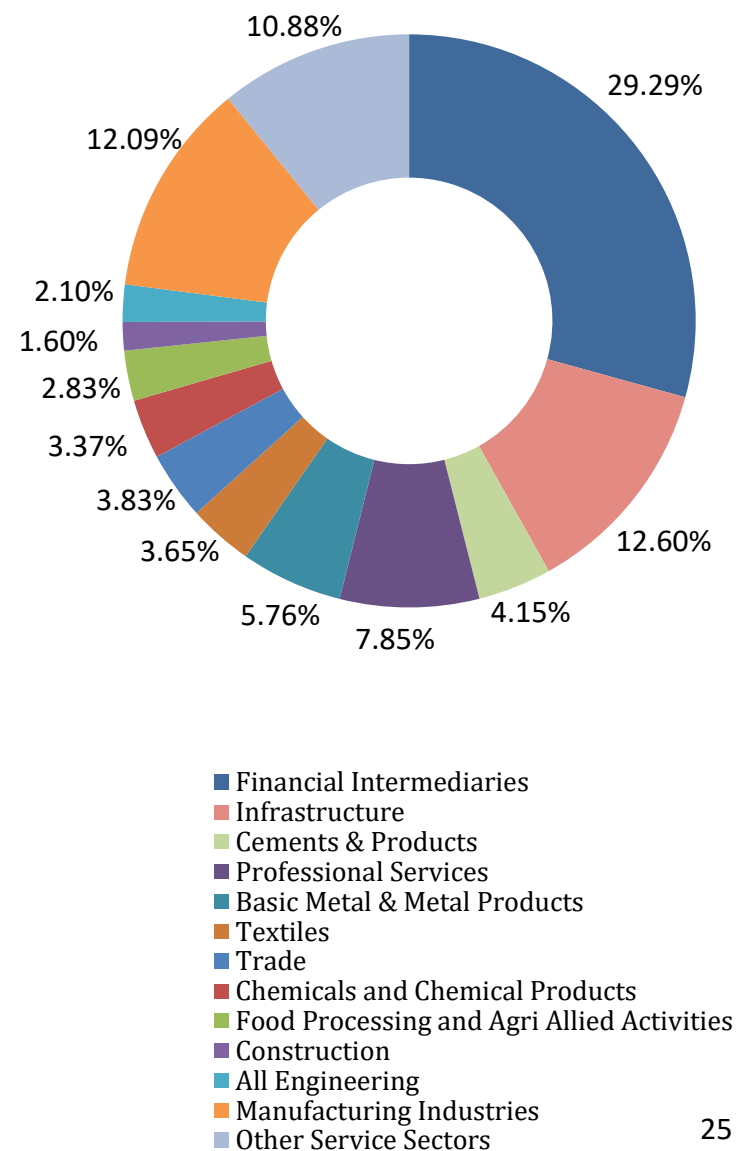
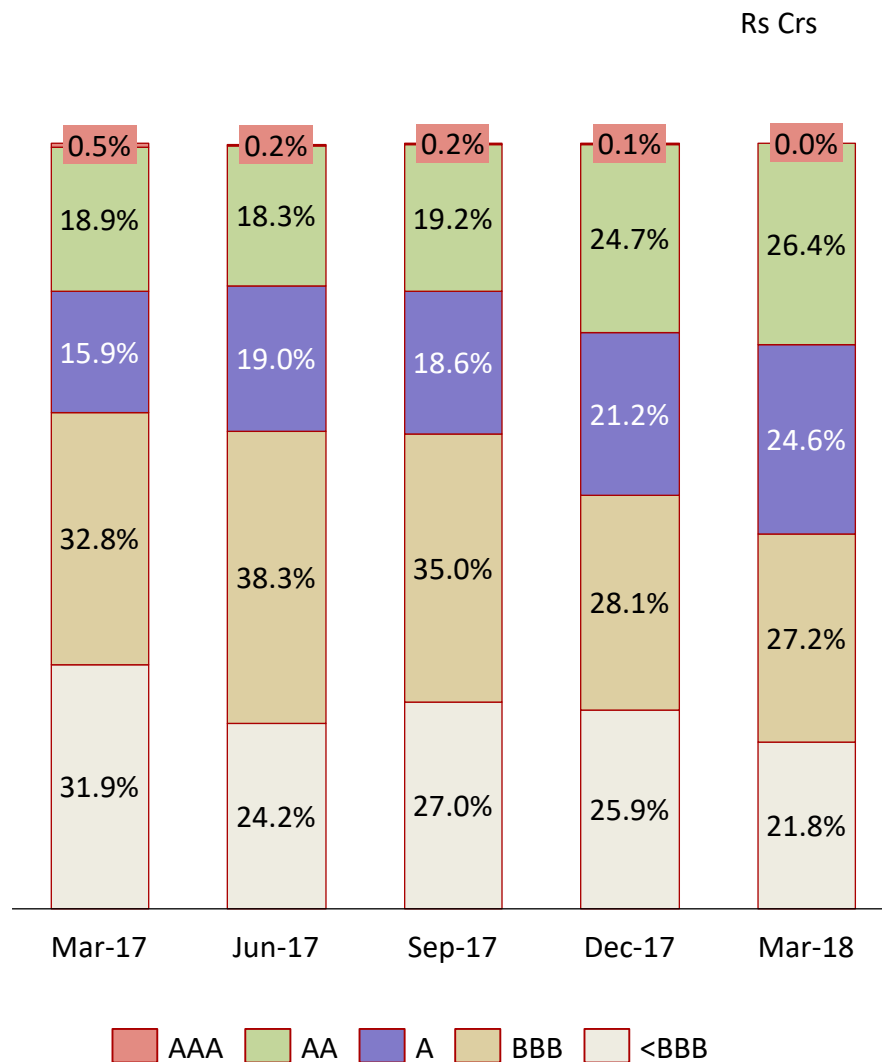
Segment wise Break Up of Total Loan Book

Rs Crs



Composition of Corporate Loan Book

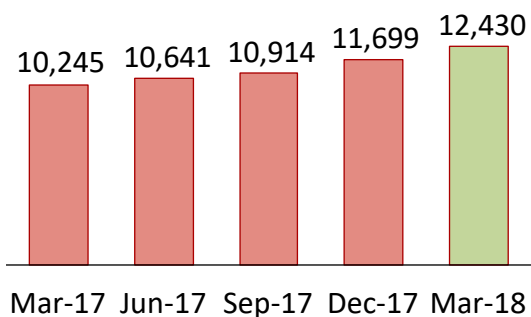
78% of Corporate Loan Book is Investment Grade



Key Focus : Retail, SME & Agriculture

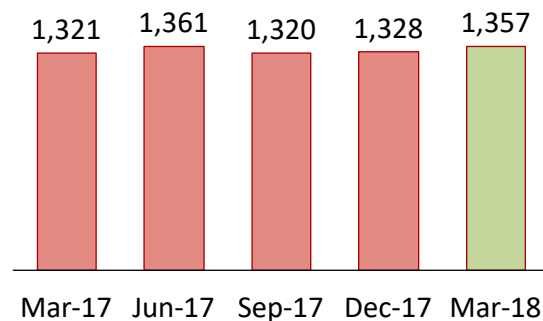
Retail excluding Gold

Rs Crs



Gold (Average LTV – 65%)

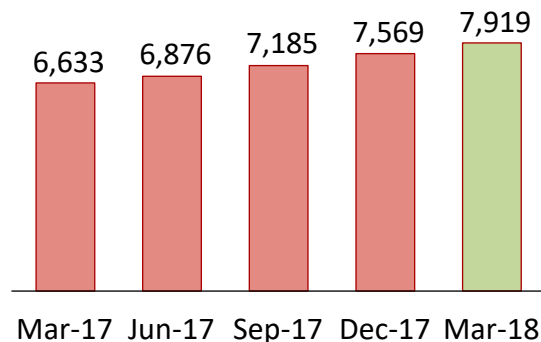
Rs Crs



Retail Loans (Excl. Gold), Agriculture & SME has grown by 20% (Y-o-Y)

