SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

Building trust. Delivering value.

Investing in Relationships since 1929

Investor Presentation
Q1 FY 2026-27

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1 **Brief Snapshot**

2 **About South Indian Bank – Key Highlights**

3 **Key Areas of Focus**

4 **Annexure**

Key Highlights

1. Portfolio quality continues to improve
2. Shift from Corporate to MSME and Retail gathers momentum
3. Material increase in branch productivity
4. Significant improvement in processes and systems
5. Focus on digital channel to drive operating efficiency
6. Cost continues to be managed tightly

BRIEF SNAPSHOT

Performance Highlights (1/2)

	Gross Advances	Disbursements	Deposits	Retail Deposits	CASA %
Q1FY27	Rs. 104,368 Cr	Rs. 36,048 Cr	Rs. 125,817 Cr	Rs. 124,306 Cr	32.98%
Q1FY26	Rs. 89,198 Cr	Rs. 52,305 Cr	Rs. 112,922 Cr	Rs. 109,368 Cr	32.06%

	Profit After Tax	Net Interest Margin	Return on Assets	Return on Equity
Q1FY27	Rs. 378 Cr	3.23%	1.05%	12.84%
Q1FY26	Rs. 322Cr	3.03%	1.01%	12.41%

Performance Highlights (2/2)

	GNPA	NNPA	PCR (incl. w/off)	PCR (excl. w/off)	CRAR
Q1FY27	1.38%	0.26%	94.51%	81.40%	19.62%
Q1FY26	3.15%	0.68%	88.82%	78.93%	19.48%

	Branches	Employees	States / UTs	Digital Transactions
Q1FY27	953	9,323	26 / 4	98.7%
Q1FY26	948	9,253	26 / 4	98.3%

ABOUT SOUTH INDIAN BANK – KEY HIGHLIGHTS

SIB's Strengths

1. Diversified loan book – focused on Retail, MSME and high-quality Corporate
2. Pan India presence
3. Strong focus on Asset Quality and Collection Efficiency
4. Well distributed Deposit base with stable cost of funds
5. Focus on Digital channel to drive operating efficiency
6. Strong Management Team and Robust Financial Performance

1 Diversified loan book with granularity & growth in disbursements in MSME and Retail

SOUTH INDIAN Bank
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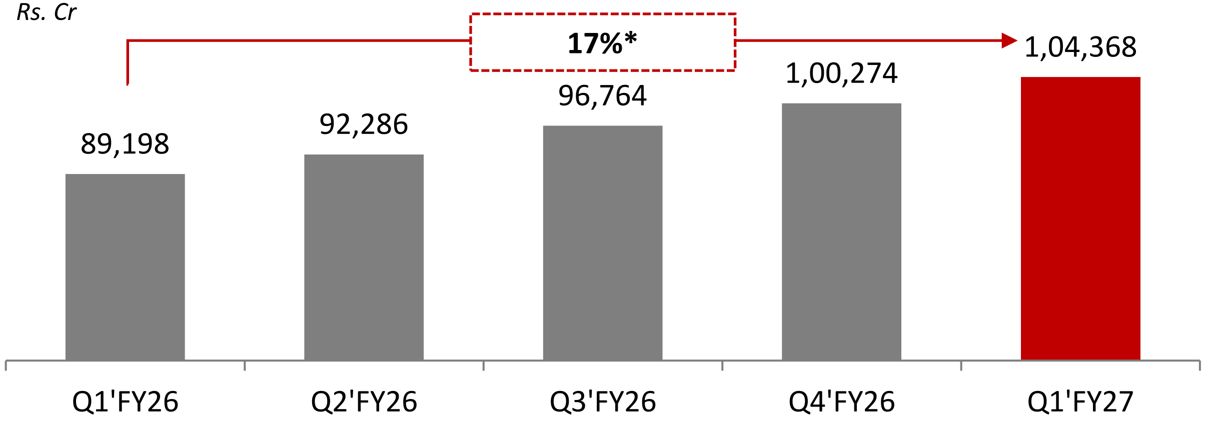
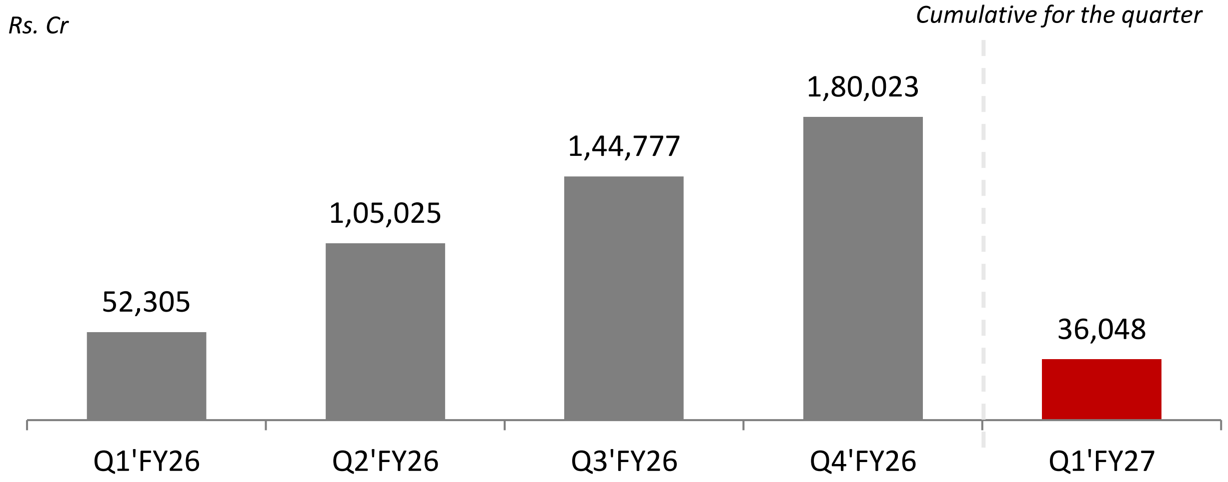
Consistently growing loan book….



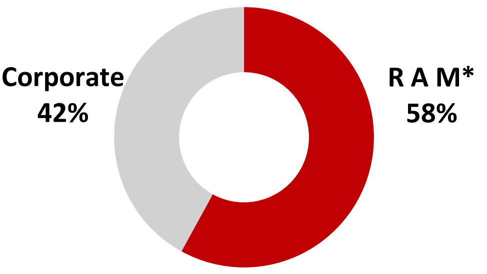
*** includes technical write off of 1,163 crore, excluding this Y-o-Y growth is 18%.**

…and Disbursements

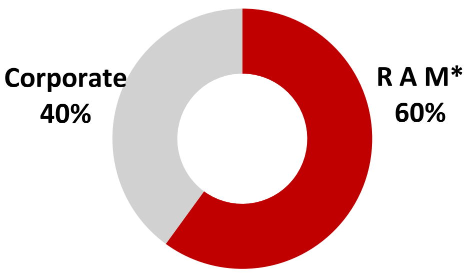


With a diversified portfolio…

Well diversified loan book with ~60% other than corporate



Q1'FY26
Rs 89,198 Cr



Q1'FY27
Rs 1,04,368 Cr

Disbursements Vertical wise

Rs. Cr

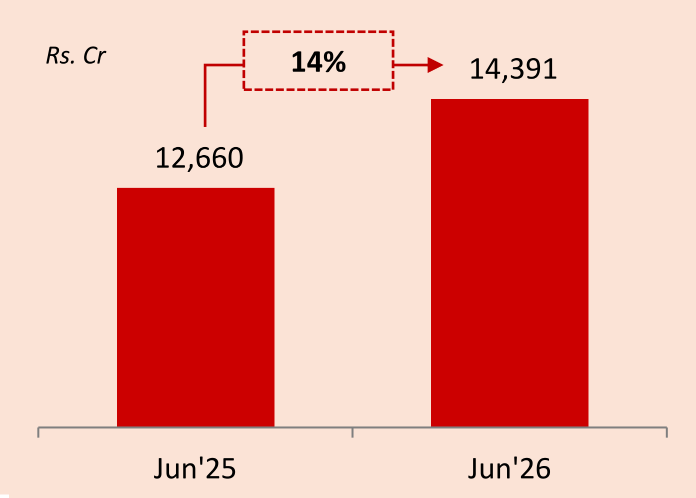
Business Segment	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Corporate	45,383	43,922	29,871	23,889	28,612
Retail Loans (Incl. Gold)	5,496	6,513	7,864	9,007	5,873
Agriculture (Excl. Gold)	290	340	339	440	372
B Segment (MSME)*	1,136	1,945	1,677	1,911	1,191
Grand Total	**52,305**	**52,720**	**39,751**	**35,247**	**36,048**

* Including LAP & Portfolio Buyout

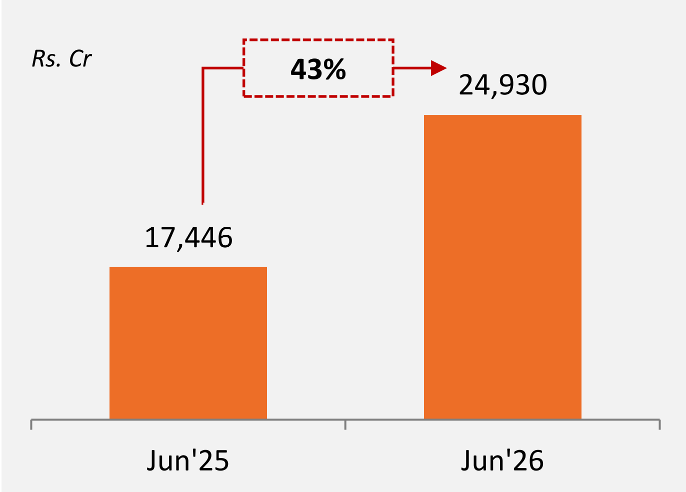
* Retail Agri and MSME

Consistent growth momentum in business and retail advances continues…

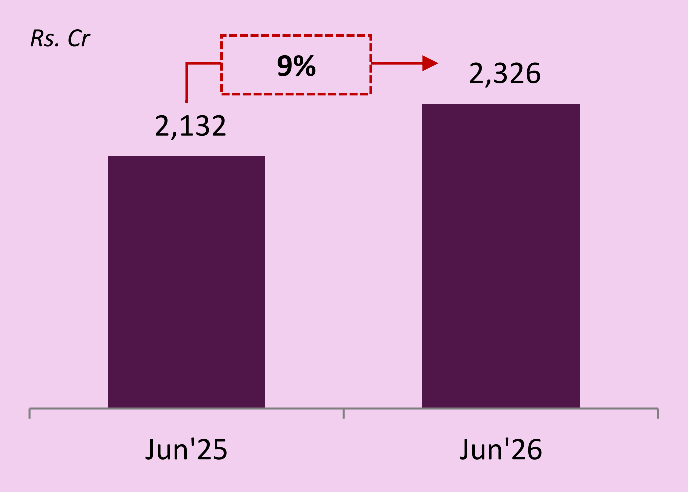
Business Segment Loans



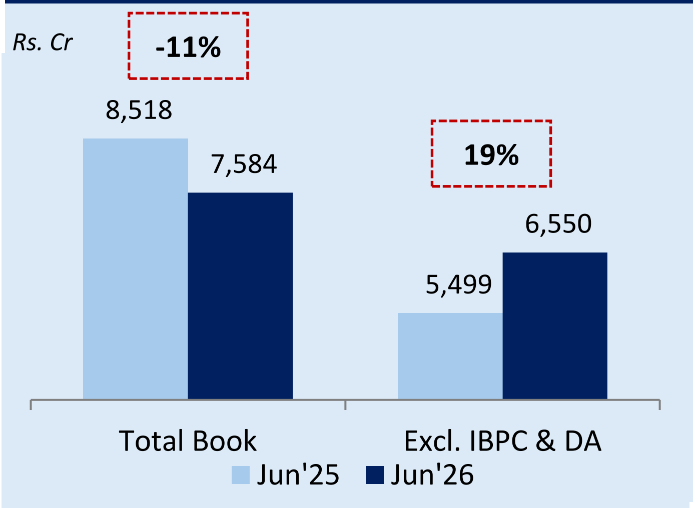
Gold Loans



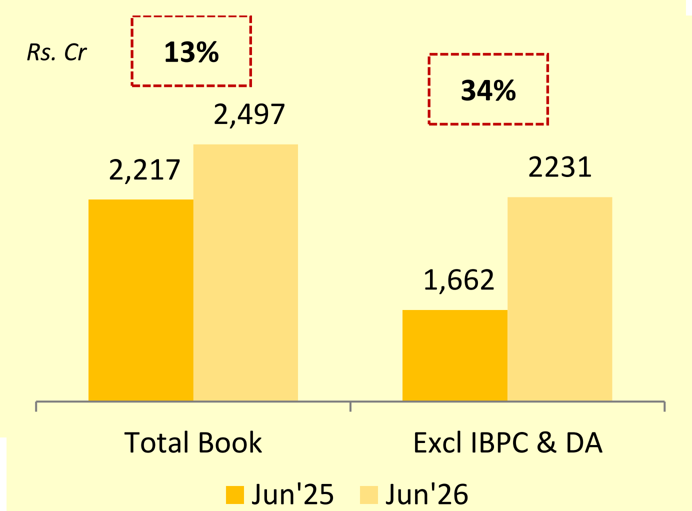
Personal Loans



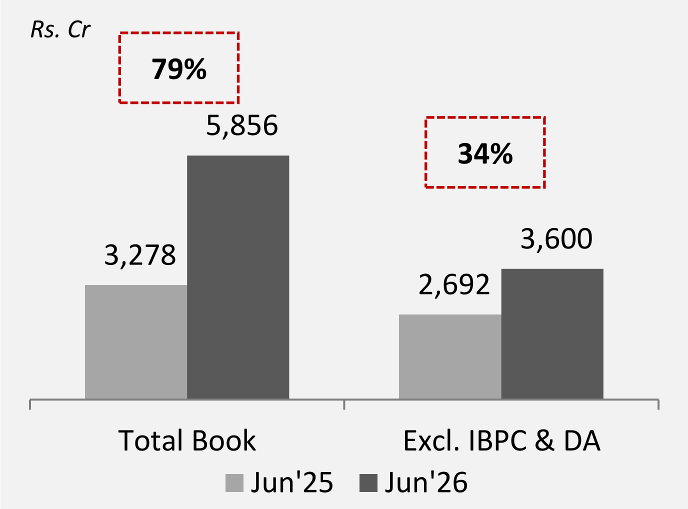
Home Loans



Auto Loans



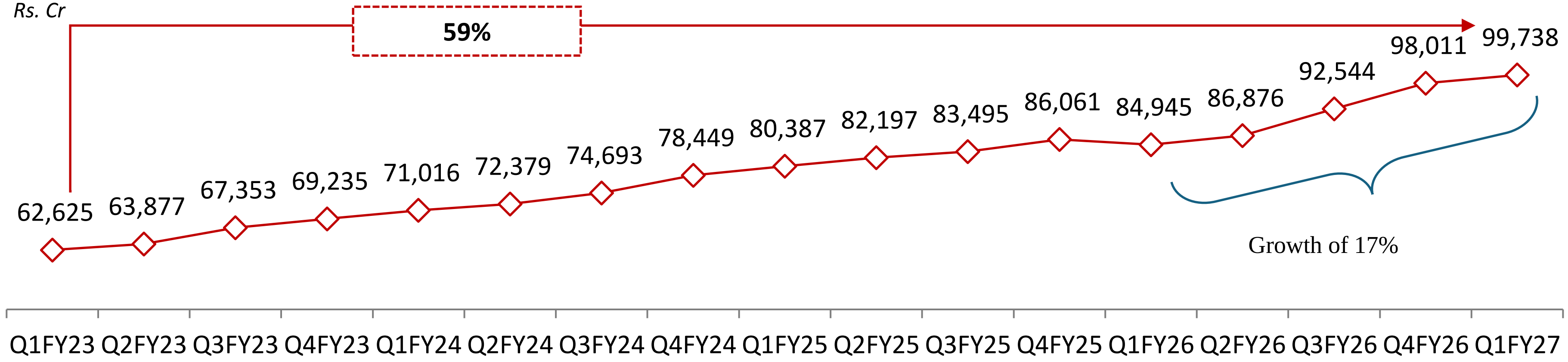
Mortgage Loans



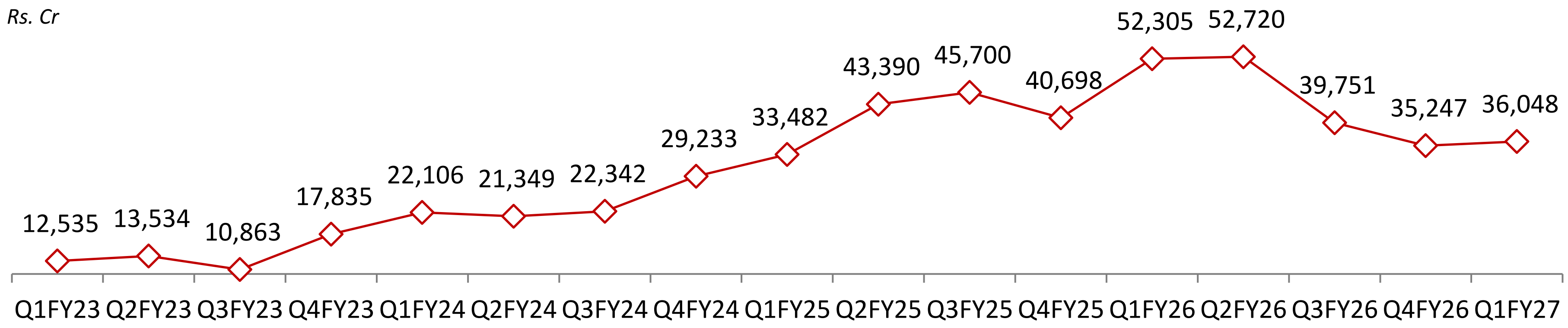
Includes IBPC and Portfolio Buyout (DA)

