

Closing strong, building ahead

Investing in Relationships since 1929

Investor Presentation
Q4 FY 2025-26



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1

Brief Snapshot

2

About South Indian Bank – Key Highlights

3

Transformation Journey of the Bank

4

Annexure

A Year of Consolidation

Major Highlights for the Financial Year 2025-26

Best ever

Total Income
Rs. 5,447 crore

Other Income
Rs. 2,010 crore

PPOP
Rs. 2,373 crore

Net Profit
Rs. 1,455 crore

PCR (Incl. w/off)
94.10%

Significant indicators of progress...

RoA 1.03%

RoE 12.76%

GNPA 1.43%

NNPA 0.29%

Slippage Ratio 0.72%
(Full Year)

Transformation in progress

Significant improvement in Branch Productivity

Built new customer facing systems & processes

Significant investment in training. Focus on culture change

Active monitoring and optimization of cost Structures

Achieved positive operating leverage for the second consecutive year.

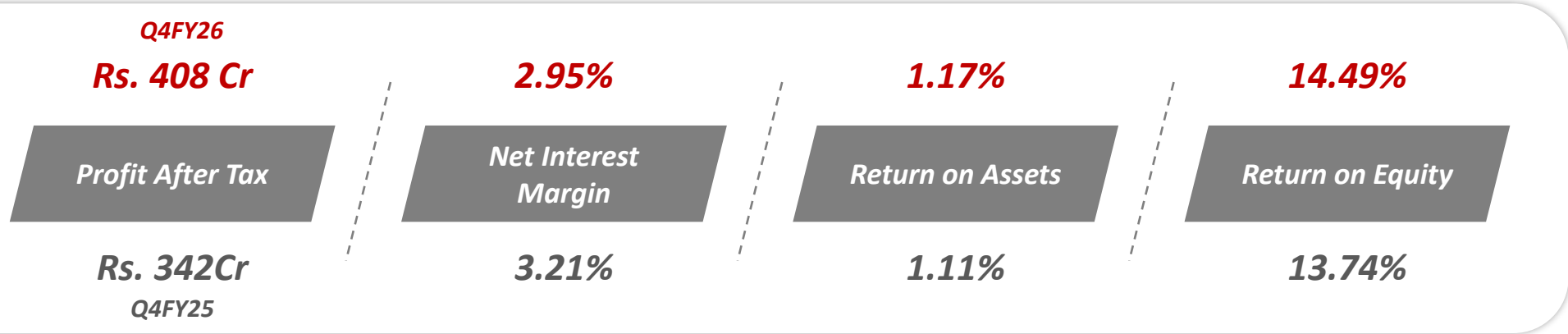
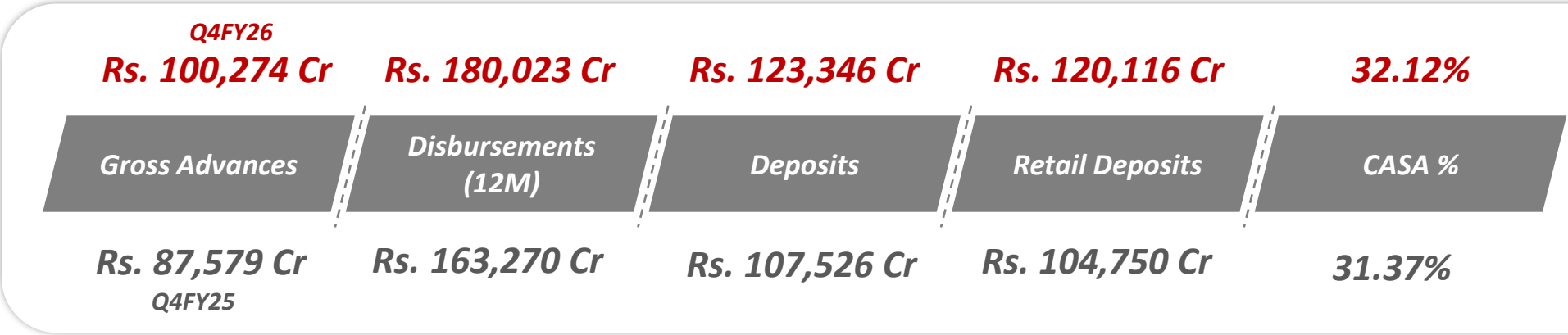