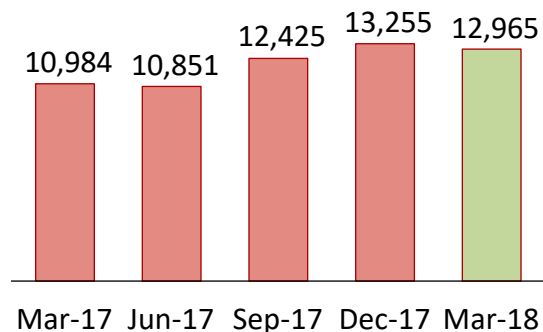
Agriculture

Rs Crs



SME

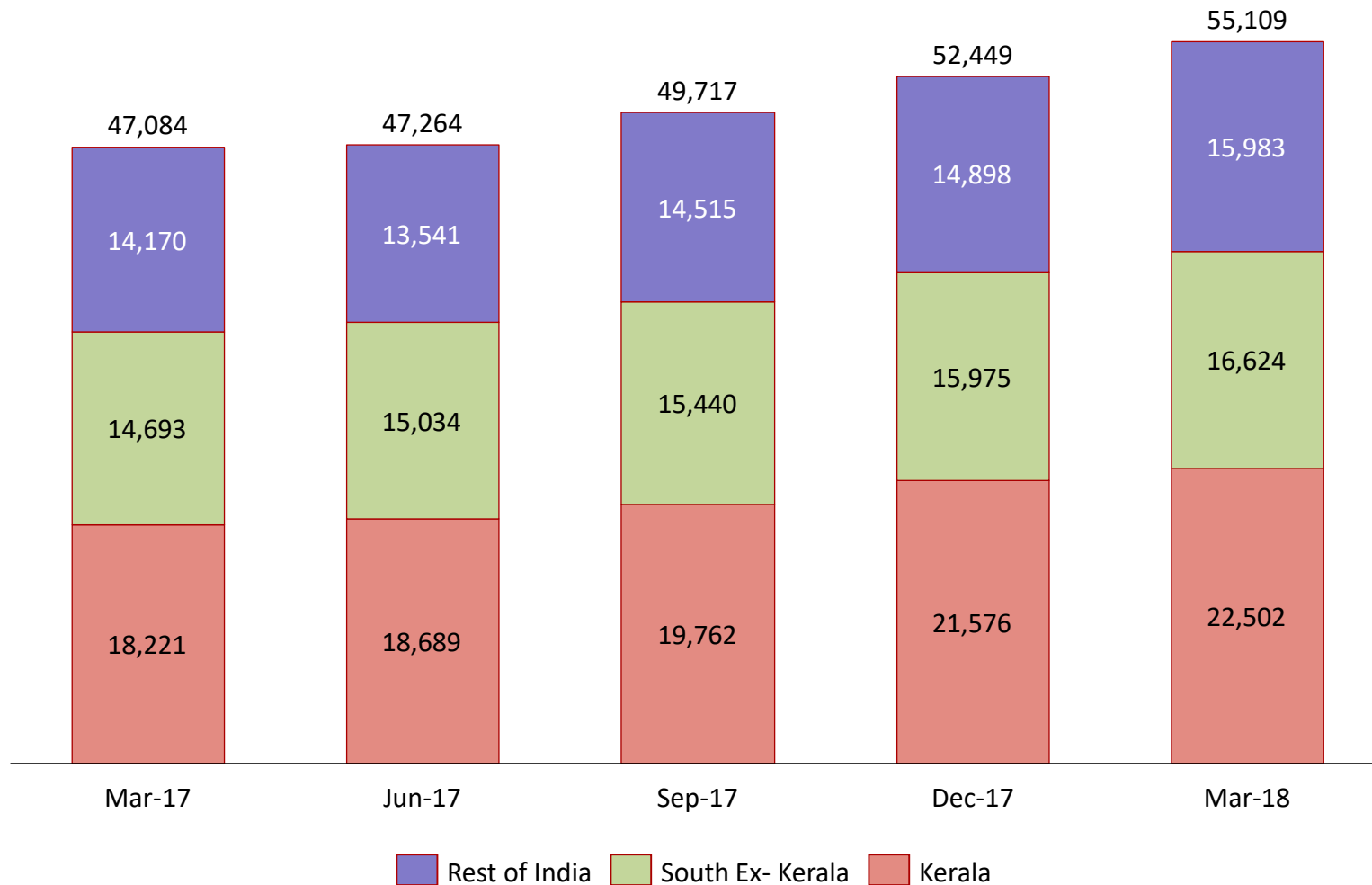
Rs Crs



~16% of the Agriculture & SME Loans are backed by Additional Security by way of GOLD