Consistent growth momentum in advances continues

Consistent growth in Avg. Advances

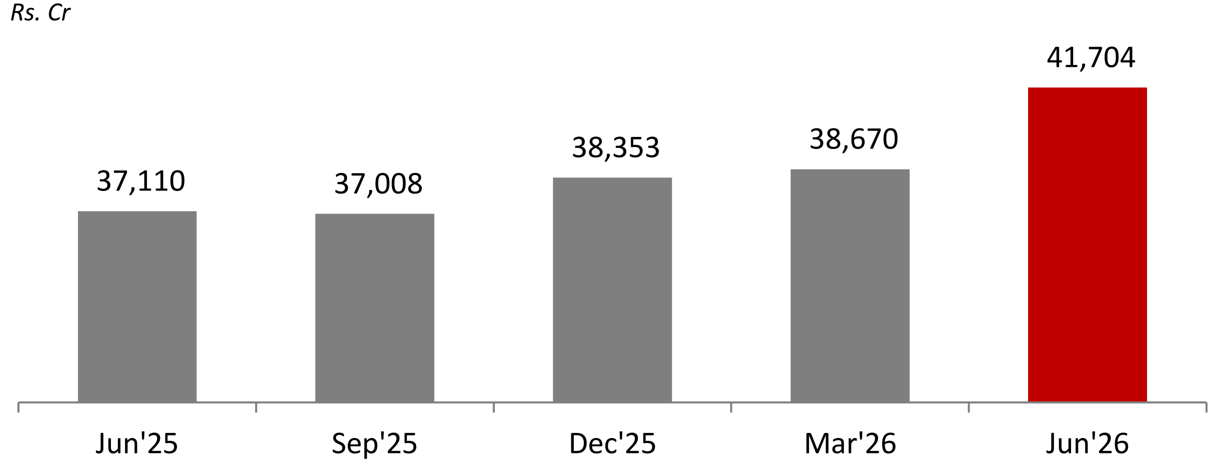


.... with healthy loan disbursals

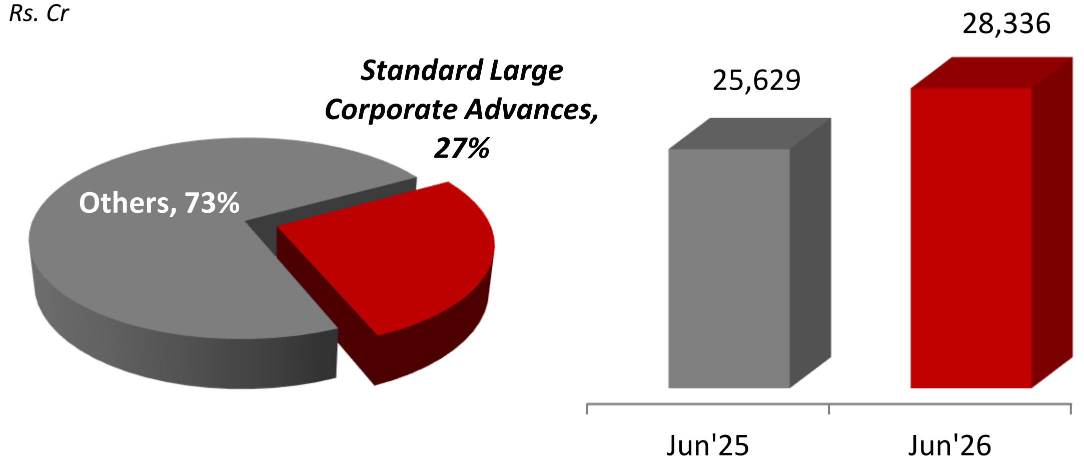


Dominant share of A & above rated corporate loans

Corporate Loan Book

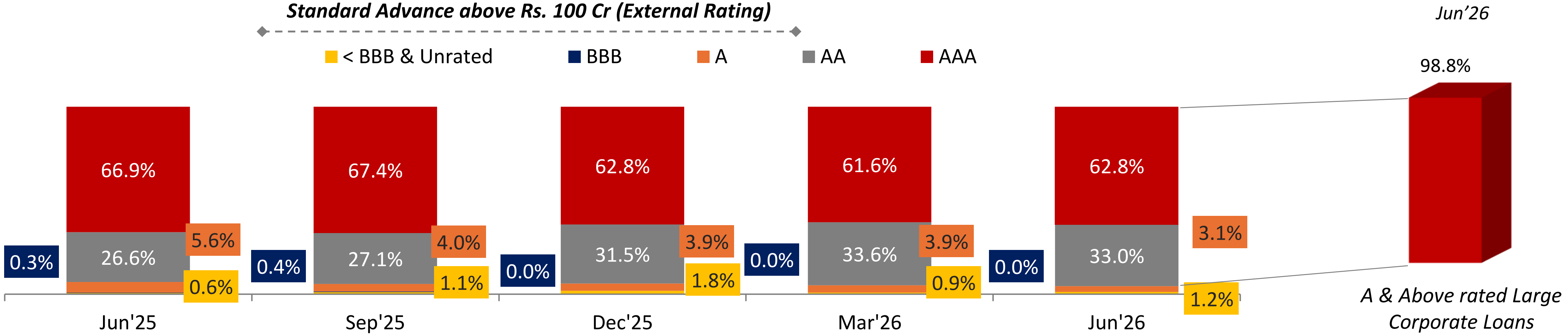


Standard Large Corporate Advances (Rs. 100 Cr & Above)



High share of A & Above rated Large Corporate Loans**

Standard Advance above Rs. 100 Cr (External Rating)



**Does not include exposure to unrated state government owned entity

MSME Loans comprise mainly of High-Yield Portfolio

Focus on MSME loans…

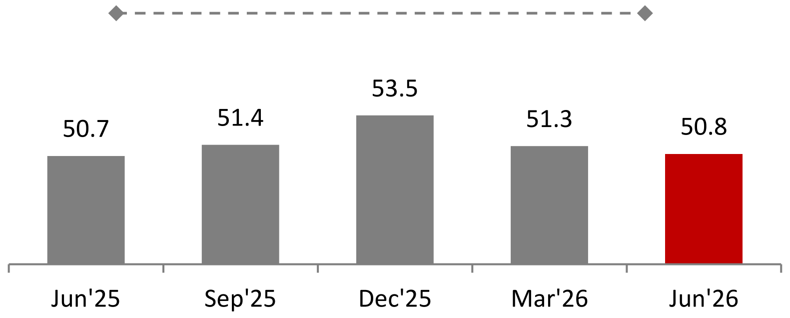
Rs. in crore	Jun-25	Sep-25	Dec-25	Mar-26#	Jun-26#
MSME/SME	9,700	9,923	9,807	9,269	9,177
Others	2,960	3,501	4,212	4,509	5,214
Total	**12,660**	**13,424**	**14,019**	**13,778**	**14,391**

includes write off of 554 crore, excluding this Y-o-Y growth is 18%

….while creating a granular and diversified book

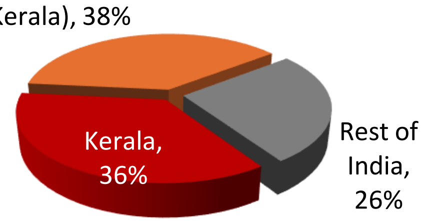
Rs. Lakhs

Average MSME Loan/Account



Geographical Split

Jun'26 – Rs. 14,391 Cr



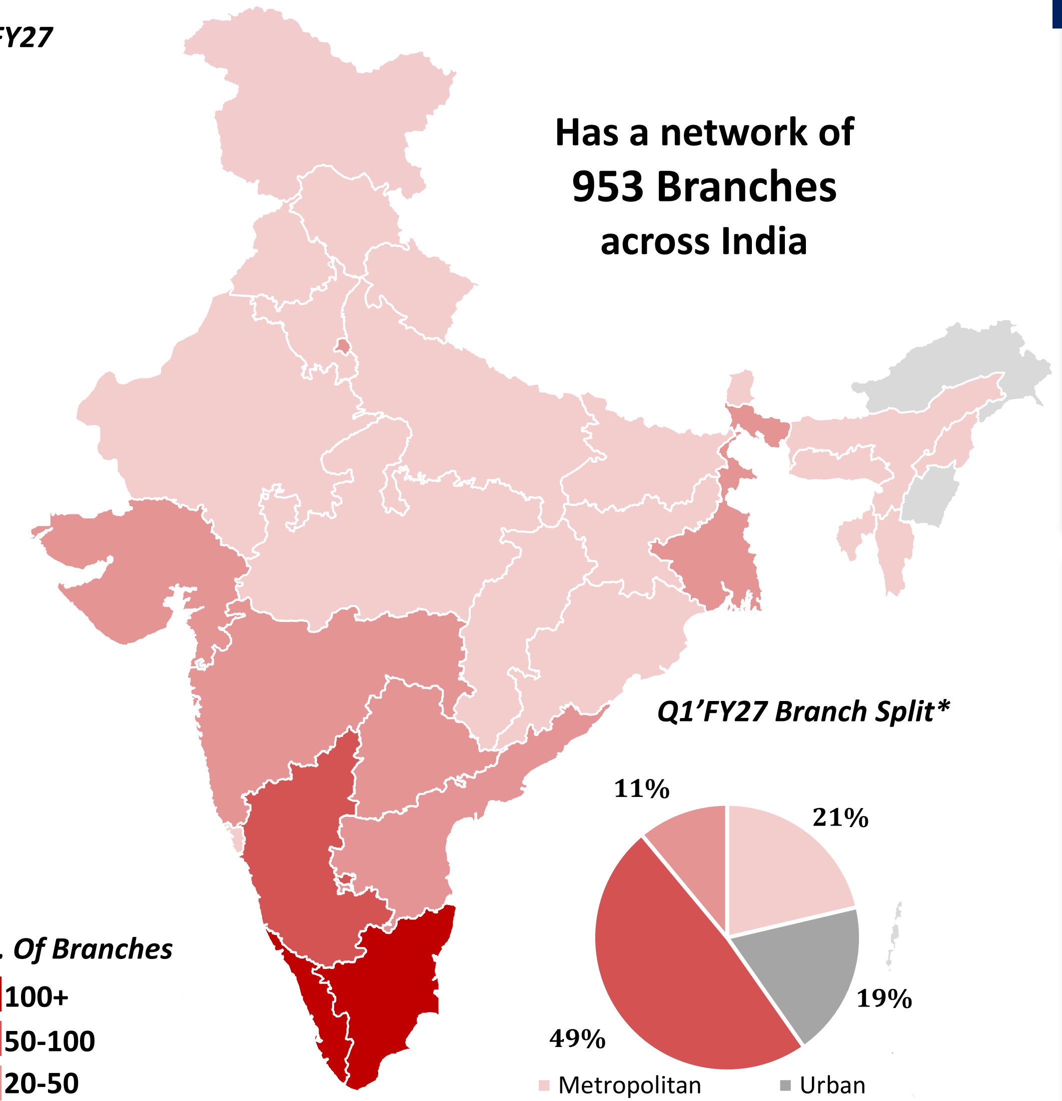
MSME Strategic Initiatives

Expansion of ECG Footprint	*Establish dedicated ECG centres across high-potential locations to enhance geographic coverage and deepen market penetration, alongside strengthening the existing regional footprint.*
Accelerated NTB Business	*Drive focused acquisition of New-to-Bank clients in identified growth markets to scale the NTB portfolio and improve market share.*
Defined Borrower Segment Focus	*Target mid-sized enterprises with turnover up to ₹500 crores, enabling structured sourcing of proposals ranging from ₹3 crores to ₹35 crores per borrower.*
Augmentation of Key Resource Capabilities	*Deploy additional RM/SM resources at major ECG centres to strengthen origination, relationship management, and execution capabilities.*
LOS Workflow Optimization & Digitization	*Streamlined the LOS process through simplified data capture, API-led integrations, and enhanced automation to significantly reduce login-to-disbursement turnaround time.*
Capability Building & Training	*Implement continuous learning interventions through structured online and offline programs in collaboration with training institutions to build domain expertise and market readiness.*
Branch Empowerment	*Bank branches are empowered to handle small-value MSME loans with the support of on-the-ground technology for faster sanctioning.*
Structured Performance Recognition	*Roll out quarterly campaigns with clearly defined performance metrics, complemented by staff Recognition for ECG teams, branches, and credit hubs.*

2 Pan India presence with focus on diversification

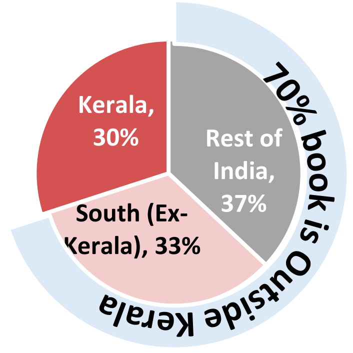
Q1'FY27

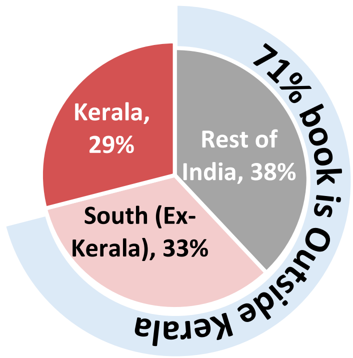
Has a network of
953 Branches
across India