- 1** Portfolio quality continues to improve 
- 2** Shift from Corporate to MSME and Retail, gathers momentum 
- 3** Material increase in branch productivity 
- 4** Significant improvement in processes and systems 
- 5** Focus on digital channel to drive operating efficiency 
- 6** Second year of Positive Operating Leverage 
- 7** Cost continues to be managed tightly 

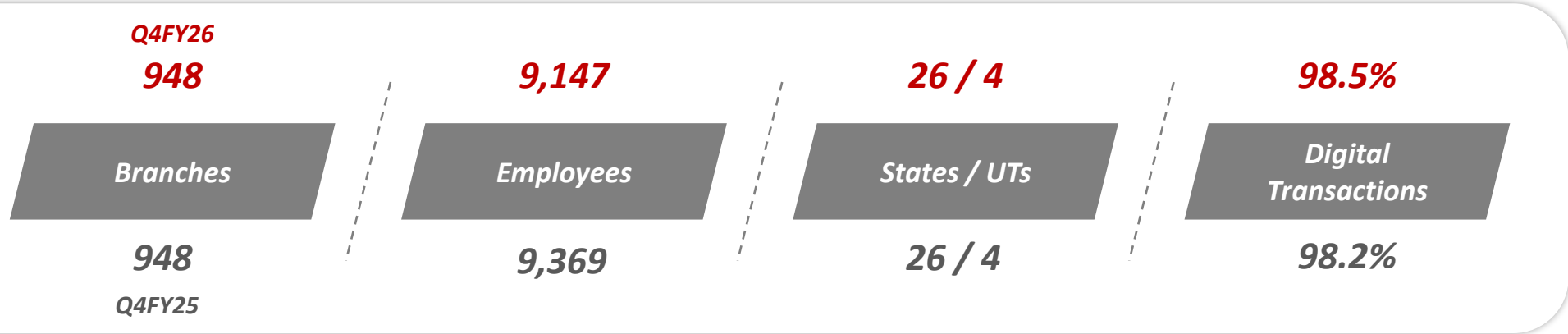
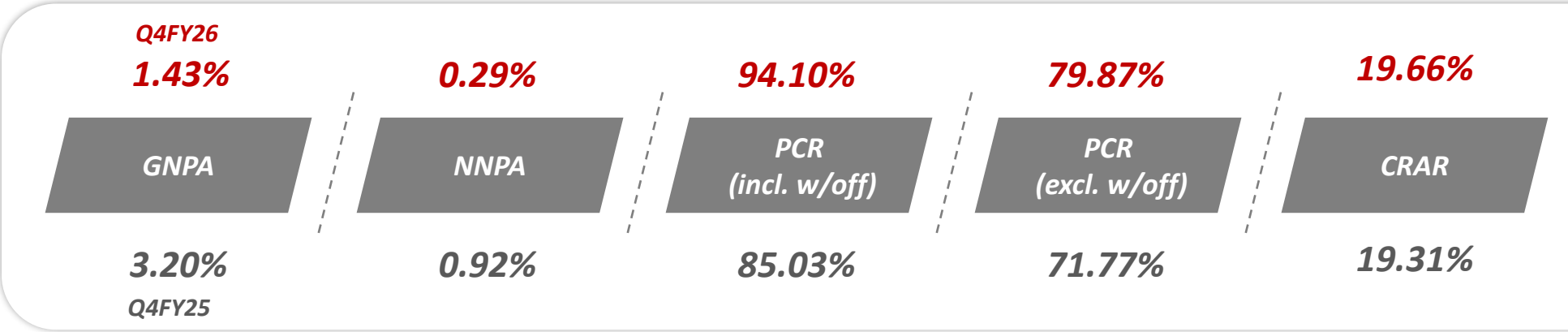


BRIEF SNAPSHOT

Performance Highlights (1/2)



Performance Highlights (2/2)