Advances growing Across Regions

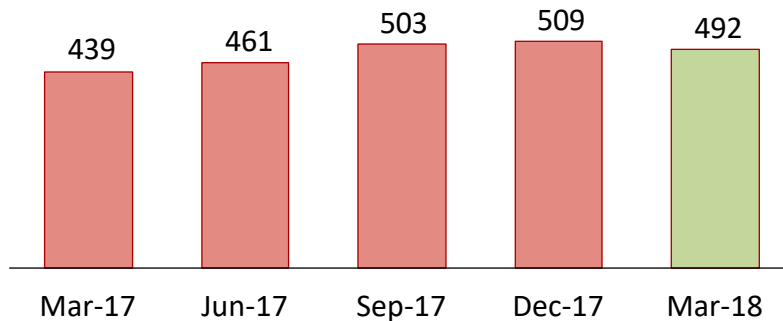
Rs Crs



Net Interest Income - Quarter

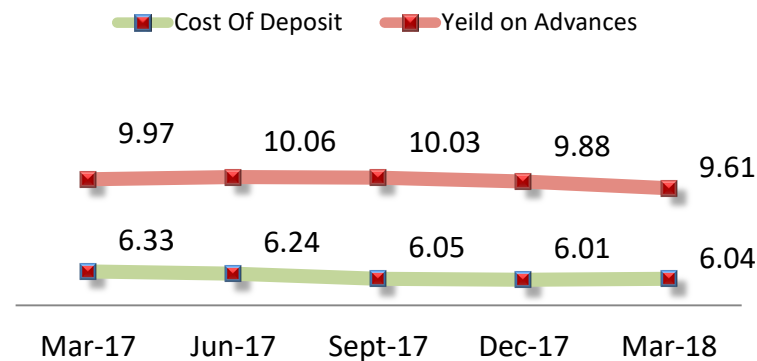
Net Interest Income

Rs Crs



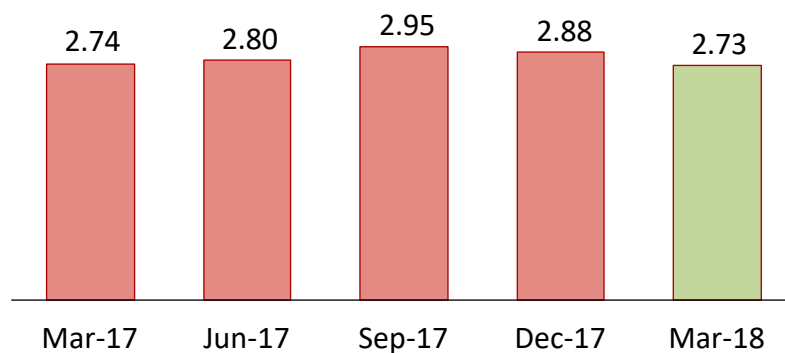
Cost of Deposits & Yield on Advances

In %



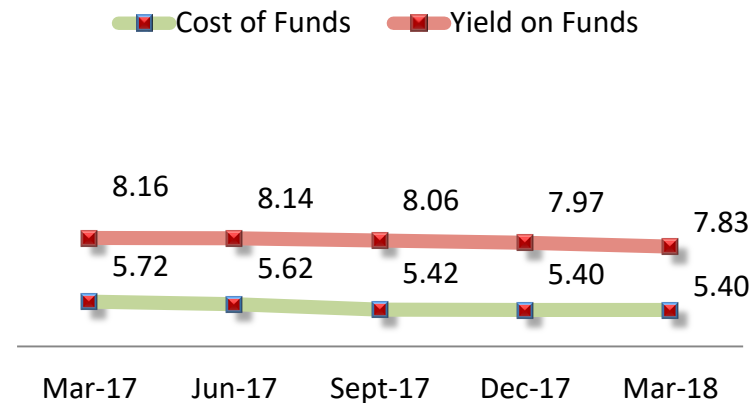
Net Interest Margin

In %



Cost of Funds & Yield on Funds

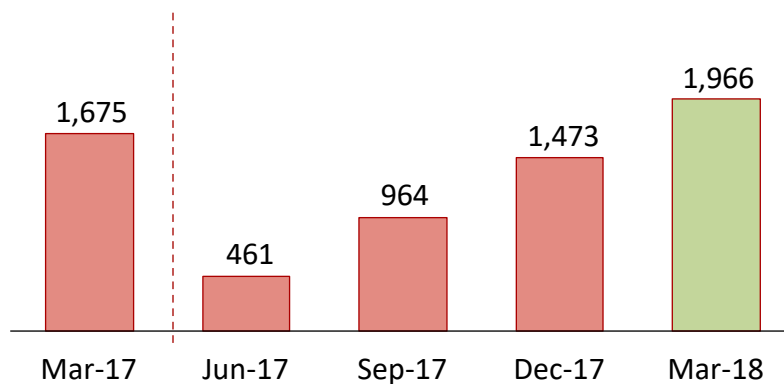
In %



Net Interest Income - Cumulative

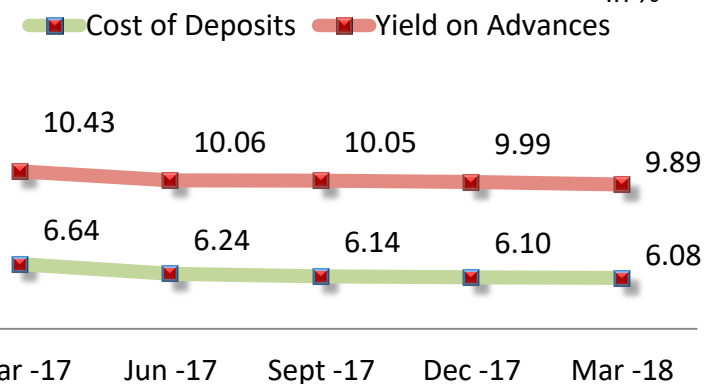
Net Interest Income

Rs Crs



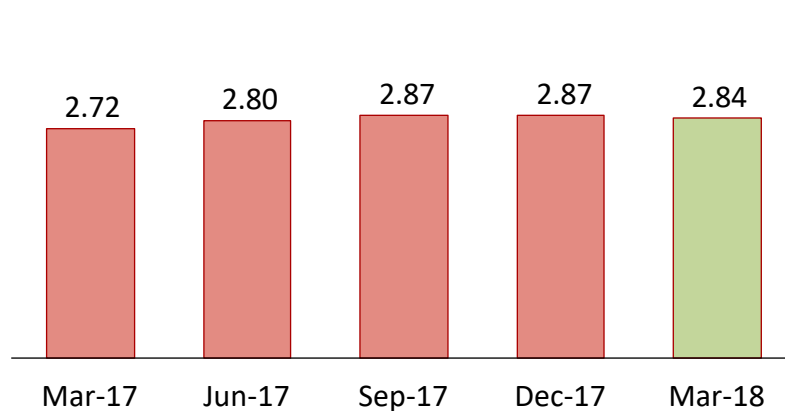
Cost of Deposits & Yield on Advances

In %



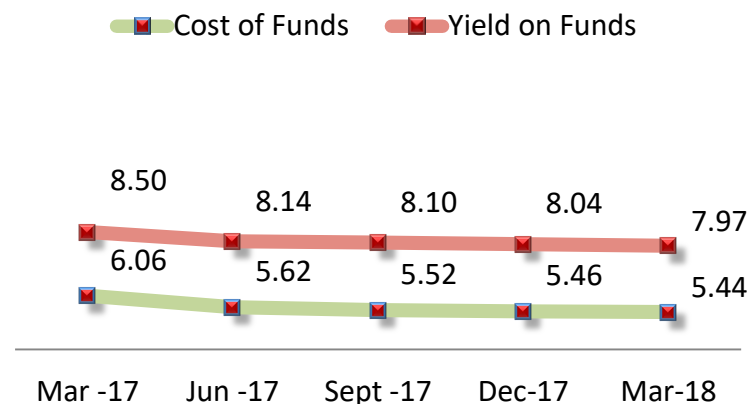
Net Interest Margin

In %



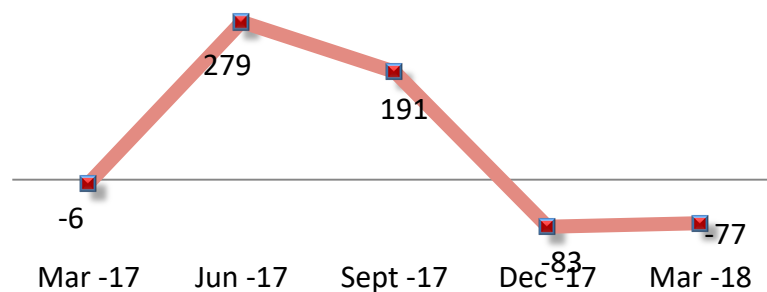
Cost of Funds & Yield on Funds

In %



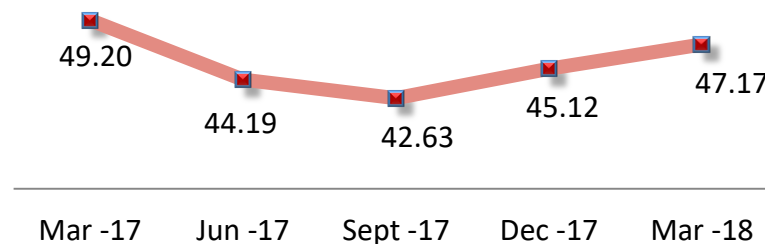
Improving Operating Efficiency

Employee Additions



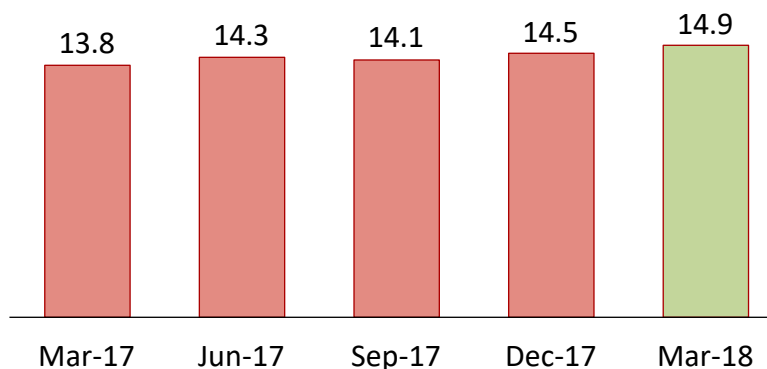
C/I Ratio

In %



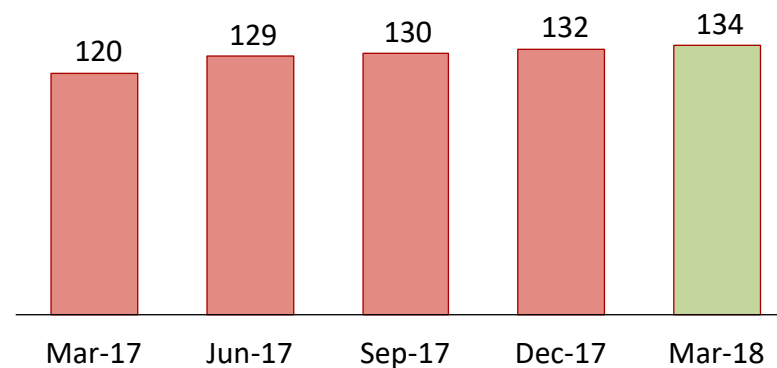
Business per Employee

Rs Crs



Business per Branch

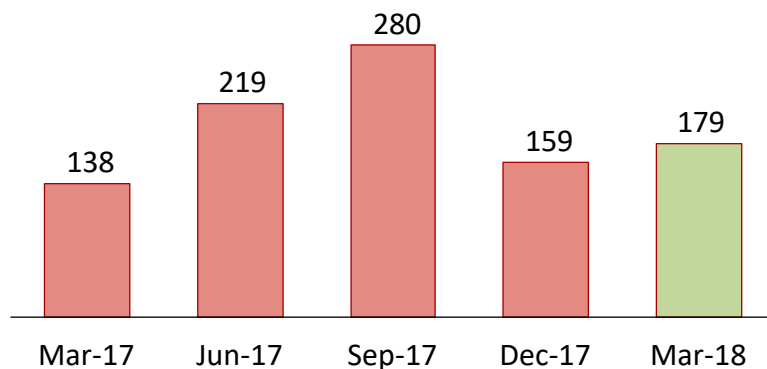
Rs Crs



Sustainable Other Income

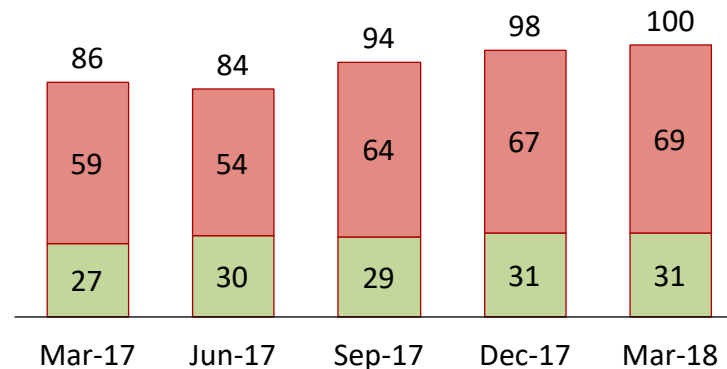
Total Other Income led by ...

Rs Crs



...Sustainable : Transaction Fees + Technology

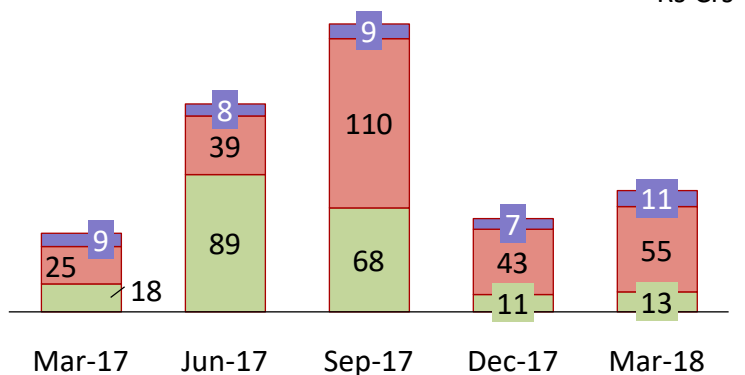
Rs Crs



Transaction Fees Technology

Profit on Sale of Investments, Forex & Others

Rs Crs



Forex Other Profit on Sale of Investments

Investment Book as on Mar-18

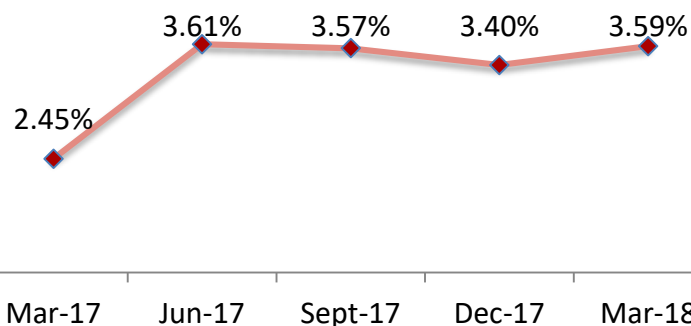
Details	Rs. Crs	M Duration
HTM	14,422	5.54
AFS	4,328	3.19
HFT	0	0.00
Total	18,751	5.19