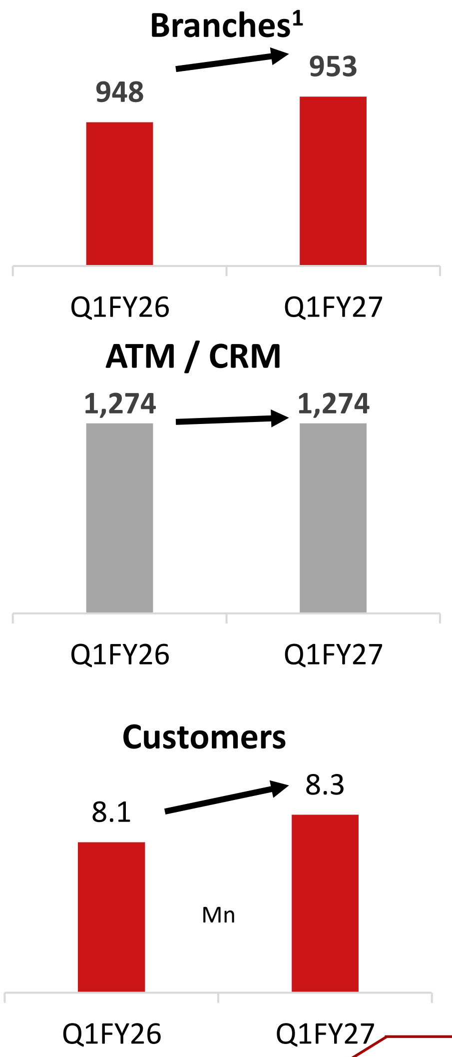
*Map for illustration purpose only

Diversifying Loan Book Outside Kerala





Branch Network



1. Excludes 5 USBs & Satellite branches

3 Strong focus on improving asset quality and collection efficiency

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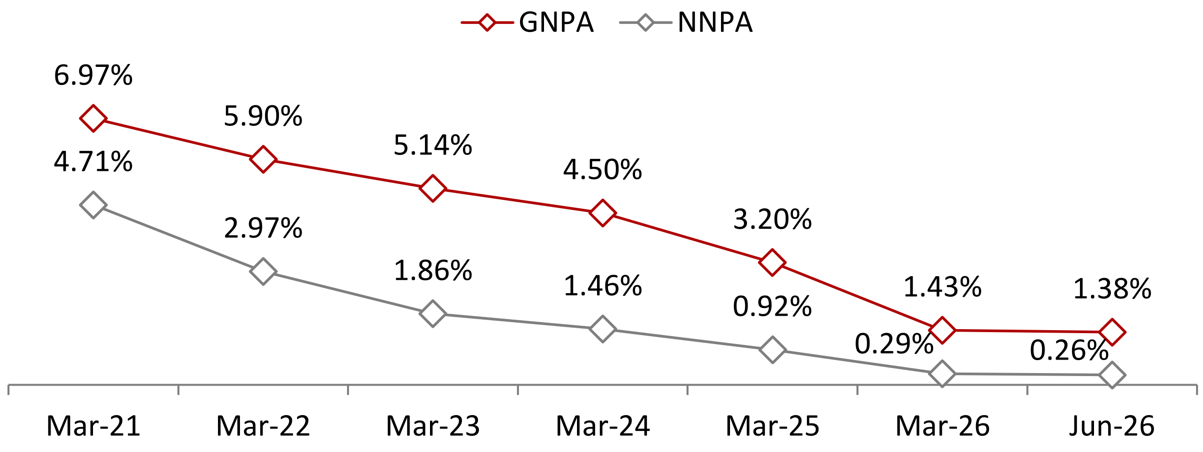
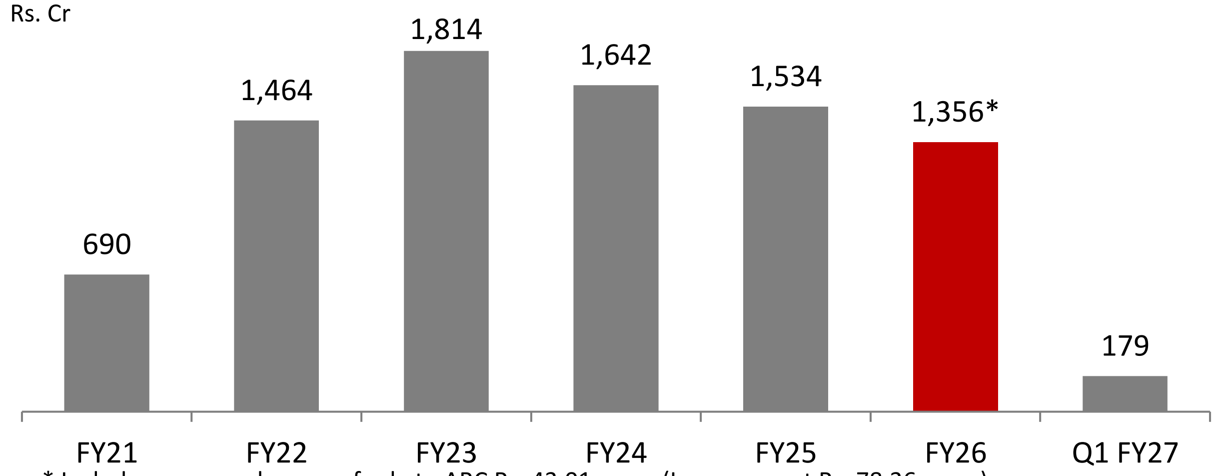
Net NPA below pre- covid level

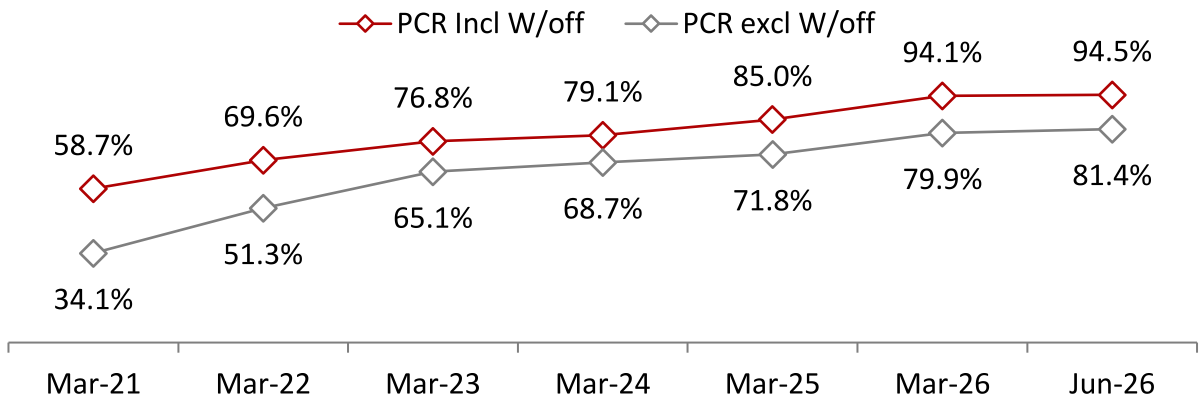


…with focus on Recoveries and Upgrades

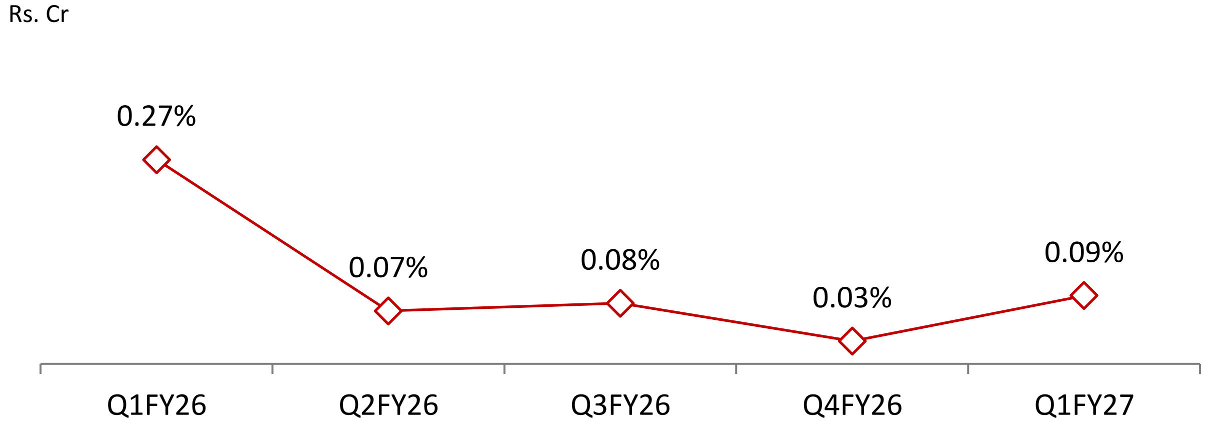


* Includes recovery by way of sale to ARC Rs. 43.01 crore (Loan amount Rs. 78.36 crore)

Significant improvement in PCR….

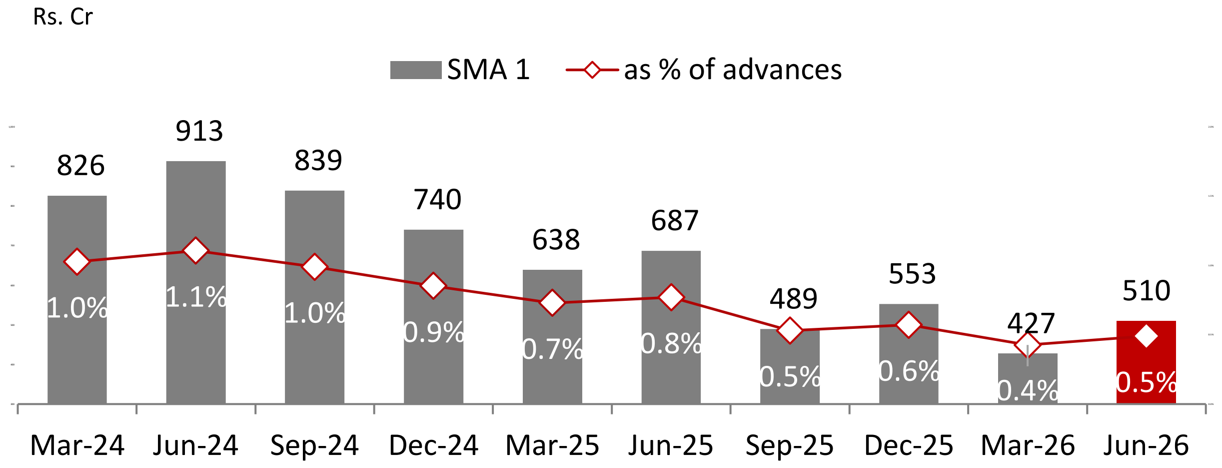


…and reduced Credit cost

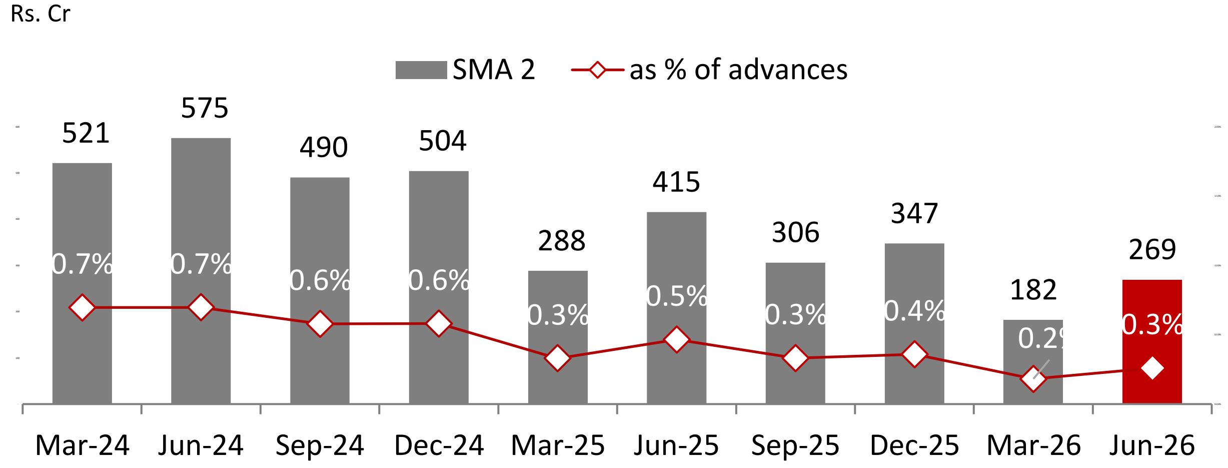


Pristine Asset Quality with enhanced metrics

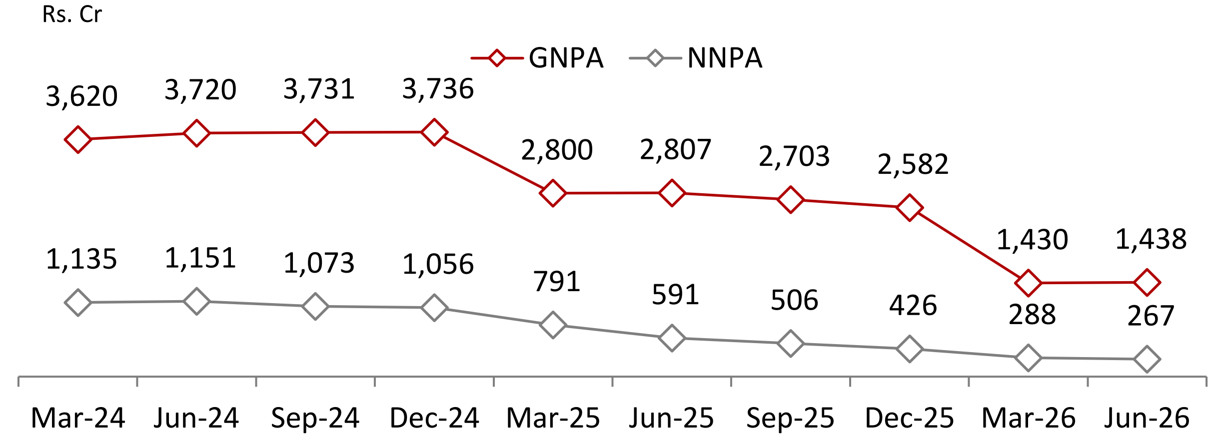
SMA 1 showing consistent improvement…



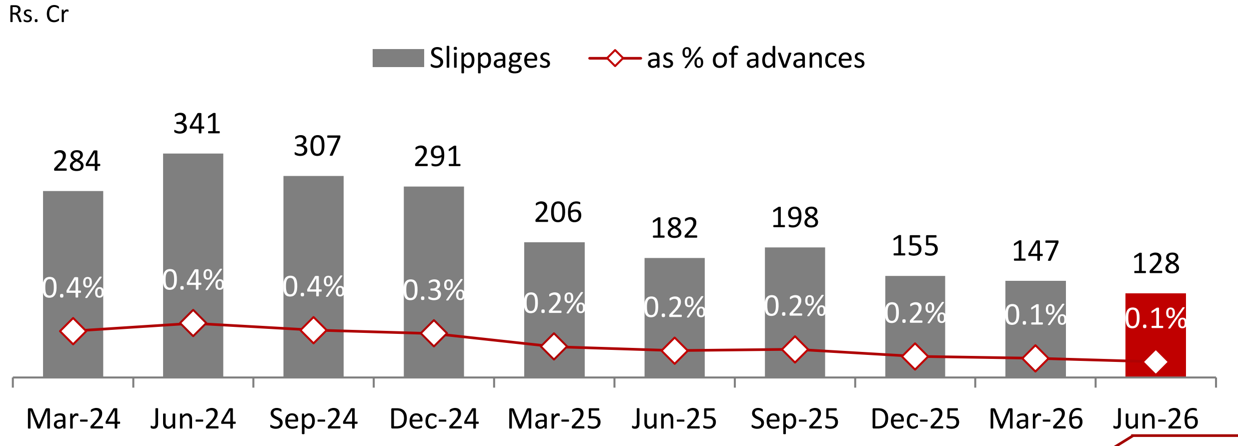
…with lowest ever SMA 2 numbers…



Significant improvement in GNPA & NNPA numbers….