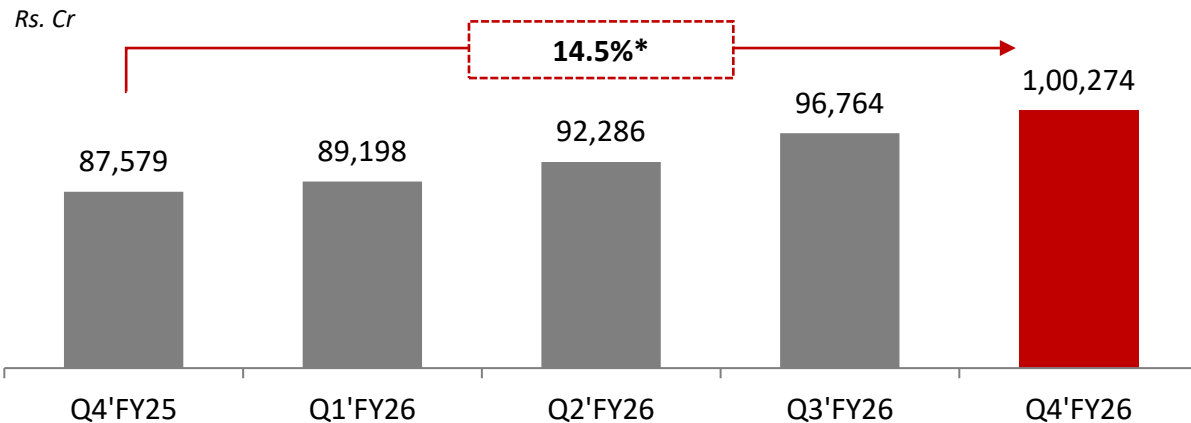




***ABOUT SOUTH INDIAN BANK
– KEY HIGHLIGHTS***

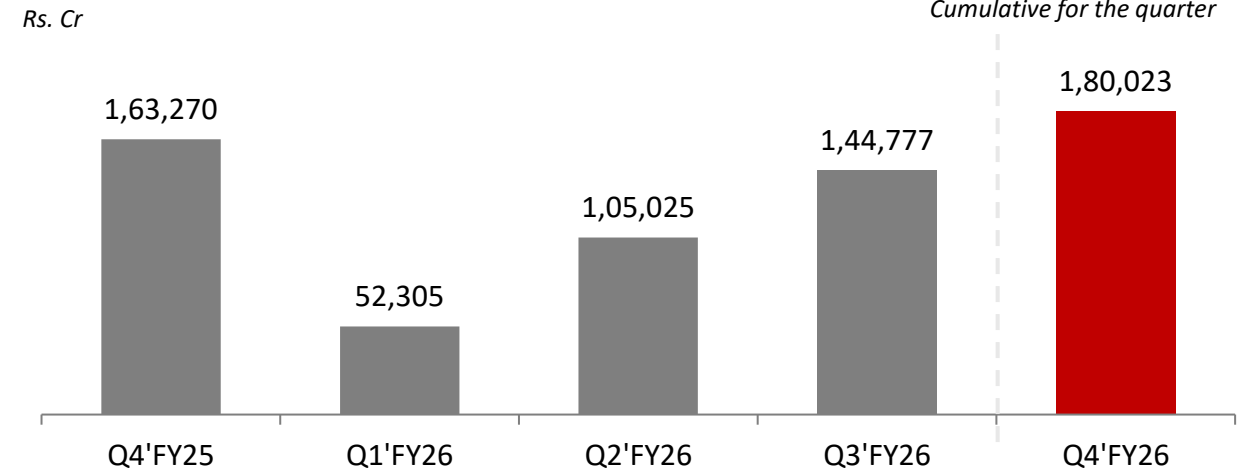


Consistently growing loan book....