Break Up of Provisions

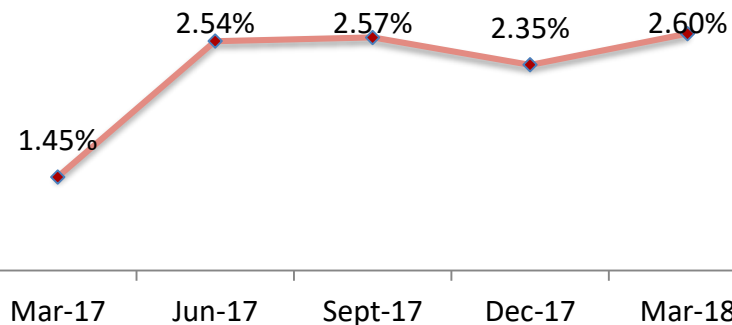
Rs Crs	Q4-FY 18	Q4-FY 17	Q3-FY 18
For NPA & NPI	151.7	231.6	229.8
For Depreciation on Investments	8.5	23.3	4.5
For Standard Assets	-6.2	-21.1	6.5
For Restructured Advances/Sacrifices & FITL	-10.1	-34.0	-0.3
For Unhedged Forex Exposure	-0.1	-2.4	0.5
Others	4.8	-32.2	-86.7
Taxes	48.2	40.0	60.9
Total Provisions	196.8	205.3	215.2

Non Performing Assets

Gross NPA



Net NPA



Gross NPA Movement

Rs Crs	Mar-17	Jun-17	Sept-17	Dec-17	Mar-18
Opening	1,787	1,149	1,696	1,766	1,775
Additions	1,150	686	252	258	614
Deductions	1,788	140	182	249	408
Closing	1,149	1,696	1,766	1,775	1,980

Net NPA Movement

Rs Crs	Mar-17	Jun-17	Sept-17	Dec-17	Mar-18
Opening	1,116	675	1,183	1,256	1,211
Additions	991	580	209	89	510
Deductions	1,432	72	136	134	305
Closing	675	1,183	1,256	1,211	1,416

Stressed Assets - QoQ

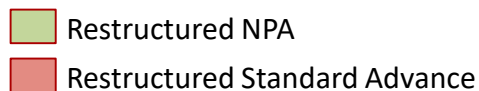
	Gross Basis		Net Basis	
Rs Crs	Q3-FY 18	Q4-FY 18	Q3-FY 18	Q4-FY 18
NPA	1,755	1,980	1,211	1,416
Restructured Standard Advance	248	57	248	57
Other Stressed Advances	0	0	0	0
Total Stressed Assets	2,023	2,037	1,459	1,473
Advances	52,184	55,109	51,615	54,539
Stressed Assets as % of Advances	3.88%	3.70%	2.83%	2.70%

We have 'ZERO' accounts in our Watchlist of Large Corporate Book

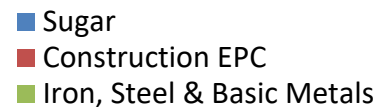
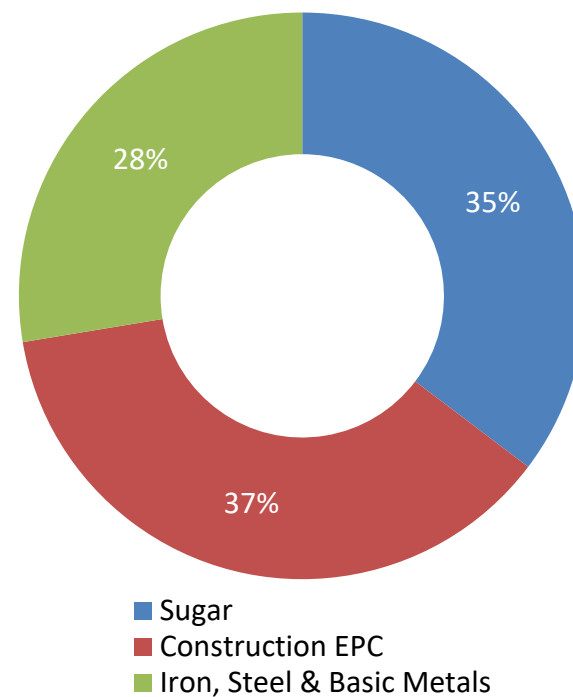
Restructured Advances Breakup

Restructured Assets Break-up

Rs Crs



Sector Standard Restructure – Q4FY18

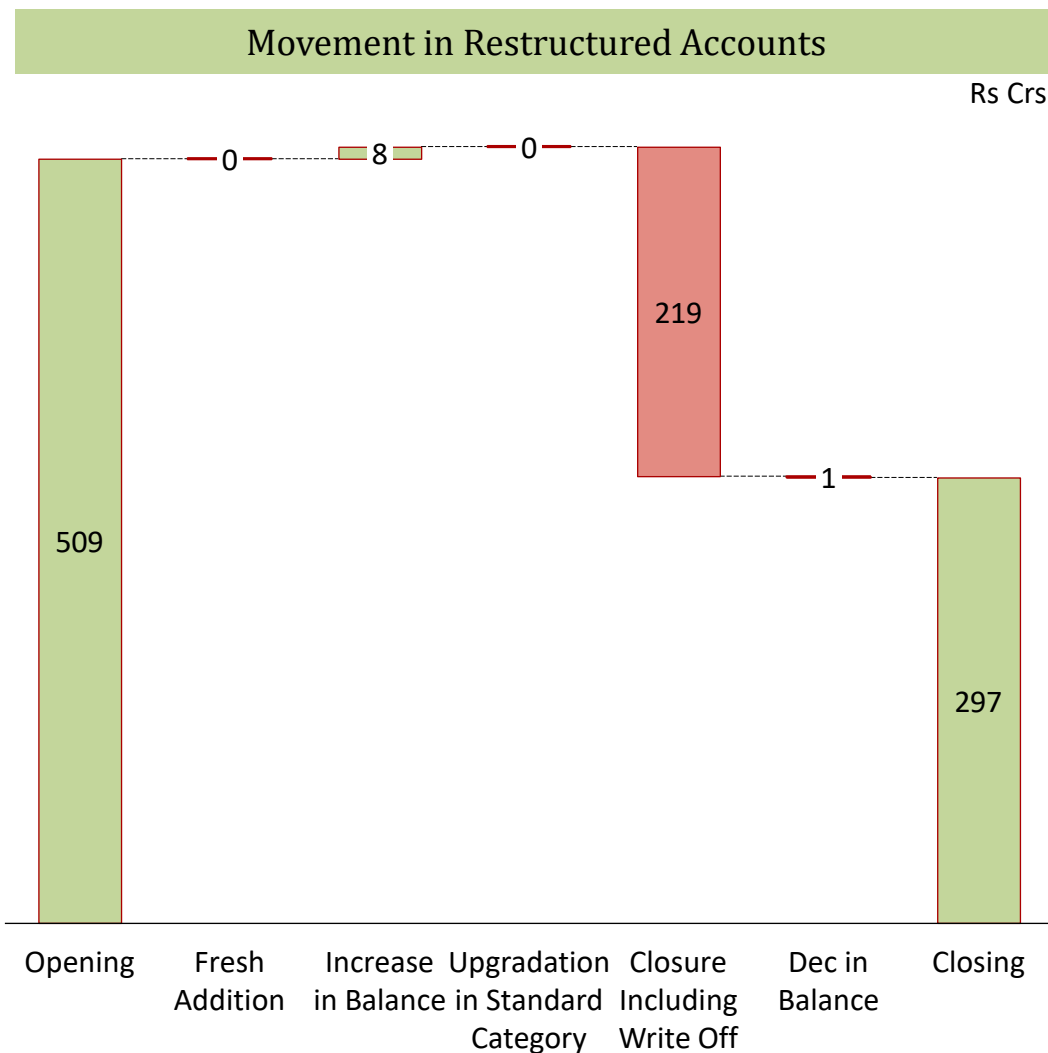


Restructured Standard Asset Book

Rs Crs

	Restructured Standard Advance						
	Opening	Fresh Addition	Increase in Existing Balance	Uday – SDL Investments	Decrease in Balance	Slippages to NPA	Closing Balance
Infra Roads	190	-	-	-	-	190	-
Construction EPC	22	-	-	-	1	-	21
Others	36	-	-	-	-	-	36
Total	248	-	-	-	-	-	57