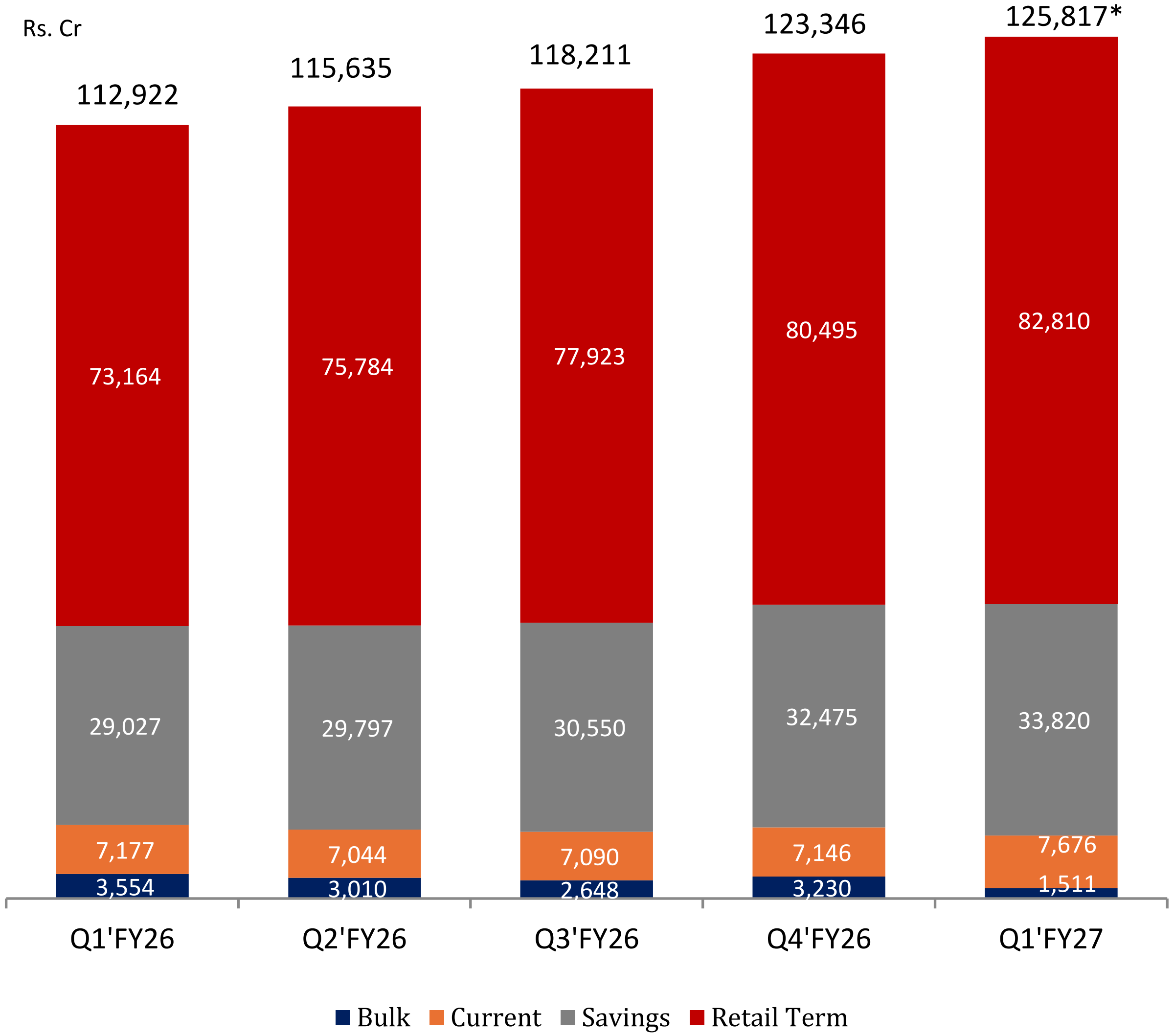


…Slippages at all time low



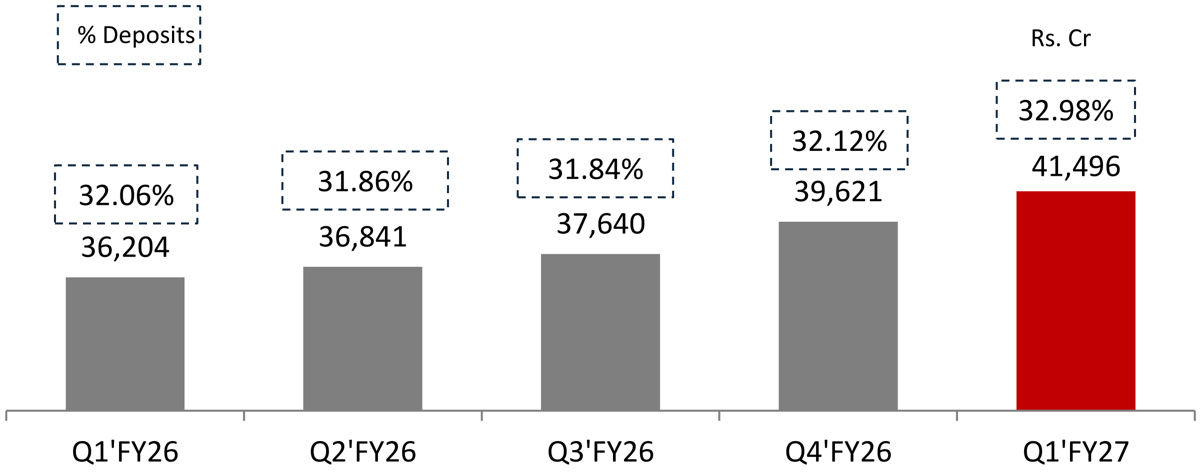
4 Well Distributed Deposit Base with focus on low cost deposits

Breakup of Deposits

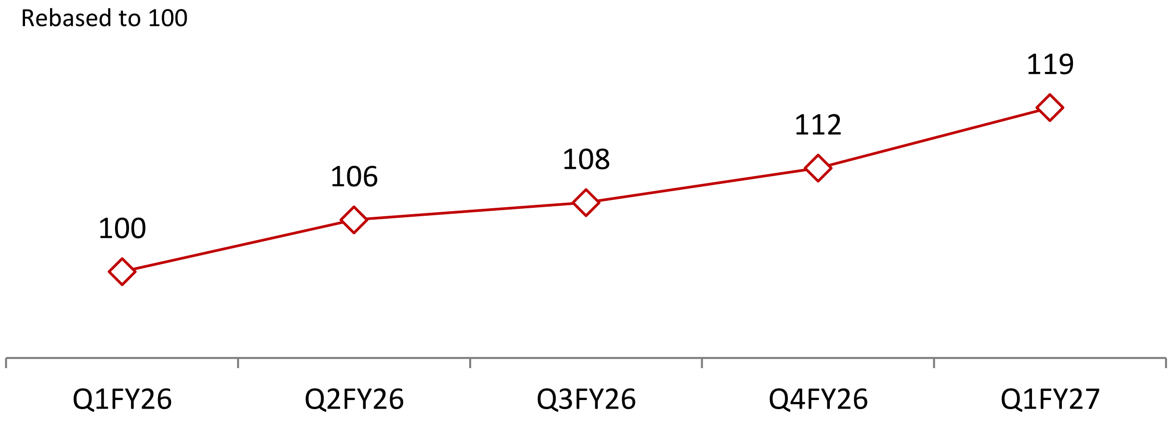


*** Deposits excluding bulk deposit have grown by 13.66% on a Y-o-Y basis.**

CASA Ratio continues to hold…



CASA AQB continues to grow consistently….



NRI Deposit continues to be a focus with stable Cost of Funds

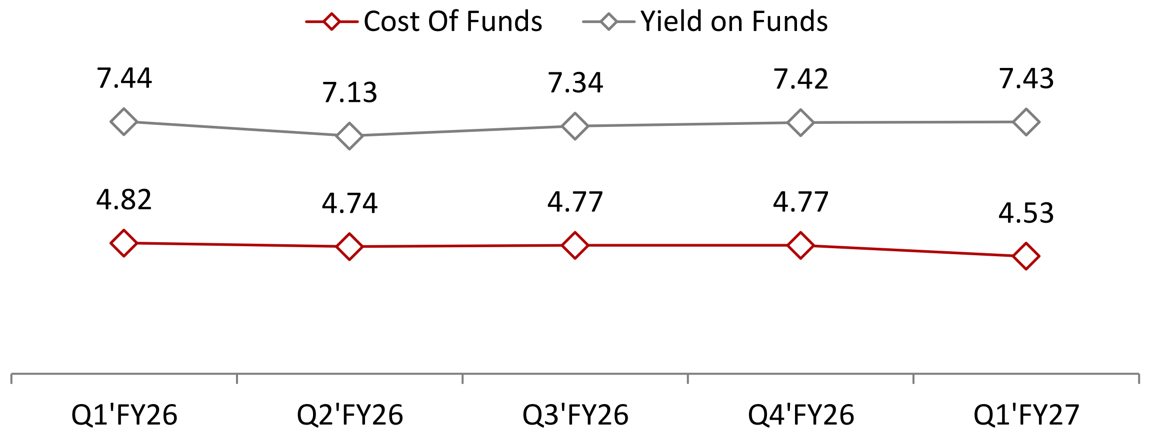
Breakup of Non Resident Deposits

Rs. Cr

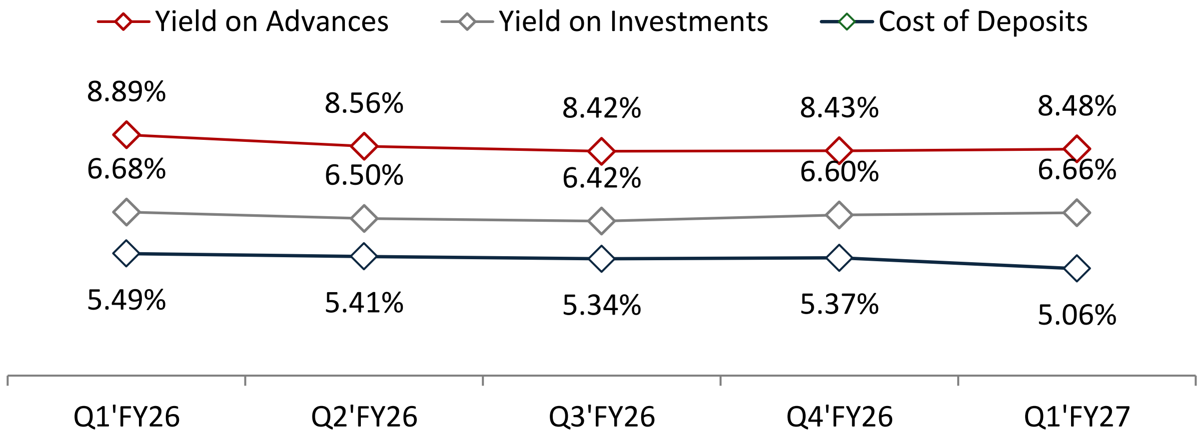
Deposit Type	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
NR SB	7,728	8,143	8,533	9,112	9,501
NR CD *	60	62	62	67	72
FCNR (B), RFC & Others	2,874	2,876	2,954	3,283	3,482
Low-Cost NRI Deposit	**10,661**	**11,081**	**11,549**	**12,462**	**13,055**
NRE Term Deposit	20,264	20,667	20,907	21,264	21,708
NRO Term Deposit	1,367	1,447	1,509	1,645	1,669
Total	**32,293**	**33,195**	**33,965**	**35,370**	**36,432**

* Does not include overdue Deposit details

Cost of Funds / Yield on Funds



Yield on advances/ Yield on Investments / Cost of Deposits



Branch 2.0: From transaction to community presence, enabling an engaged customer base

- **To ensure every customer interaction feels like "We're with you." A brand promise communicated strongly to the customers**

- Moving from 'evolutionary' processes to 'processes consciously designed' to improve branch efficiency
- **Build a culture of customer engagement by**
  - Hiring for 'sales attitude' & training for skills by use of psychometric testing
  - Prioritizing & rewarding 'customer first' behavior in the branches
- **Free-up branch time by**
  - Limiting to that which 'must' be done at branch e.g. cash at teller or cheque presentation
  - Centralize/automate to the extent possible

Branch process reengineering update:
Number of processes automated: 07
Number of processes eliminated: 15
Number of processes centralized: 11
Number of processes optimized : 07
Number of processes being reviewed for upgradation (WIP): 36

5 Multitude of Digital Initiatives…

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Driving customer empowerment through continuous digital transformation

RE-IMAGINING BANKING THROUGH EXTENSIVE DIGITIZATION

- Integration with ICEGATE for Authorized Dealer code & Bank Account Verification
- Integration of DoT's Financial Fraud Risk Indicator (FRI)
- AI-Assisted Cheque Verification in CTS
- Introduced Lounge Access Eligibility Indicator in Mirror+ for instant checking of customer lounge access before travel
- Unique hybrid service request model: branch-initiated request to be securely authenticated by customers with single click through Mirror+
- New module introduced in Sibernet TF Portal enabling corporate customers to initiate non-trade outward remittances digitally
- Introduced a new portal for AD category II customers to digitally initiate outward remittance requests.
- Option to download GST invoice through Website for Customers

INNOVATIVE PRODUCT ECOSYSTEM

- SME POWER: STP based Simplified loan origination system for handling MSME proposals
- SIB CAMPUS: a dedicated student onboarding solution in collab with educational institutions enabling the students to open accounts digitally.
- Launched PM Svandhi Scheme in Loan origination system (Micro Power)
- Launched Savings and Deposit capital gain products for domestic and NRI customers
- Introduced fast & efficient model for opening and closure of Gold loans with options to continue, enhance and reduce existing gold loan amount

Multitude of Digital Initiatives…

AI at South Indian Bank

Artificial Intelligence (AI) capabilities are now in production across the Bank, powered by Zeni — our proprietary, open-source-based AI framework developed in-house — and complemented by strategic vendor partnerships.

STRATEGIC TECHNOLOGY PARTNERSHIPS

Collaborating to Drive Intelligent Banking Transformation.

Automated Day-Book Audit
AI-driven audit of branch day books

Regulatory Compliance Chatbot
Conversational interface to query and retrieve regulatory circulars and directives.

Outbound Voice BOT & AI powered call analytics
Automates outbound calls, analyzes call recordings intelligently

eTHIC
Comprehensive web-based solution for internal audit

AI assisted Cheque Verification in CTS
Automated reconciliation of AI and existing datasets to generate discrepancy reports for post-facto verification & auditing

IN-HOUSE INNOVATION · POWERED BY ZENI

Spanning productivity, customer experience, engineering, and risk & compliance.

Enterprise Generative AI Assistant
Bank-wide GenAI productivity layer

Retrieval-Augmented Generation (RAG)
Indexed knowledge base for instant search across internal documents and policies.

AI Tools for improving customer interactions
Autonomous information-retrieval agents augmenting service teams

AI-Assisted Engineering
Coding agents accelerating greenfield application development.

IT Change Governance
Agentic compliance review for IT change-management workflows.

Signature Verification
AI-assisted signature authentication accelerating internal operations.

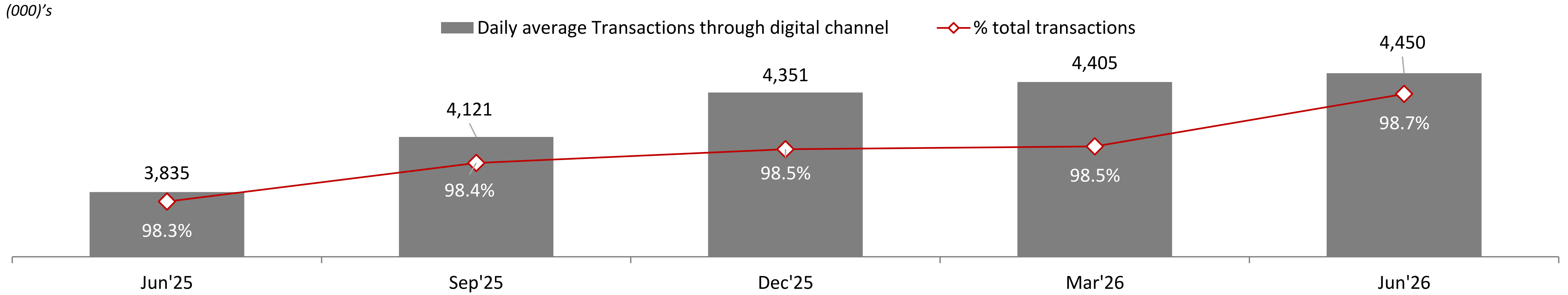
Domain Aware Document Generator
AI-powered BRD & Test Generation

AI-Assisted Accessibility Auditor for Applications
AI-driven accessibility auditing platform for secure banking applications.