Movement in Restructured Accounts

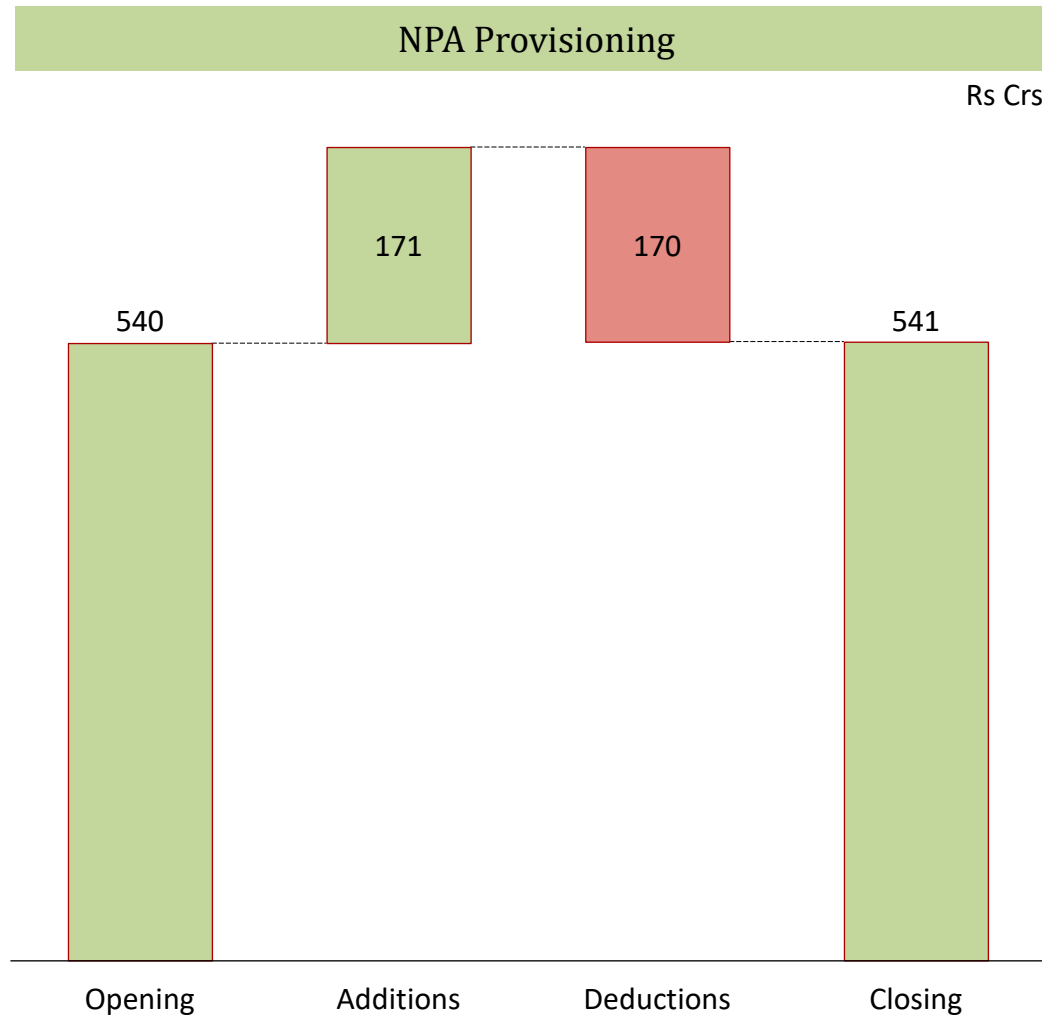


Shift of focus from
Large Corporate
to
SMEs

Defocusing from
Stressed Sectors

Special Cell &
Asset Monitoring Cell

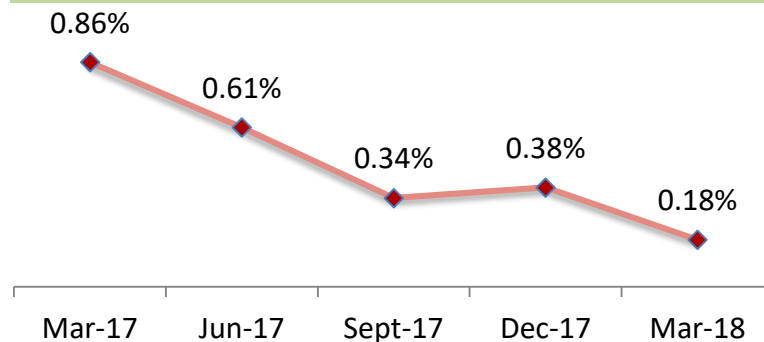
Adequate Provisioning



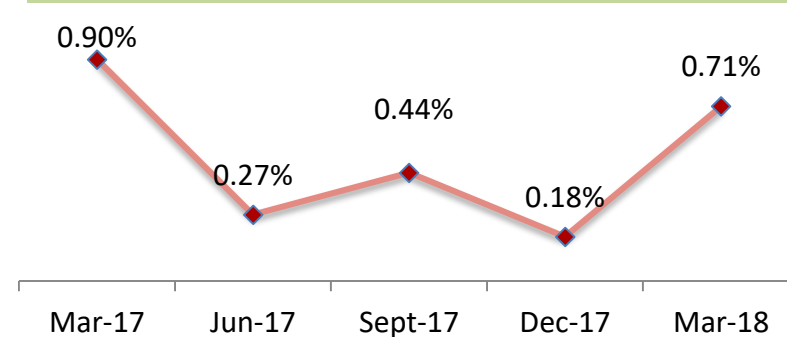
Provision Coverage
Ratio – 41.2%

Fresh Slippages/Advance Ratios

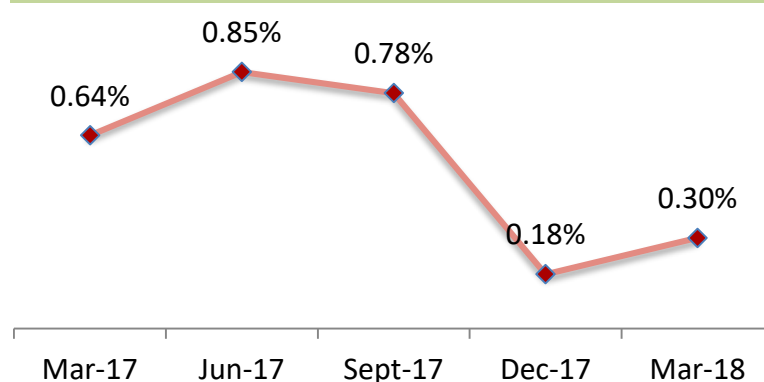
Retail Slippage



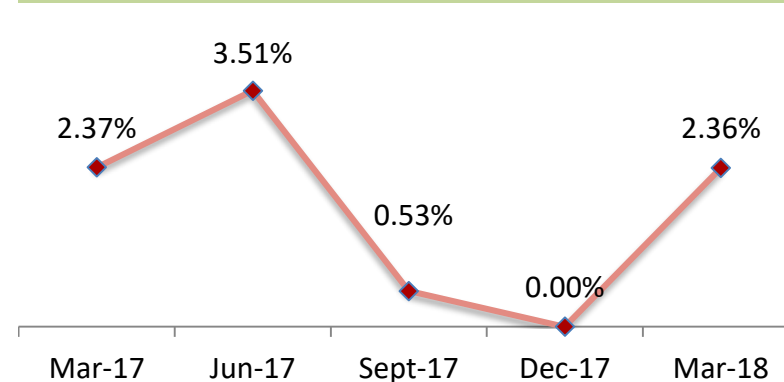
Agriculture Slippage



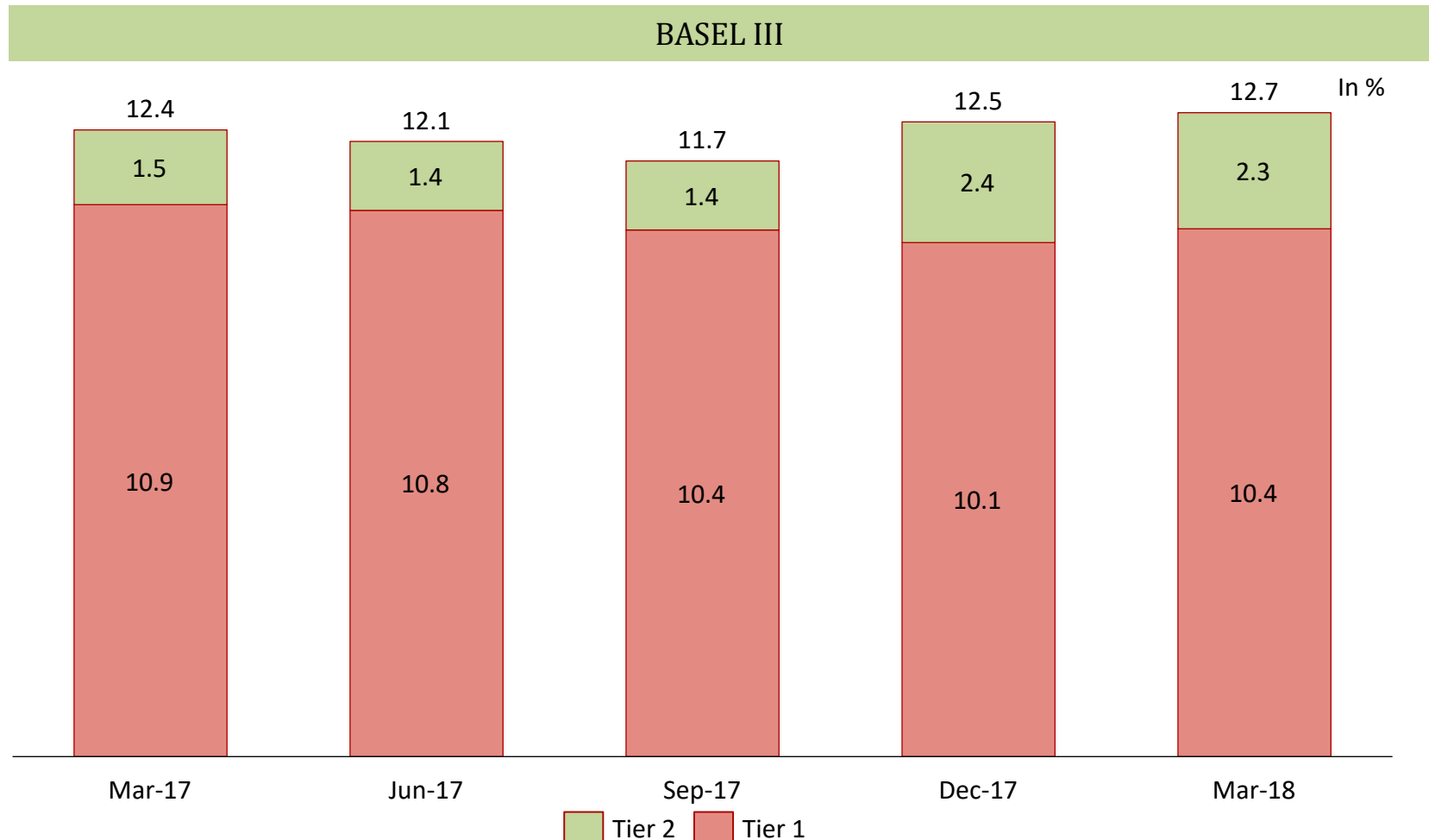
SME Slippage



Corporate Slippage



Well Capitalized to support Growth



Balance Sheet Overview- Q4 FY18

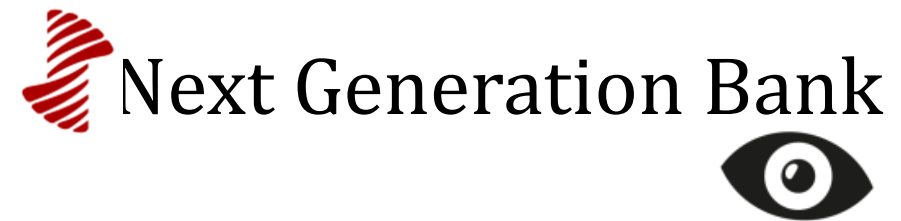
Rs Crs	Q4-FY 18	Q4-FY 17	Y-o-Y (%)	Q3-FY 18	Q-o-Q (%)
Capital & Liabilities	82,686	74,312	11.3%	79,314	4.3%
Capital	181	180	0.3%	181	0.2%
Reserves and Surplus	5,060	4,665	8.5%	4,940	2.4%
Deposits	72,030	66,117	8.9%	68,109	5.8%
Borrowings	4,043	1,958	106.5%	4,678	-13.6%
Other Liabilities & Provisions	1,372	1,391	-1.4%	1,406	-2.5%
Assets	82,686	74,312	11.3%	79,314	4.3%
Cash & Balances with RBI	3,258	3,078	5.9%	3,069	6.1%
Balances with Banks	963	810	18.9%	584	64.9%
Investments	18,363	19,430	-5.5%	18,584	-1.2%
Advances	54,563	46,389	17.6%	51,638	5.7%
Fixed Assets	681	656	3.8%	655	4.0%
Other Assets	4,858	3,949	23.0%	4,784	1.6%
Business (Advances + Deposits)	1,26,592	1,12,507	12.5%	1,19,747	5.7%
Current Accounts	3,058	2,753	11.1%	3,129	-2.3%
Savings Accounts	14,084	12,994	8.4%	13,799	2.1%
CASA Ratio	23.80%	23.82%	-0.1%	24.86%	-4.2%

Profit & Loss Overview- Q4 FY18

Rs Crs	Q4-FY18	Q4-FY 17	Y-o-Y (%)	Q3-FY18	Q-o-Q (%)
Net Interest Income	492	439	12.1%	509	-3.4%
Other Income	179	138	29.7%	159	12.5%
Total Income	671	577	16.3%	668	0.4%