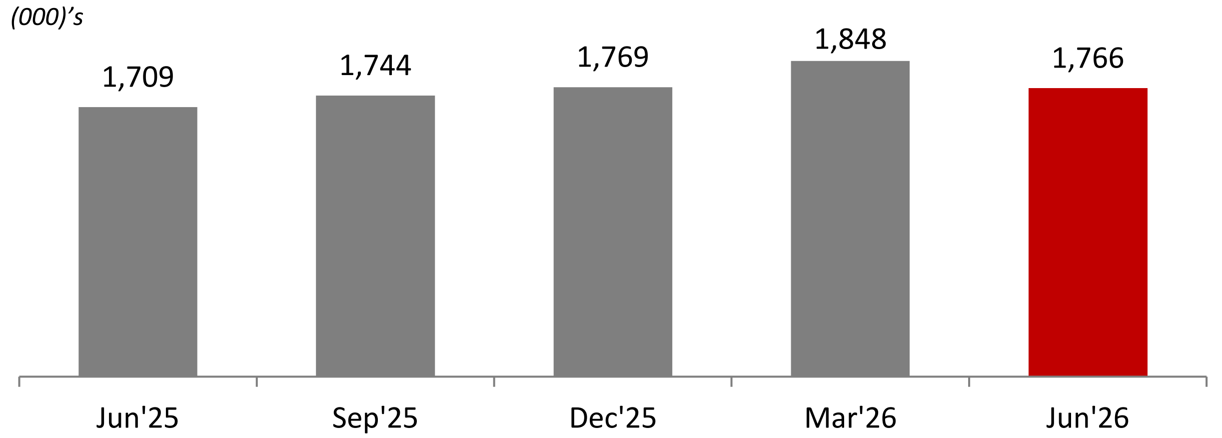
Generic workflow streamlining across functions
AI-driven platform that simplifies customer query response email drafting and management

....leading to rising digital banking.....

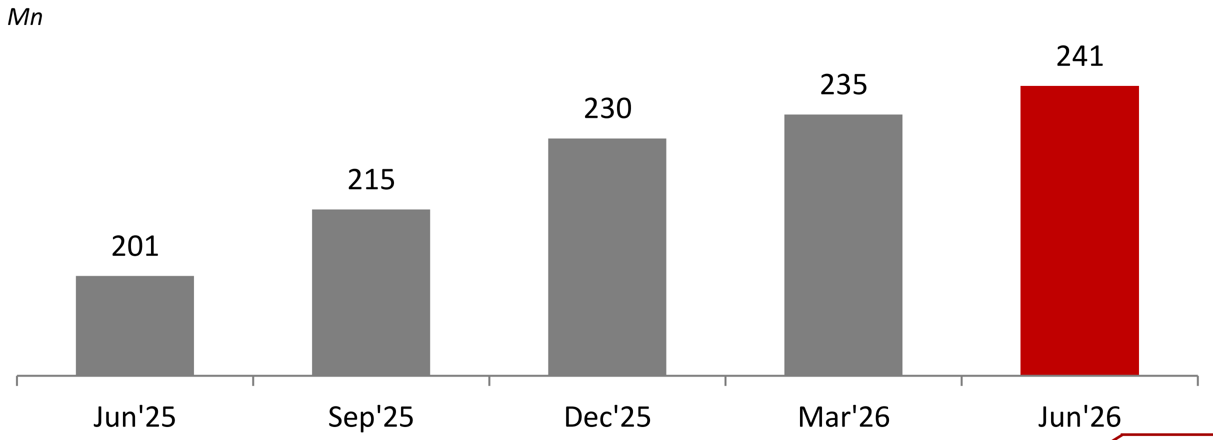
..leading to a rise in transactions with high digital share



Internet Transaction Volume

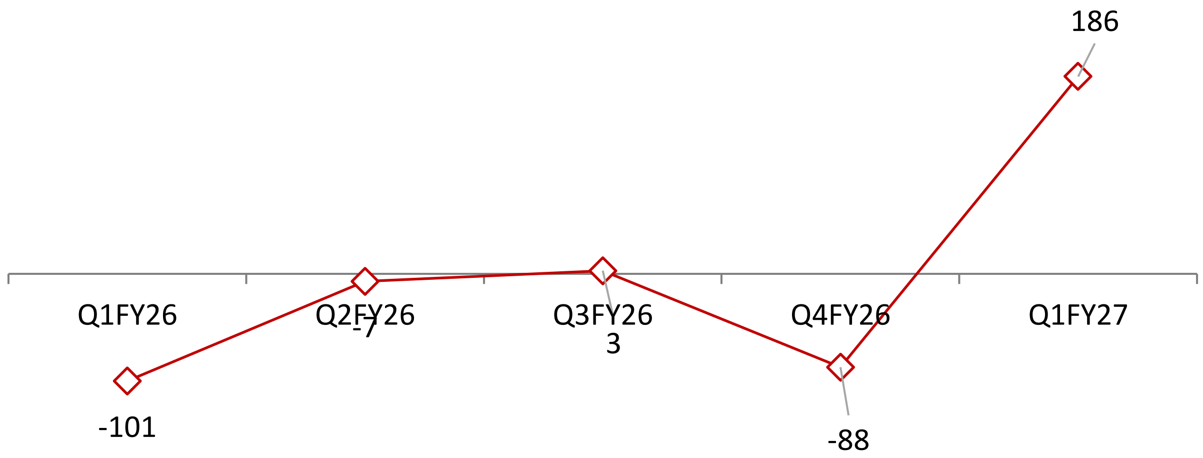


Mobile Transaction Volume

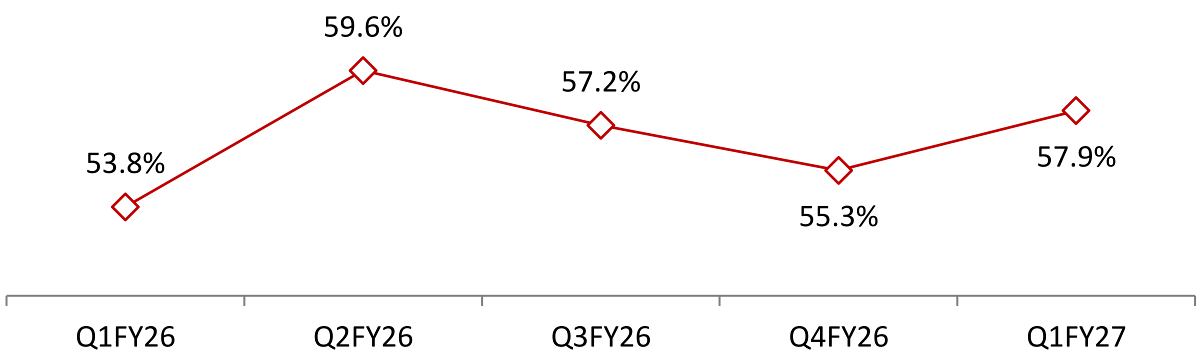


....creating operational efficiency

Employee Additions

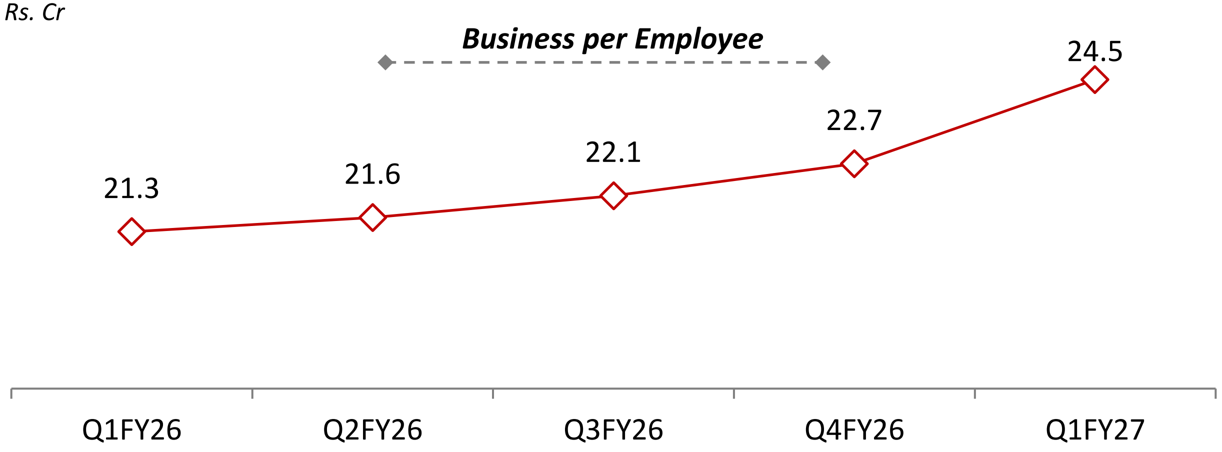


Cost-to-Income Ratio (Quarterly)

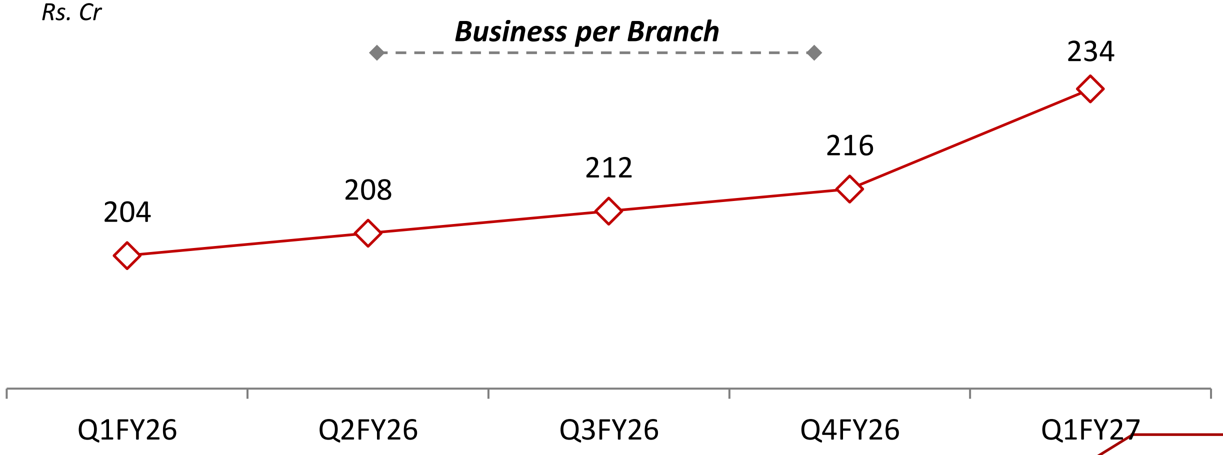


Improving productivity metrics

Rs. Cr



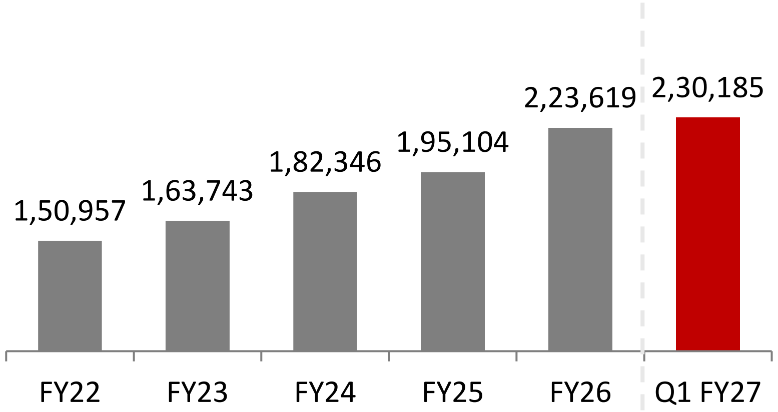
Rs. Cr



6 Robust Track Record of Financial Performance

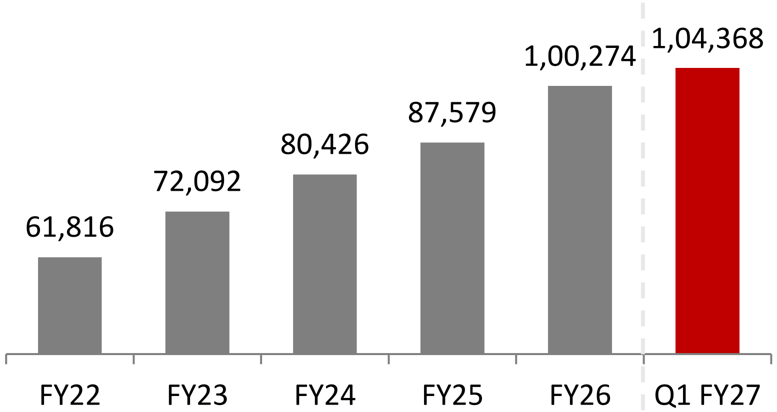
Total Business

Rs. Cr



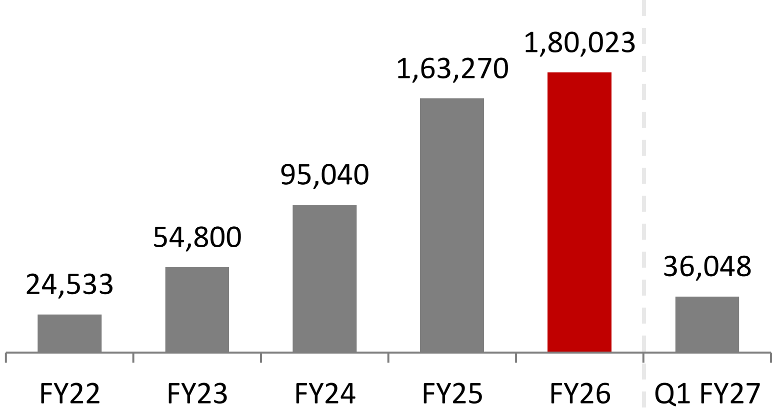
Gross Advances

Rs. Cr



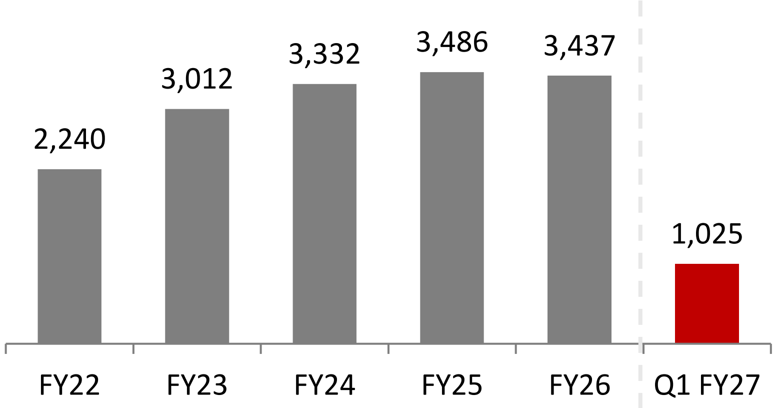
Disbursements

Rs. Cr



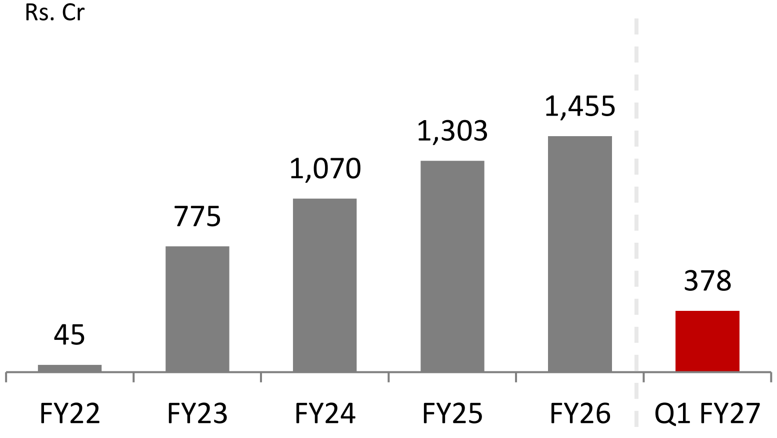
Net Interest Income

Rs. Cr

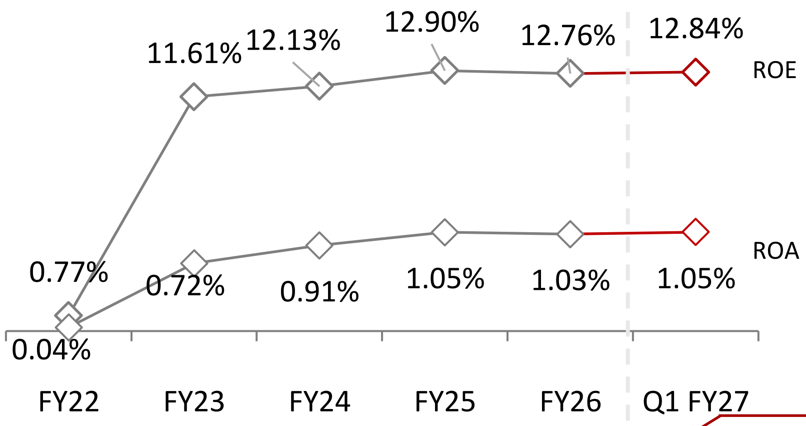


Profit after Tax

Rs. Cr



Return Metrics

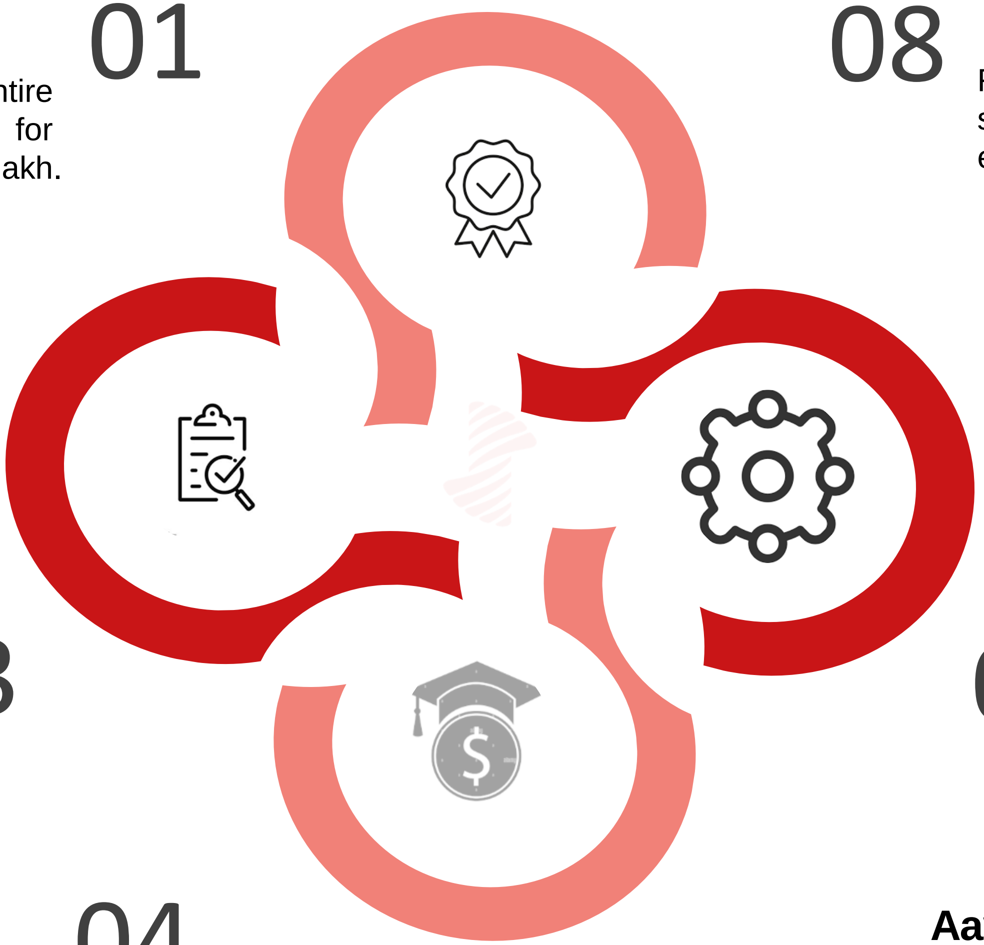


KEY AREAS OF FOCUS

Key Areas of Focus

- Enhancing Portfolio Resilience
- Improving Branch Productivity
- Cost Optimization
- Growing non- branch Distribution & Leveraging Partnerships
- Enhancing Control / Compliance Architecture

The Way Forward- 'Building Frictionless Processes'



01 GST Power
(Live from Apr 2024)

The STP Model now manages the entire process from login to disbursement for MSME Overdraft proposals upto ₹500 lakh.

02 LAP Power
(Live from Sep 2024)

Automated STP platform for Loan Against Property (LAP) proposals

03 Power Drive
(Live from Sep 2024)

In-house developed STP process flow for Vehicle Loan proposals

04 Power CONSOL
(Live from May 2025)

STP to handle proposals intended to consolidate and realign credit exposure of approaching customers

05 Aawas Power
(Live from May 2025)

STP-based LOS for Affordable housing loan proposals

06 Composite Power
(Live from Apr 2025)

STP enabled process flow for retail MSME credit proposals with multiple facilities (incl. non funded)

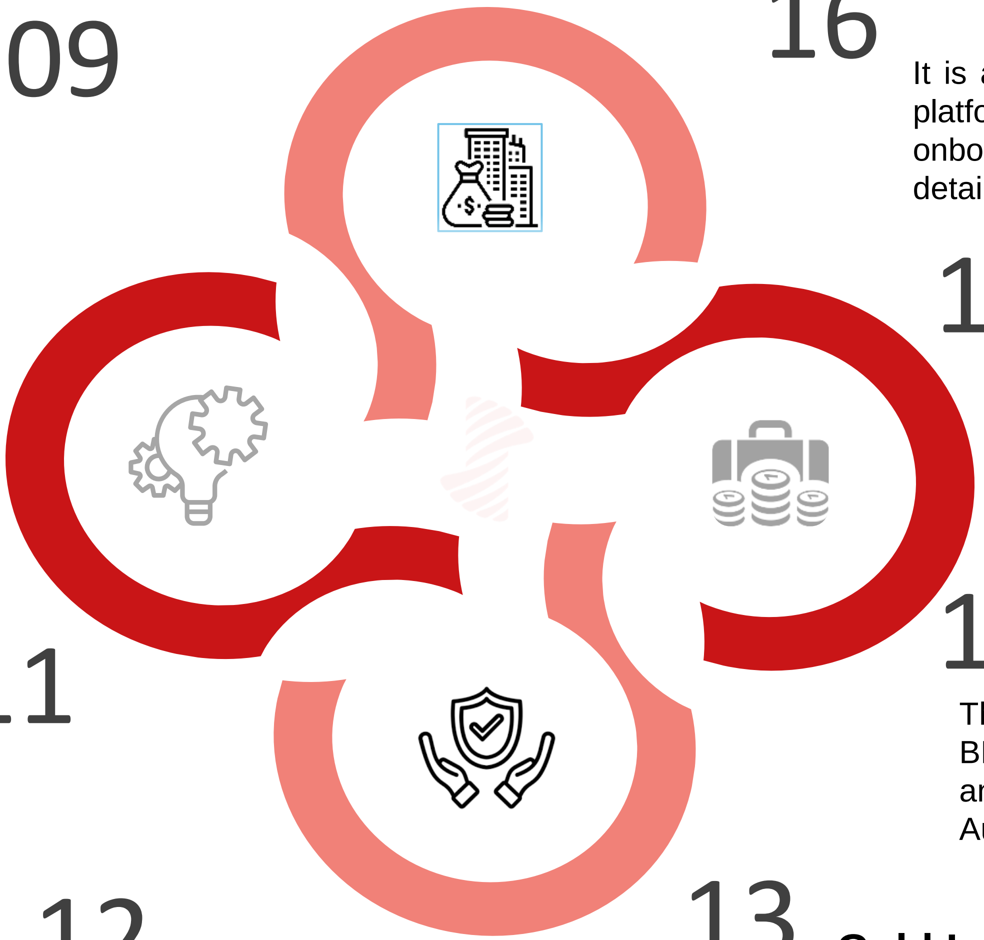
07 Micro Power
(Live from Mar 2025)

Unified STP flow, for handling MUDRA & SIB UDAY proposals up to 10 lakhs

08 Edu Power
(Live from May 2025)

Revamped with attractive features and streamlined process, for overseas education finance

The Way Forward- 'Building Frictionless Processes'



09

SIB Gold Xpress
(Live from Aug 2025)

SIB Gold Xpress, a product introduced in alignment with revised RBI guidelines. The product offers streamlined income assessment models

10

Auto Renewal of KCC
(Live from Oct 2025)

Application module for renewal of KCC proposals upto 5 crores.

11

Simplified Renewal process for WC Limits
(Live from Jan 2025)

Simplified Loan process flow to handle MSME renewals for limits between 2-5 Crores

12

Captive Power
(Live from Dec 2025)

STP model with integrated scorecard for handling Commercial Vehicle loan under Captive scheme

13

Gold Loan Digitalization Process
(Live from Mar 2025)

Digitalization of Gold loan on-boarding process and documentation with e-sign feature

14

AI ML based Document Generation
(Live from Oct 2025)

The solution offers AI driven tech solutions built for the BFSI sector and brings together AI, Machine Learning, and NLP to solve real world banking use cases like Automated generation of credit related documents.

15

Transaction based Renewal
(Live from Apr 2024)

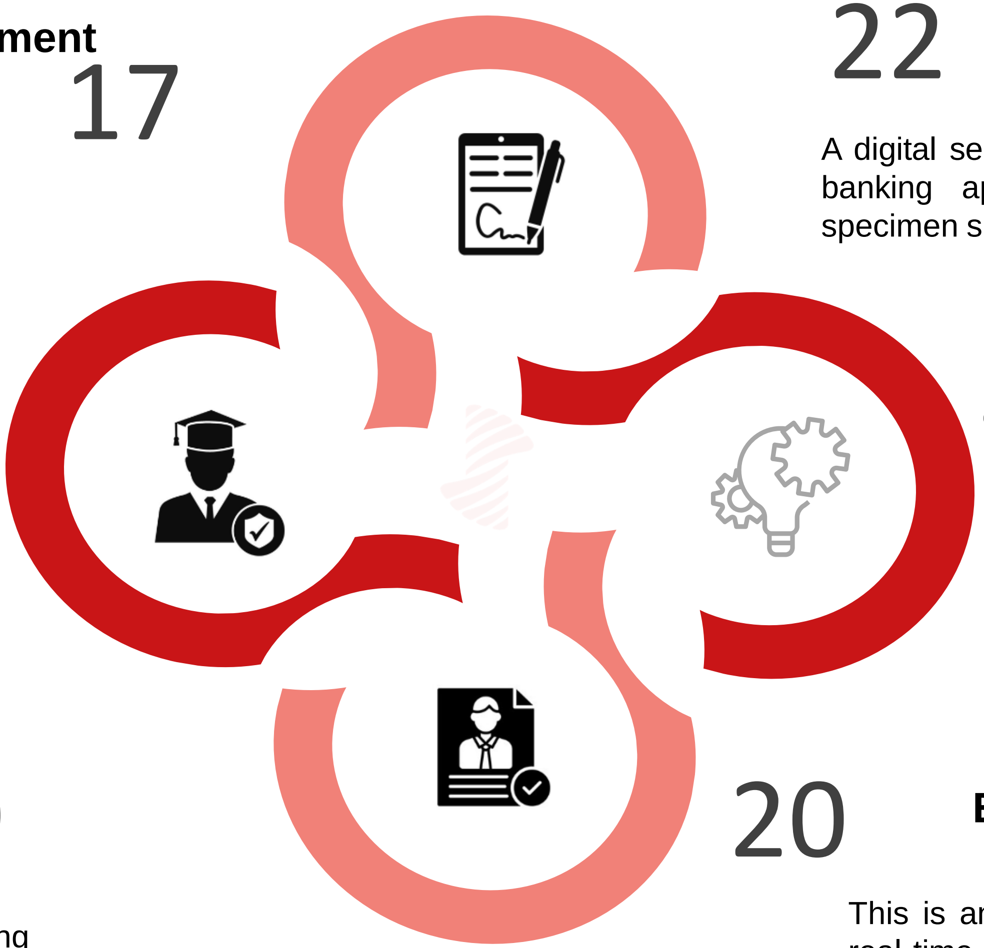
Transaction based Renewal process flow to route Working Capital renewal proposals up to 2 Crores

16

ULI based KCC
(Live from Oct 2025)

It is a new KCC variant integrated with the ULI platform, enabling seamless and digital onboarding by leveraging land record and crop details.

The Way Forward- 'Building Frictionless Processes'



17 Authenticated Customer Engagement

(Live from Jun 2026)

ACE module to facilitate secure, digitally authenticated customer service requests through SIB Mirror+, reducing branch visits and enhancing customer convenience

18 NRI Mobile number switching

(Live from Mar 2026)

A feature which enables NRIs to switch their registered mobile number on reaching homeland or abroad using the SIB Mirror +.

19 SIB CAMPUS

(Live from Jun 2026)

A digital solution aimed at seamlessly opening student bank accounts and issuing debit cards that also function as access cards for institutional customers.

20 Employment verification facility

(Live from Dec 2025)

This is an API-based platform that verifies employment in real time. The proposed tie up would enable digital lending and risk assessment through API-driven solutions which reduce turnaround time, particularly in the salaried personal loan, LAP, and unsecured credit segments.

21 SME Power

(Live from May 2026)

New LOS platform for handling Business Loan proposals, minimizing the data entry points & work stages, Simplification of documents, automation of activities and Integration of financial statement analysis.

22 Signature updation

(Live from Jan 2026)

A digital self service feature integrated into Mirror plus mobile banking application, allowing customers to update their specimen signatures without visiting a physical branch.

Way Forward – Growing Non- branch Distribution & Leveraging Partnerships

SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

Asset partnerships

Strategic Tie-Ups (Live)

Co-lending partnerships

SIB partners with CapFloat Financial Services Private Limited (axio) to offer seamless online checkout finance & Personal loans for Amazon customers, aiming to enhance its retail portfolio quality and expand its customer base.