Operating Expenses	360	296	21.6%	338	6.5%
Operating Profit	311	281	10.7%	330	-5.8%
Provisions (Ex-Tax) & Contingencies	149	165	-10.1%	154	-3.7%
Profit Before Tax	162	115	40.5%	176	-7.7%
Provision for Tax	48	40	20.5%	61	-20.9%
Profit After Tax	114	76	51.1%	115	0.8%

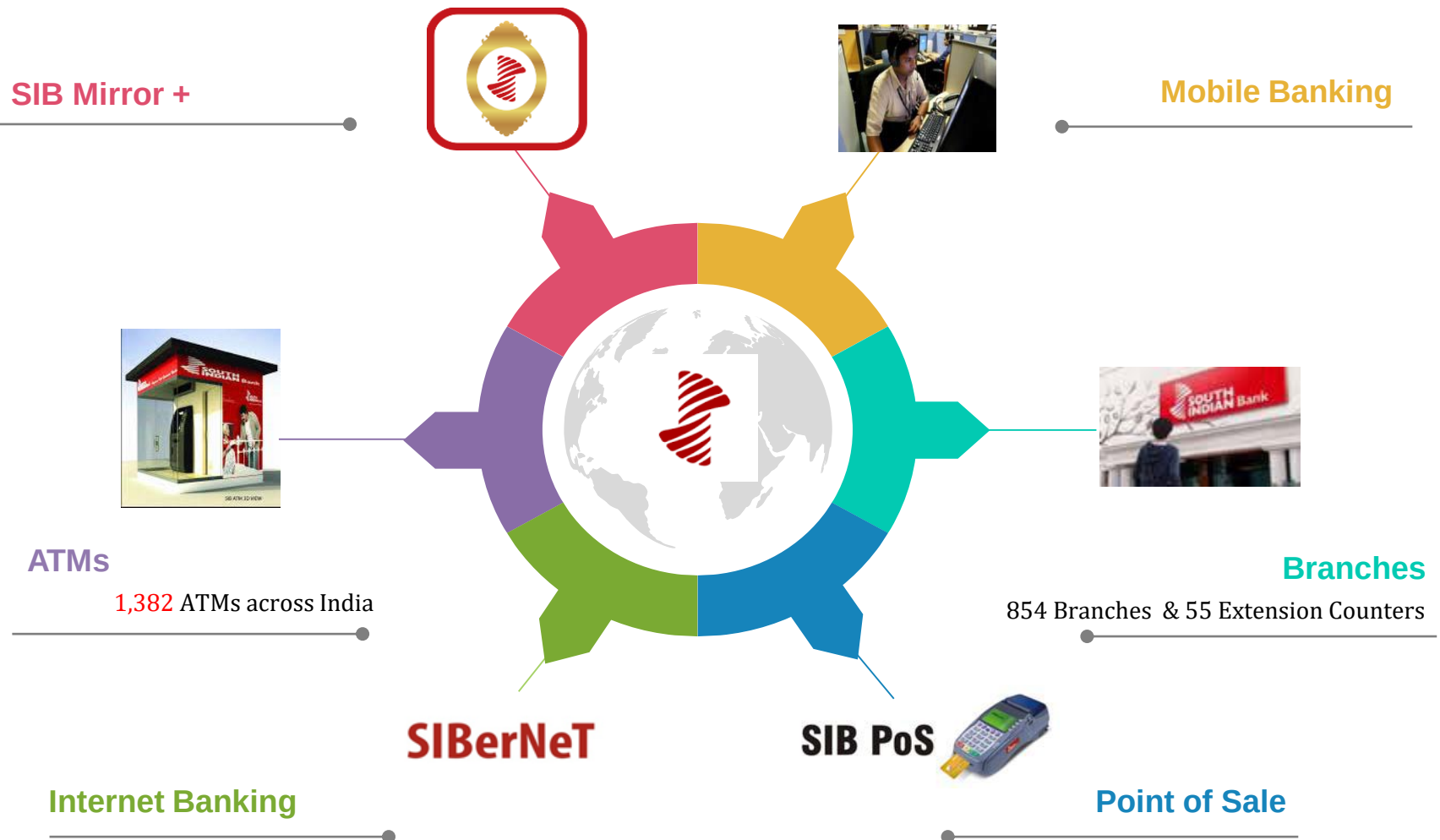
Key Metrics- Quarterly

Particulars	FY15				FY16				FY17				FY18			
	Q1	Q2	Q3	Q4	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	2.8	2.9	2.9	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	12.1	11.7	12.5	12.7
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	0.6	0.02	0.6	0.6
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	44.6	44.1	49.4	41.2
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	25.2	24.6	24.9	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	3.6	3.6	3.4	3.6
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	2.5	2.6	2.4	2.6
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	27.7	27.6	28.4	29.0
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	2.3	0.1	2.5	2.6
Branches																
- Kerala	439	440	441	444	447	447	447	449	453	454	455	463	463	463	463	464
- South India (Ex-Kerala)	230	232	233	239	242	244	244	245	245	245	245	246	246	246	246	248
- Rest of India	132	133	136	139	139	140	140	140	140	140	140	141	142	142	142	142
Total Branches	801	805	810	822	828	831	831	834	838	839	840	850	851	851	851	854
ATMs																
- Kerala	565	587	607	651	670	682	688	698	701	713	718	724	745	756	769	783
- South India (Ex-Kerala)	297	313	325	365	378	380	384	387	388	391	393	394	396	393	396	398
- Rest of India	156	163	176	184	196	198	200	202	202	202	202	202	203	205	205	201
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	1,344	1,354	1,370	1,382

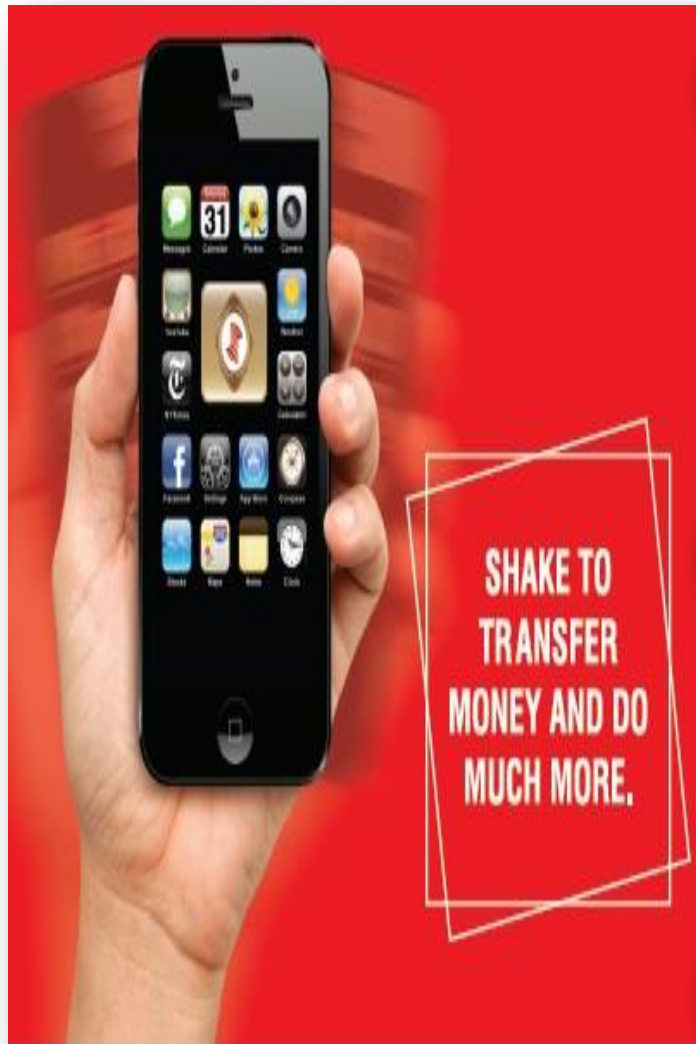


Present across Customer Touch Points

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

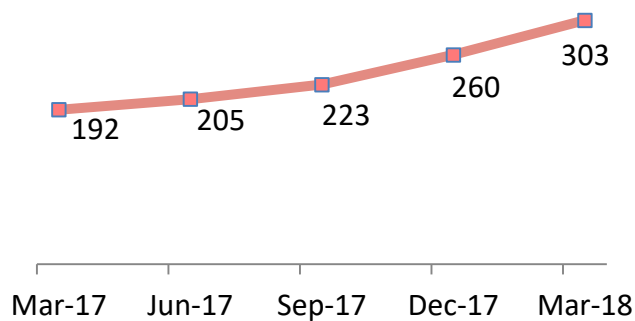


Centralized Processing Center allows enhanced risk management and customer creation with complete KYC compliance and fraud prevention tools