Equal daily installment program

Co-lending / DA platform

Loan against Mutual fund

Insurance premium financing

Way Forward – Growing Non- branch Distribution & Leveraging Partnerships

Liability Partnerships

Strategic
Tie-Ups
(Live)

Fintech Partnership- allowing NTB customers to open deposit accounts

upswing

Pure play –Inhouse products

In-house solutions for Digital deposits / Digital Personal loans/
Secured credit line on UPI

SIB QUICK FD

SIB QUICK PL

The Way Forward – Building 'Frictionless Processes'

Improving Operating efficiency

1 **Significant momentum in Retail and MSME Segment**
Gold, Auto, MSME, CV/CE showing good traction

2 **79:21 – Tooth to Tail Ratio**
Further progress expected during the financial year

3 **Training/ Re-skilling of staff gathering pace**
3,312 Staff trained in various programs against 3,142 in Q1'FY26

4 **Expenses being tracked closely**

ANNEXURE

Profit & Loss Overview (Standalone)

Particulars (Rs. In Cr)	Q1-FY27	Q1-FY26	Y-o-Y (%)	Q4-FY26	Q-o-Q (%)
Net Interest Income	1,025	832	23%	915	12%
Non-Interest Income	379	622	-39%	386	-2%
Core Fee Income	179	188	-5%	191	-6%
Treasury & Forex	44	256	-83%	0	-
Other	156	178	-12%	195	-20%
Total Income	**1,404**	**1,454**	**-3%**	**1,301**	**8%**
Operating Expenses	812	782	4%	720	13%
Operating Profit	**592**	**672**	**-12%**	**581**	**2%**
Provisions & Contingencies	84	239	-65%	34	147%
Profit Before Tax	**508**	**433**	**17%**	**547**	**-7%**
Provision for Tax	130	111	17%	139	-6%
Profit After Tax	**378**	**322**	**17%**	**408**	**-7%**

Balance Sheet Overview (Standalone)

Particulars (Rs. In Cr)	Q1 FY27	Q1 FY26	Y-o-Y (%)	Q4 FY26	Q-o-Q (%)
Capital & Liabilities	**1,44,451**	**1,27,770**	**13%**	**1,41,756**	**2%**
Capital	262	262	0%	262	0%
Reserves and Surplus	11,539	10,142	14%	11,142	4%
Deposits	1,25,817	1,12,922	11%	1,23,346	2%
Borrowings	3,607	1,728	109%	3,927	-8%
Other Liabilities & Provisions	3,226	2,716	19%	3,079	5%
Assets	**1,44,451**	**1,27,770**	**13%**	**1,41,756**	**2%**
Cash & Balances with RBI	4,780	5,823	-18%	6,183	-23%
Balances with Banks	4,860	6,063	-20%	3,958	23%
Investments	26,456	23,809	11%	27,328	-3%
Advances	1,03,325	87,095	19%	99,260	4%
Fixed Assets	1,041	1,025	2%	1,043	0%
Other Assets	3,989	3,955	1%	3,984	0%
Business (Net Advances + Deposits)	**2,29,142**	**2,00,017**	**15%**	**2,22,606**	**3%**
Current Accounts	7,676	7,177	7%	7,146	7%
Savings Accounts	33,820	29,027	17%	32,475	4%
CASA Ratio	32.98%	32.06%	92 bps	32.12%	86 bps

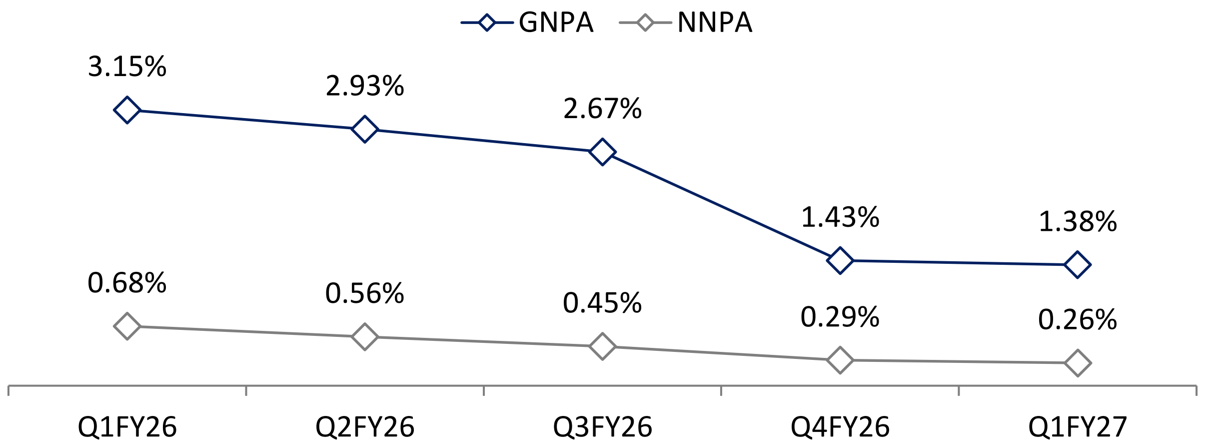
Key Metrics

Particulars	Q1FY27	Q4FY26	Q3FY26	Q2FY26	Q1FY26
Net Interest Margin (NIM)	3.23%	2.95%	2.86%	2.80%	3.03%
CRAR Basel III	19.62%	19.66%	17.84%	17.70%	19.48%
RoA*	1.05%	1.17%	1.07%	1.02%	1.01%
RoE*	12.84%	14.49%	13.49%	13.11%	12.41%
Provision Coverage (Incl. W/off)	94.51%	94.10%	91.57%	90.25%	88.82%
CASA	32.98%	32.12%	31.84%	31.86%	32.06%
Gross NPA	1.38%	1.43%	2.67%	2.93%	3.15%
Net NPA	0.26%	0.29%	0.45%	0.56%	0.68%
Book Value per Share (Rs.)	45.1	43.6	42.1	40.6	39.8
Earnings per Share (Rs.) *	5.8	5.6	5.3	5.1	4.9
Customer Touch Points					
Kerala	502	498	498	498	498
South Ex Kerala	283	282	282	282	282
Rest of India	168	168	168	168	168
Total	**953**	**948**	**948**	**948**	**948**

*Annualized

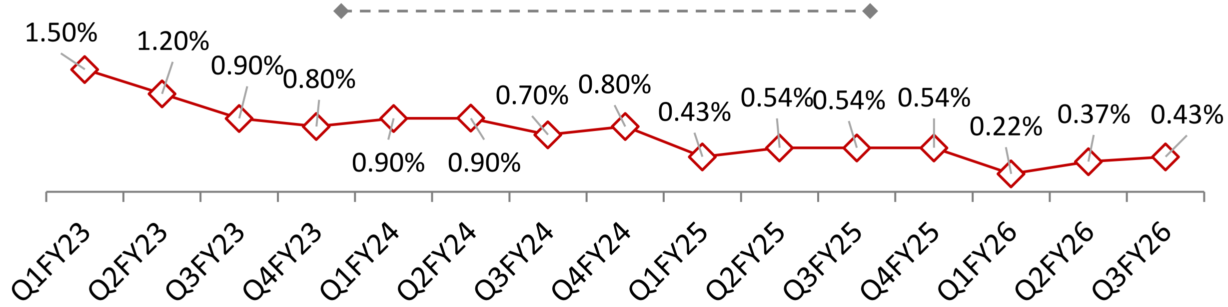
Non-Performing Assets

GNPA & NNPA



Improving Credit Quality

Ever 30+ at 6 MOB (Excl. corporate)*



* Ever 30 at 6 MOB is defined as the sum of the original principal of loans that are ever 30+ within 6 months on book in that cohort, divided by the sum of the original principal of all loans in that cohort. The reported numbers have changed due to exclusion of certain assets which were rebooked and reclassified as New Book for operational convenience.

	GNPA Movement					NNPA Movement				
Rs. Cr	**Q1FY26**	**Q2FY26**	**Q3FY26**	**Q4FY26**	**Q1FY27**	**Q1FY26**	**Q2FY26**	**Q3FY26**	**Q4FY26**	**Q1FY27**
Opening	2,800	2,807	2,704	2,582	1,431	791	591	506	426	288
Additions	192	202	177	149	130	119	108	73	60	55
Deductions	185	305	299	1,300	123	319	193	153	198	76
Closing	**2,807**	**2,704**	**2,582**	**1,431**	**1,438**	**591**	**506**	**426**	**288**	**267**

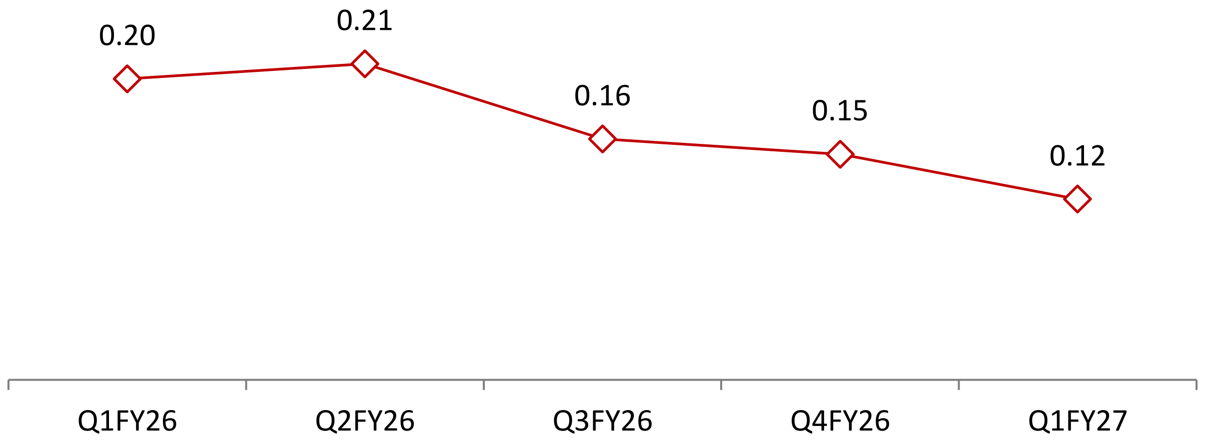
Provisions

SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

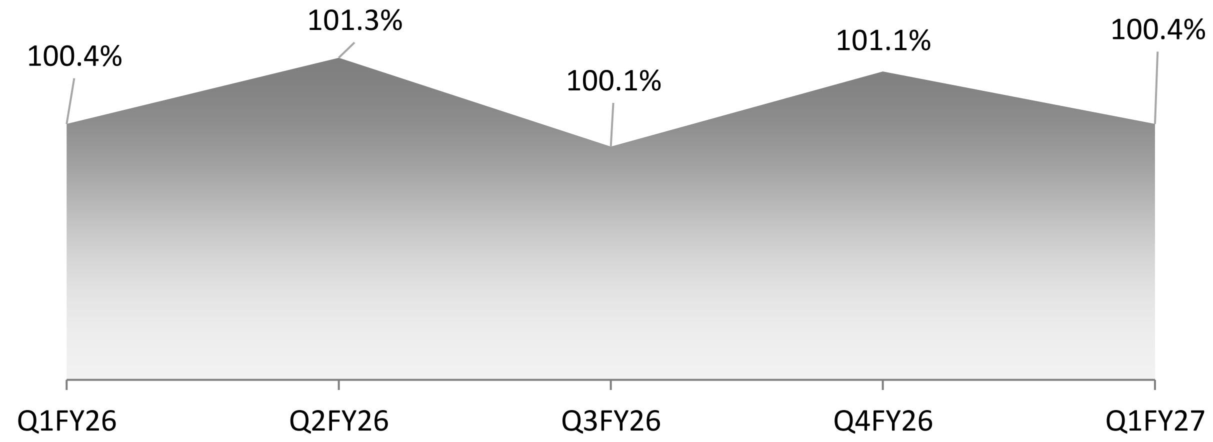
Rs. Cr	Q1FY27	Q4FY26	Q3FY26	Q2FY26	Q1FY26
For NPA & NPI	83	15	61	58	249
For Standard Assets	14	18	20	6	(5)
For Restructured Advances/Sacrifices & FITL	(2)	(2)	(2)	(3)	(6)
For Unhedged Forex Exposure	(2)	4	(1)	1	-
Others	(9)	-	2	1	1
Taxes	130	139	130	121	111
Total Provisions	**214**	**174**	**210**	**184**	**350**

Slippages & Collection Efficiency

Slippage Ratio



Collection Efficiency



Segment wise GNPA

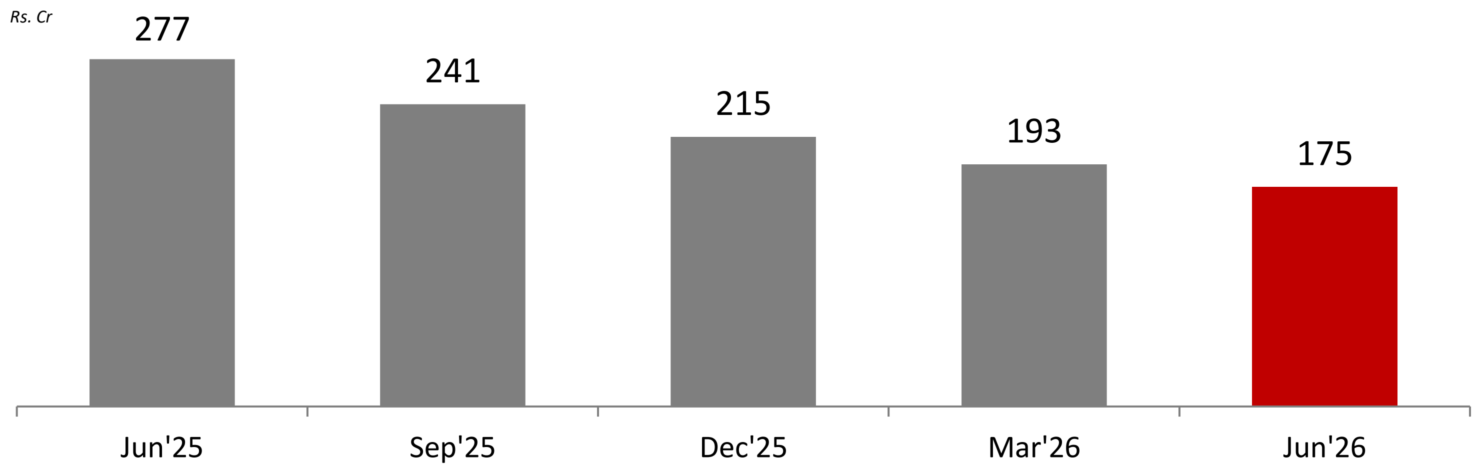
Rs. Cr	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Agriculture	449	435	404	154	159
Business Loans	1,425	1,352	1,309	647	627
Personal Segment	595	550	567	378	400
Corporate	338	366	301	251	252
Total	**2,807**	**2,703**	**2,581**	**1,431**	**1,438**

Segment wise Slippages

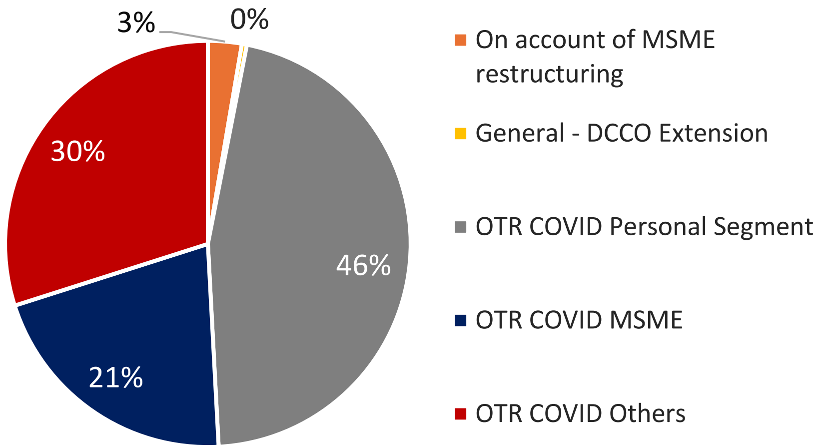
Rs. Cr	Q1 FY26	Q4 FY26	Q1FY27
Agriculture	26	9	14
Business Loans	37	22	20
Personal Segment	96	93	94
Corporate	23	23	0
Total	**182**	**147**	**128**

Stressed Assets

Restructured Standard Assets



Sectoral Break-up



COVID One Time Restructuring

Rs. Cr.	Covid 1.0	Covid 2.0	Total
MSME	5	32	37
Personal loans	3	78	81
Other exposures	37	15	52
Total	**45**	**125**	**170**

Security Receipts

Security Receipts Outstanding as on Jun 30, 2026 (Rs. Cr)		
Book Value	Provision	NAV
72.53*	-	72.53*

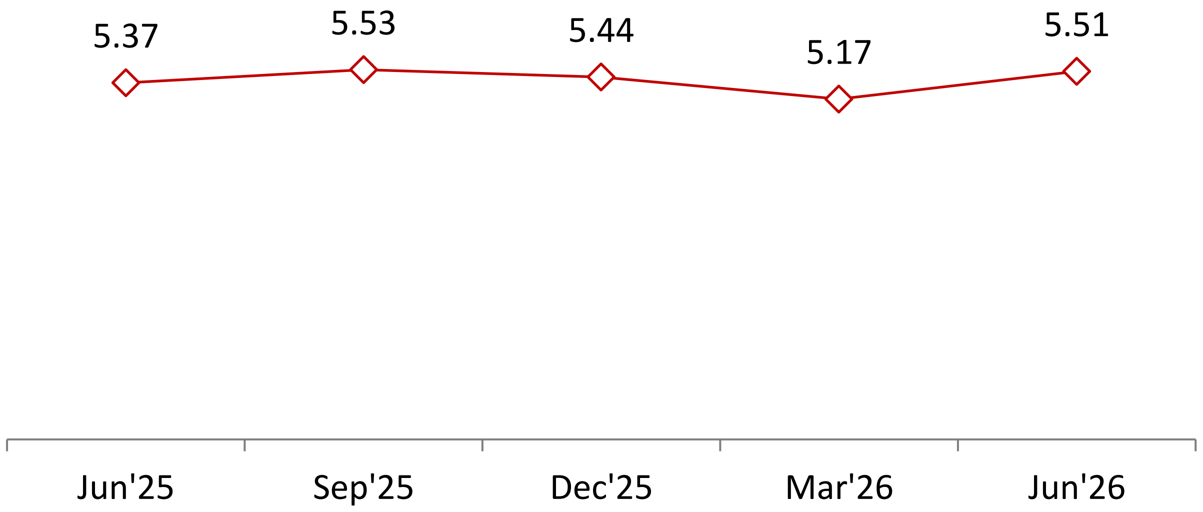
* SRs issued by NARCL

Investment Book

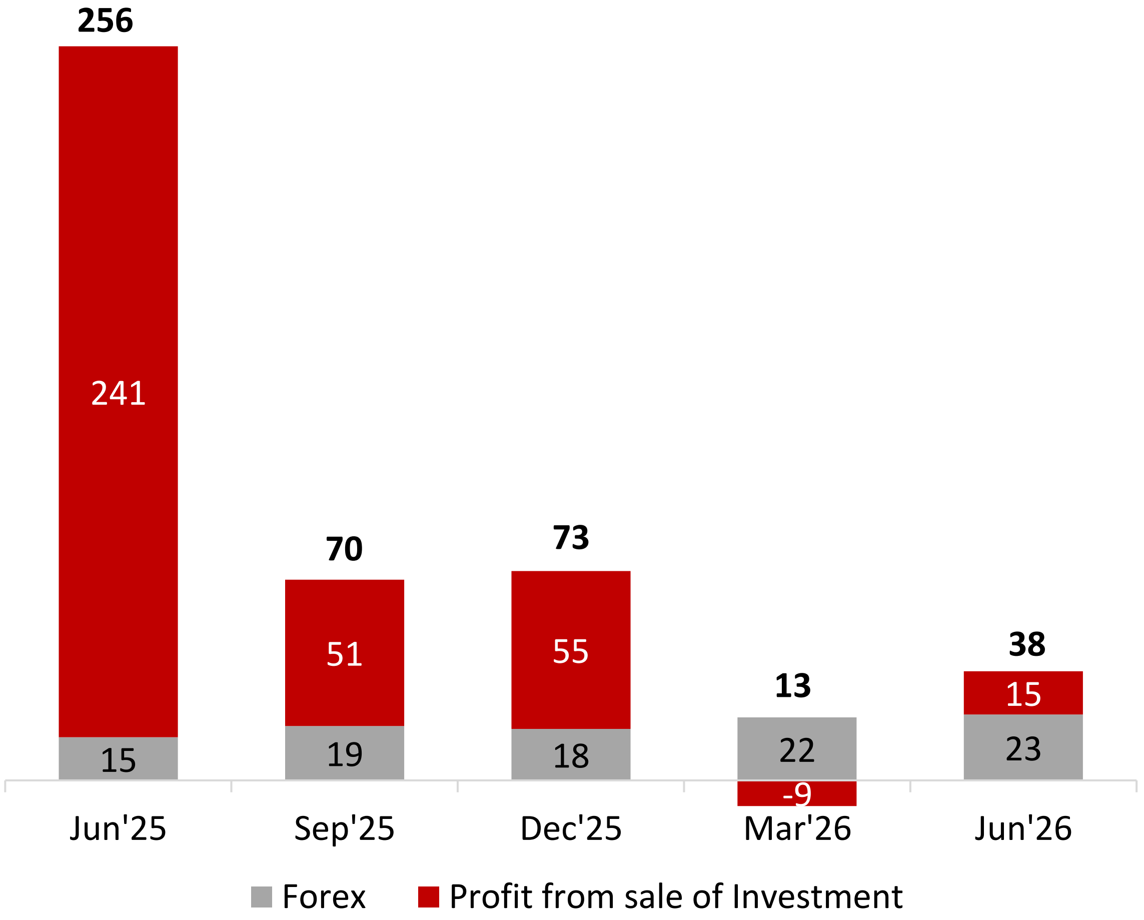
SLR & NON-SLR

Rs. in Cr	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
SLR	22,181	28,620	28,076	25,339	23,970
NON-SLR	1,731	2,153	2,097	2,079	2,546
Total	**23,912**	**30,773**	**30,173**	**27,418**	**26,516**

M Duration



Treasury & Forex Income *

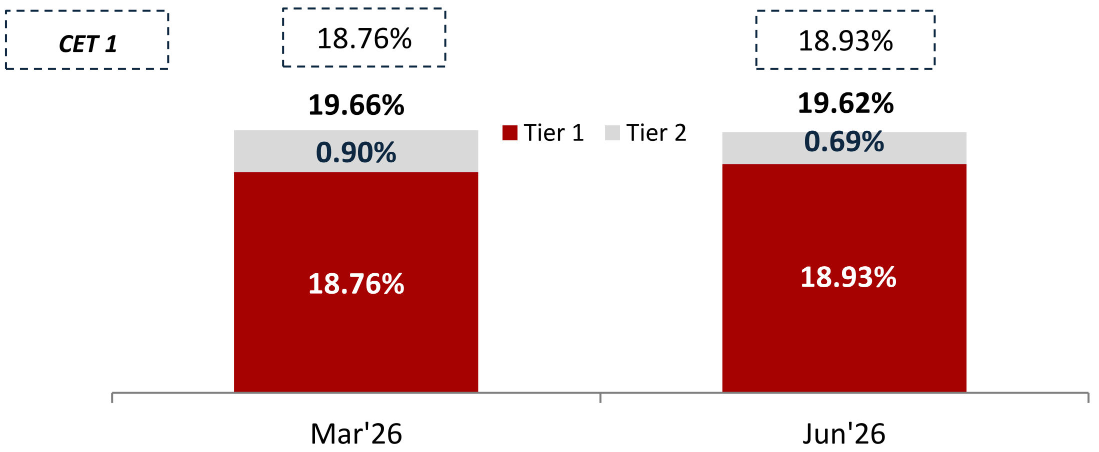


* Excludes depreciation on Investments

Capital Composition

Risk Weighted Assets

Total Capital Adequacy Ratio is well above minimum regulatory requirement of 11.50%



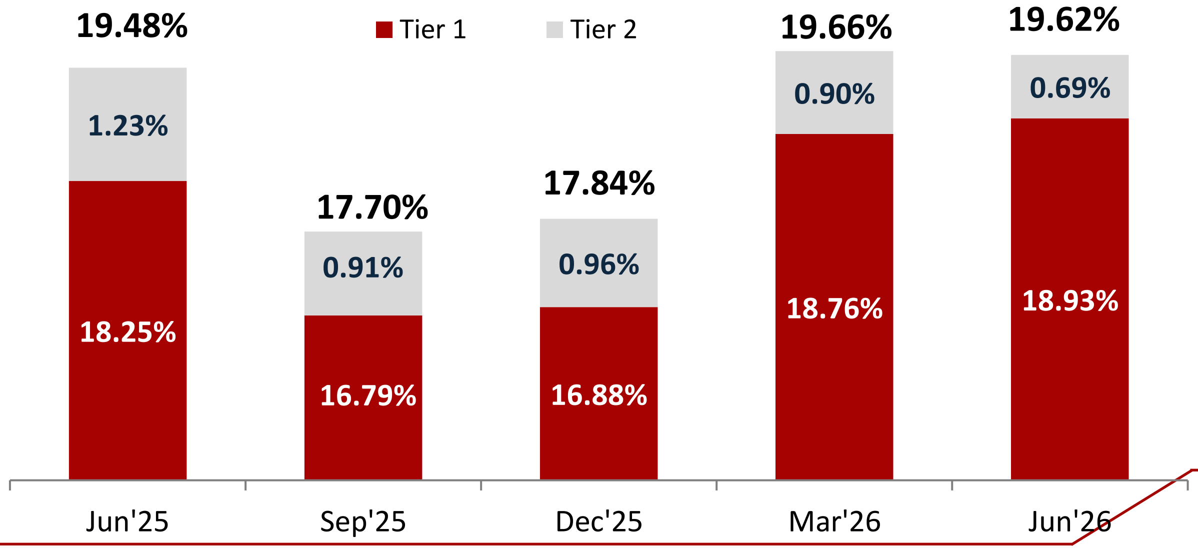
Total Risk weighted assets to Total assets stands at 40.76% as on Jun 30, 2026

	Risk Weighted Assets	
Rs. Cr	Mar'26	Jun'26
Total Capital	11,117	11,553
Tier I	10,606	11,146
Of which CET 1	10,606	11,146
Tier II	511	407
Risk Weighted Assets	**56,538**	**58,873**

Consistent improvement in the CET 1 Capital

Rs. Cr	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	Mar-26	Jun-26
Total Capital	7,273	7,258	7,977	9,985	10,227	11,117	11,553
Tier I	6,031	6,051	6,816	8,853	9,521	10,606	11,146
Of which CET 1	**5,531**	**5,551**	**6,316**	**8,353**	**9,521**	**10,606**	**11,146**
Tier II	1,243	1,207	1,161	1,132	706	511	407

CRAR



Strong Management Team

Mr. P R Seshadri

MD & CEO, 32 years

- Bachelor's degree in Engineering from the Delhi College of Engineering and a Post Graduate Diploma in Management from IIM Bangalore.
- An accomplished banker with more than 32 years of experience in Retail sales, distribution and lending business. Previously MD&CEO of Karur Vysya Bank, MD and Regional Sales and Distribution head Citibank N.A, Asia pacific, Singapore. MD and Regional head of lending businesses, Citibank N.A, Asia Pacific, Singapore.

Mr. Anto George T

EVP & Chief Operating Officer, 36 years

- MBA in Human Resource management, Associated with SIB for more than 30 years.
- Handled HR, Branch banking, Internal Audit & Vigilance, Fraud Management, Regional Head and Retail Banking. Currently having the additional responsibility of Secured Retail Asset verticals namely Housing Loan, Auto Loan, Agri, Gold, etc.

Mr. Senthil Kumar

CGM & Chief Credit Officer, 30 years

- Management graduate with 30 years of experience in banking and finance
- 21 years of experience with ICICI Bank across Sales, Credit, Product, Recovery and Collection functions

Mr. Dolphy Jose

Executive Director, 32 years

- More than 32 years of experience , MBA in General Management
- Two decades of association with Kotak Mahindra Bank, with expertise in both Retail assets and liabilities, branch banking, P&L management, building distribution, establishing strategic partnerships including Co-Lending and focusing on non branch business.

Mr. Sanchay Kumar Sinha

CGM & Head Unsecured Retail Assets and Wealth Management, 32 years

- More than 32 years of extensive experience in retail distribution and institutional sales in industries like financial services, logistics and office automation.
- Associated with HDFC Bank, IndusInd Bank & Mahindra & Mahindra Ltd; Prolific experience in distribution and product management through branches, direct sales, telesales and partners

Strong Management Team

Mr. Sony A

CGM & CIO, 34 years

- Certified Information Systems Auditor from ISACA, USA and MBA. Over 30 years of experience in banking technology. Instrumental in setting up key systems like Business Process.
- Management tools, CRM systems, Treasury & Risk Management. Leads the payment channels such as UPI, IMPS, Bharat QR, Bhim Aadhaar etc. in the Bank.

Ms. Minu Moonjely

CGM - Head Large & Emerging Corporate Group, 30 years

- Post Graduate in Commerce, CAIIB and Advanced Management in Banking and Finance by IIBF. Associated with SIB for more than 30 years.
- Previously headed Credit Underwriting. Experienced banking professional with extensive expertise in Credit analysis, Risk management, Foreign exchange and Branch banking. Also headed the largest MSME region of the Bank.

Ms. Chithra H

SGM & Chief Compliance Officer, 33 years

- Fellow member of the Institute of Chartered Accountants of India & Certified Associate of the Indian Institute of Banking & Finance
- Associated with SIB for over 30 years. Rich experience in the field of Finance, Compliance, Risk, Treasury Back office, Branch operations and Regional Head.

Mr. Nandakumar G

SGM & Chief of Internal Vigilance, 34 years

- Associated with SIB for more than 30 years. Head of Inspection and Vigilance
- Vast experience across business functions like Branch/RO management, Retail Banking including Bancassurance and Marketing. Headed three large metro regions of the Bank.

Mr. Sivaraman K

SGM & Head Banking Operations Group, 33 years

- Associated with SIB for more than 30 years
- Rich experience in Branch Banking, Headed major regions of the bank, Credit Policy, Mid / Large Corporate CPC’s.

Strong Management Team

Mr. Vinod A N

SGM & Head of Treasury, 31 years

- Associated with Kotak Group & SBI during last 28 years. Masters in Financial Management (MFM) from JBIMS, Mumbai with more than 31 years of experience In Banking & Financial Markets.
- Has Treasury & Fund Management experience of 20 years in Money markets, Forex & Derivatives, Fixed Income & Equity Markets in the Front Office Dealing Room at SBI & Kotak Mahindra Bank.

Mr. Nehru Singh B

SGM & Chief Risk Officer & Head – Credit Policy, 29 years

- MBA &CAIIB qualified, Has 29+ years of experience in the Banking Industry, extensively in non-retail credit. Previously worked in Axis Bank and was steering the complete life cycle of non-retail credit relationship after sanction of facilities. Provided first line of control to the Bank in overseeing effective management of various processes, including credit operations and monitoring.

Mr. Jimmy Mathew

SGM - Head HR & Company Secretary, 20 years

- B. Com, FCS, ACMA, Certified CSR Professional, Certified course in HR Management, ICSI Post Membership Qualification in Corporate Governance and Certified Associate of the Indian Institute of Banking & Finance.
- Associated with SIB for more than 16 years. Proficient in handling various corporate law and Secretarial matters. Before joining the Bank has 4 years' experience as Company Secretary in other organisations and currently serves as Company Secretary of the Bank with additional charge of heading the HR Department.

Mr. Vinod Francis

SGM & Chief Financial Officer, 20 years

- Associate member of the ICAI and Certified Associate of the Institute of Banking & Finance
- Associated with SIB for over 20 years. Rich experience in the field of Finance, Credit, Branch Operations

Strong Management Team

Mr. Shibu K Thomas

GM - IT, 26 years

- Bachelors Degree in Engineering with certification in cyber security
- Experienced IT and cyber security professional with more than 26 years of combined IT/cyber security experience.

Mr. Vinod G

GM & Head - Data Science, 31 years

- Masters in Business Administration, Masters in Commerce, Certified Associate of the Indian Institute of Banking & Finance, Fellow of the Insurance Institute of India
- Rich experience in general insurance, development banking, risk management, business intelligence, data analytics, predictive modelling, data science, etc.
- Associated with SIB for over 5 years

Mr. Vijith S

GM & Head – Strategic Alliances & Digital Business Department, 20 years

- Fellow member of the Institute of Chartered Accountants of India & Certified Associate of the Indian Institute of Banking & Finance
- Associated with SIB for over 20 years. Rich experience in the field of Finance, Compliance, Strategic Alliances, Investor Relations, Credit and Branch Operations.

Mr. Sreekumar Chengath

GM & Head – Business Process Group, 31 years

- B. Tech in Computer Engineering, MBA in Banking and Finance, Certified Associate of Indian Institute of Banking and Finance
- Over 31 years of banking experience, Associated with SIB for over 25 years. Rich experience in IT, IT Security and Centralized Banking Operations

Mr. Madhu Madhavan Pillai

GM & Head – MBG & Zonal Head Branch Banking, 33 years

- Masters in Mathematics ; Certified Associate of Indian Institute of Banking & Finance (CAIIB) ; Associated with the bank for more than 30 years
- Vast experience in Branch Banking (Retail/MSME), Corporate Banking, Lead 3 major Regions of the Bank as Regional Head

Mr. Binoy R K

GM & Business Head – Emerging Corporate Group, 20 years

- Holds B.Com Degree, CAIIB and Fellow Member of Institute of Cost Accountants of India
- Two decades of banking experience spanning Credit , Branch Banking and Regional Leadership roles

THANK YOU