Personal Banking: Technology Banking

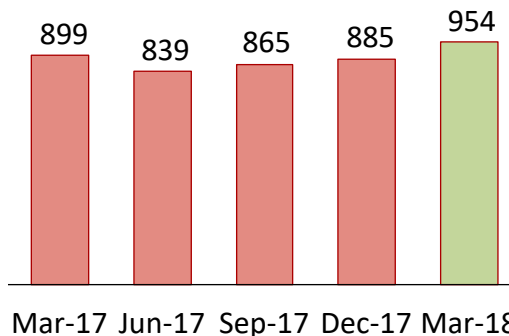
Active Internet Users

(000)'s



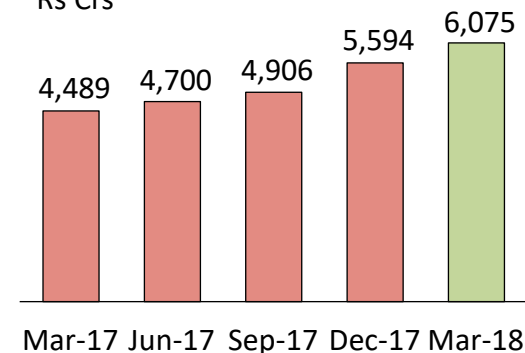
Internet Transaction Volume

(000)'s



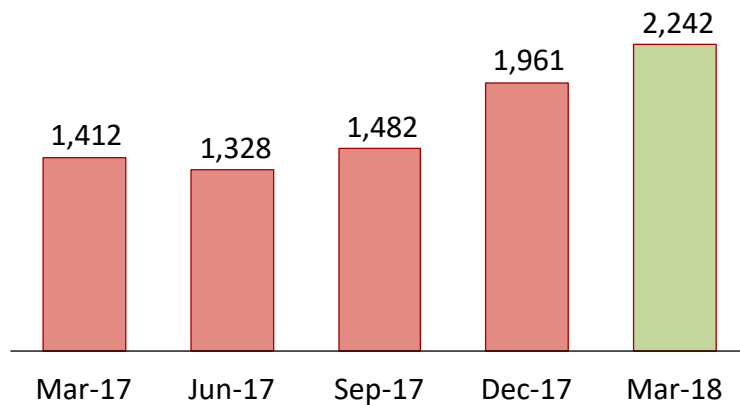
Internet Transaction Value

Rs Crs



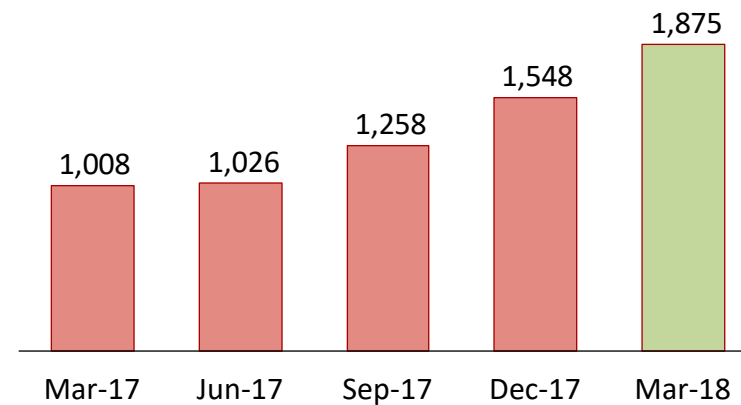
Mobile Transaction Volume

(000)'s



Mobile Transaction Value

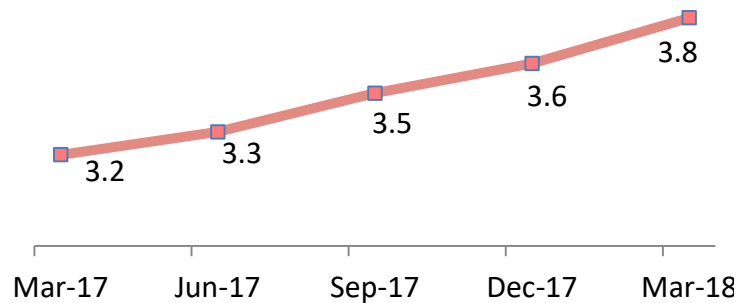
Rs Crs



Personal Banking: Debit Cards

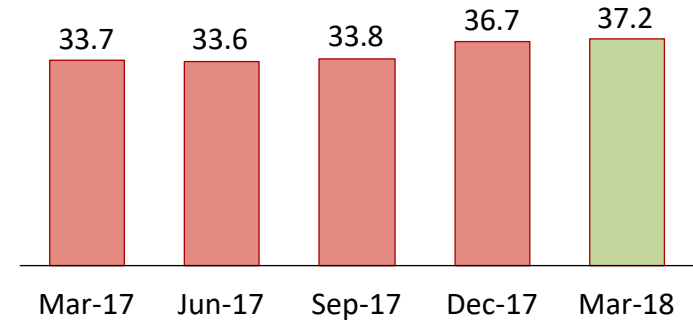
No of Active Debit Cards

In Millions



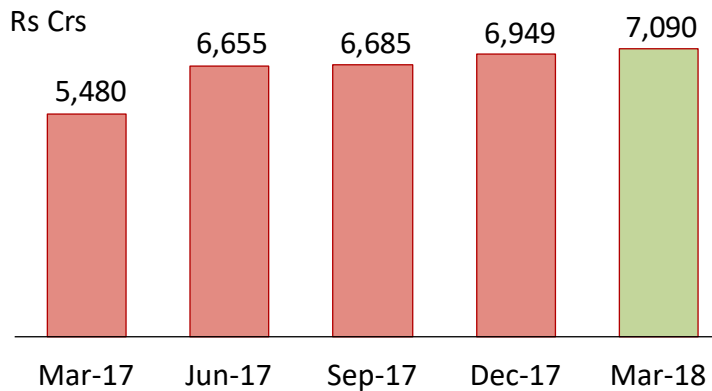
Debit Card Transaction Volumes

In Millions



Debit Card Transaction Value

Rs Crs





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

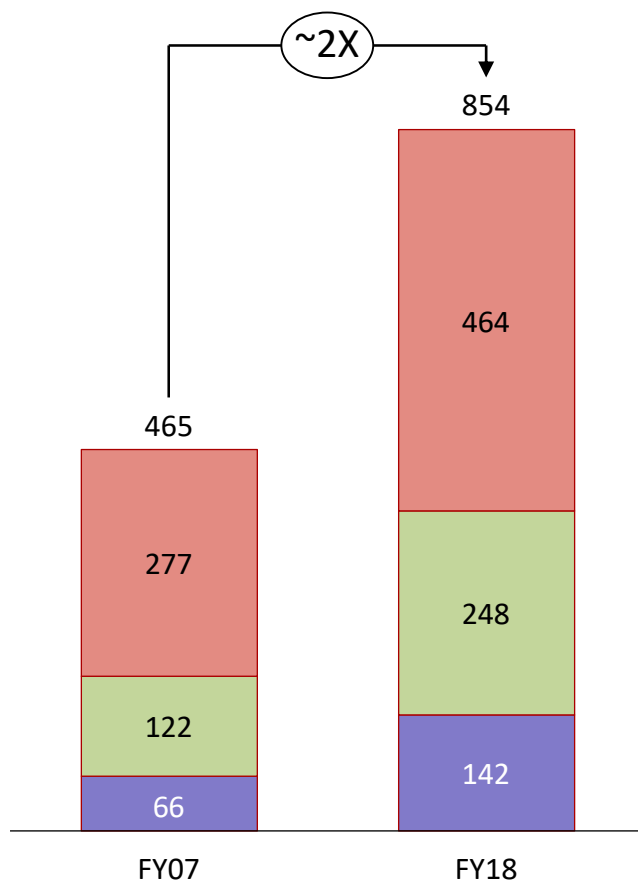
FIRST bank in the private sector to start Industrial Finance Branch in March 1993

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

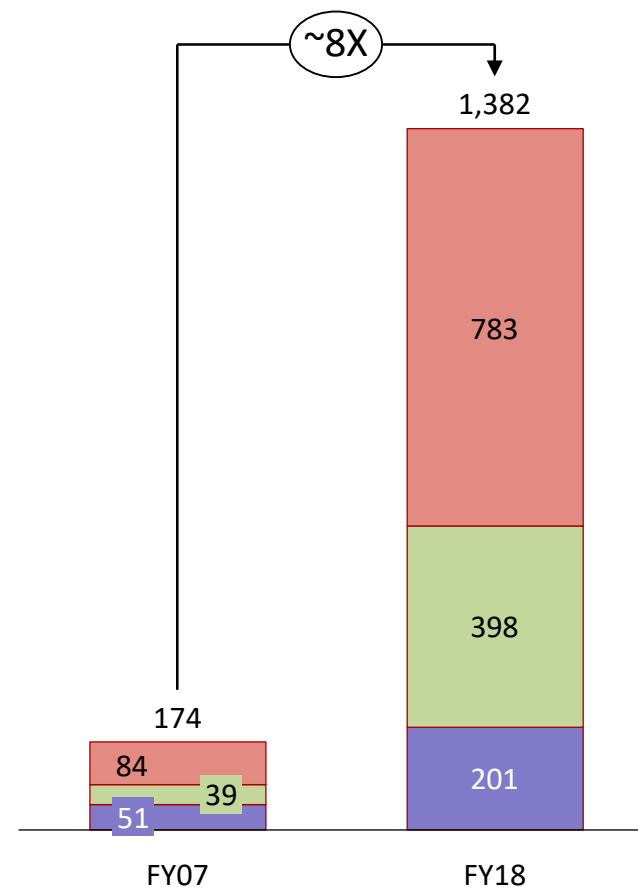
**The FIRST Kerala based bank to implement
Core Banking System**

Expansion since FY07

Branch Network



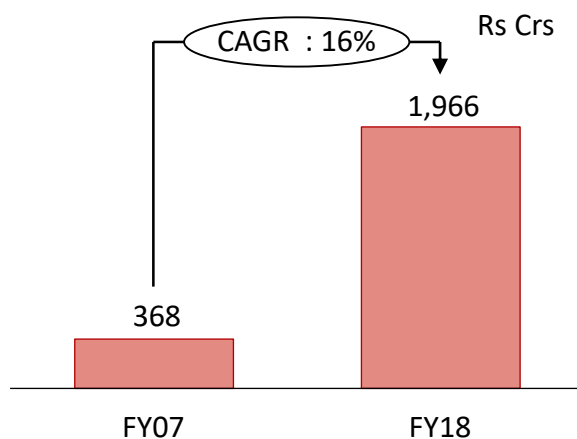
ATM Network



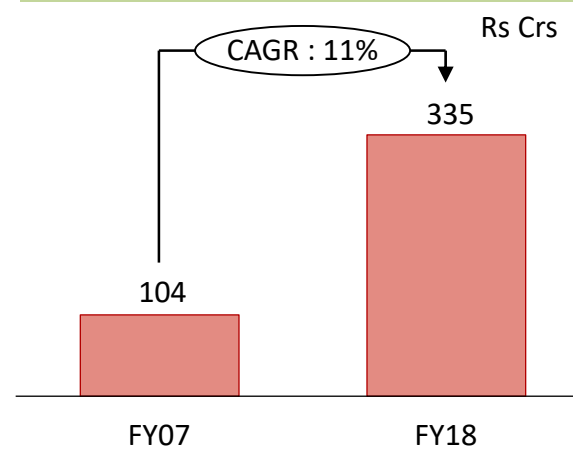
■ Kerala ■ South Ex-Kerala ■ Others (Rest of India)

Performance since FY07

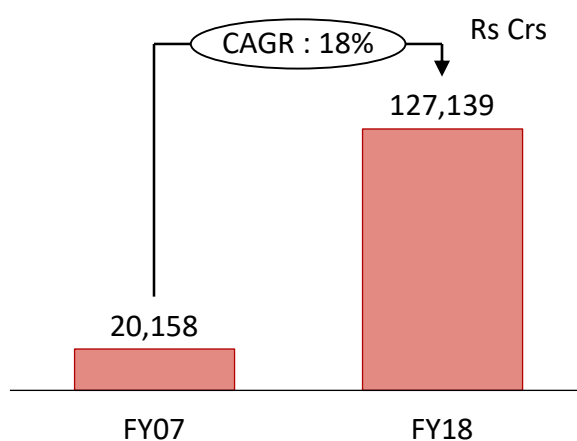
Net Interest Income



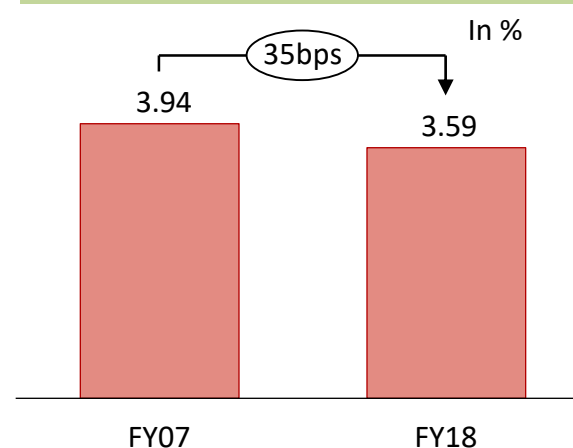
Profit After Tax



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. Benoy Varghese
(Country Head – Wholesale Banking)

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

Mr. Sanchay Sinha
(Country Head – Retail Banking)

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

Mr. John Thomas, Senior General Manager
(Business Development Department)

- Bachelors Degree in Science, MBA and CAIIB

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

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

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

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

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, Certification in RDBMS & Oracle 8i and JAIIB

Management Team

Mr. Shelly Joseph, General Manager

- Masters Degree in Commerce & CAIIB

Mr. Reddy N J, General Manager

- Masters Degree in Commerce & LLB

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

Award Wins

Won Digital India Excellence Award 2017

Digital India Excellence Award 2017 for its innovation in mobile app 'Digital e-lock' in the 5th PAN-IIM World Management Awards 2017



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



Awards & Recognition

Won Two IDRBT Best Bank Awards



Bagged “Dun & Bradstreet, India’s Top Banks & Banking Awards 2017”



For further information, please contact:

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CIN – L65191KL1929PLC001017

Mr. C. P. Gireesh, CFO/

Mr. Vijith S, Dy. General Manager

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vijiths@sib.co.in

www.southindianbank.com

Investor Relations Advisors

Strategic Growth Advisors Pvt. Ltd.

CIN - U74140MH2010PTC204285

Mr. Shogun Jain/ Mr. Sagar Shroff

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