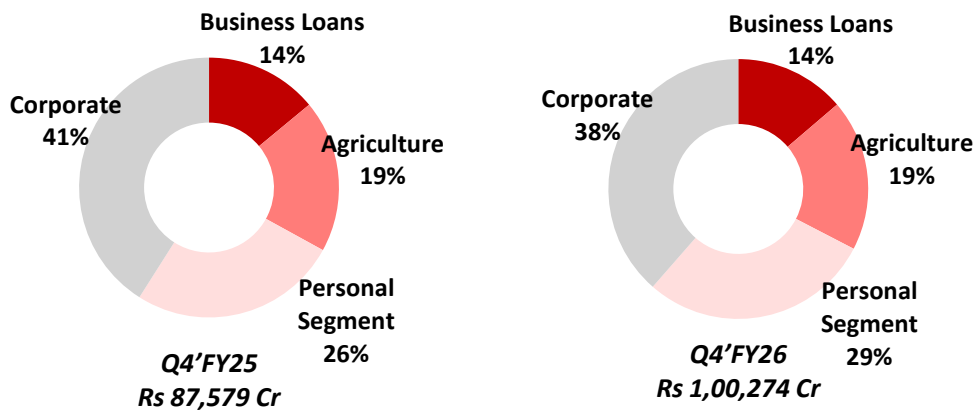
* includes technical write off of 1,163 crore, excluding this Y-o-Y growth is 15.8%.

...and Disbursements



With a diversified portfolio...

Well diversified loan book with ~62% other than corporates



Disbursements Vertical wise

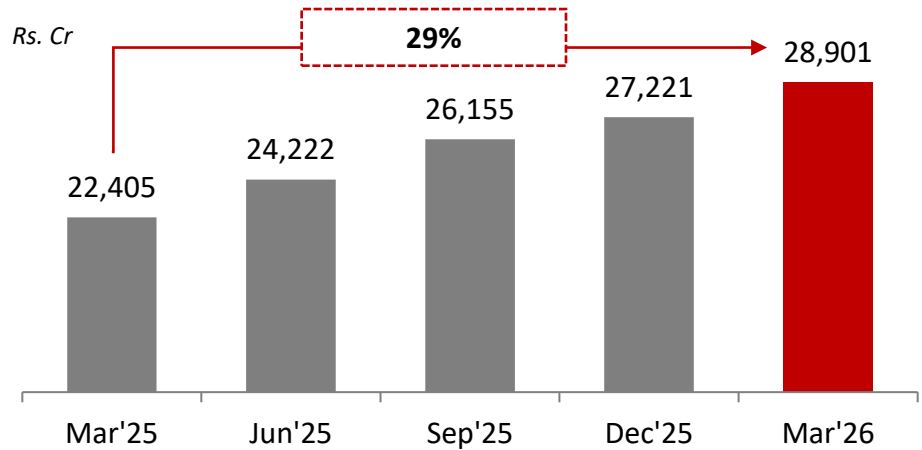
Rs. Cr

Business Segment	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Corporate	33,575	45,383	43,922	29,871	23,889
B Segment (MSME)*	1,540	1,136	1,945	1,677	1,911
Agriculture (Excl. Gold)	290	290	340	339	440
Retail Loans (Incl. Gold)	5,293	5,496	6,513	7,864	9,007
Grand Total	40,698	52,305	52,720	39,751	35,247

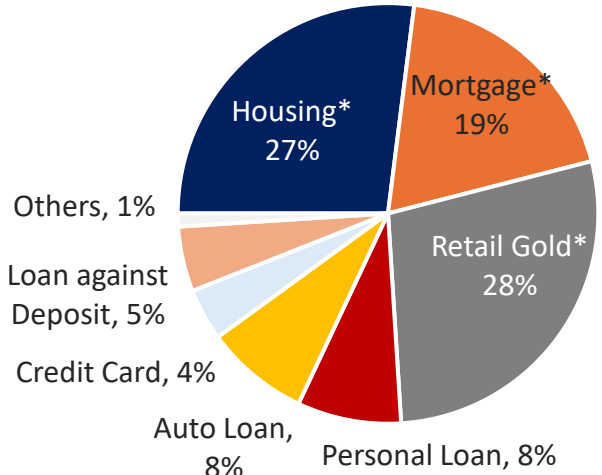
On a Y-o-Y basis B Segment (MSME) disbursement has grown by 24% & Retail Loans(Incl. gold) disbursement has grown by 70%. * Including LAP & Portfolio Buyout

Consistent growth momentum in retail advances continues

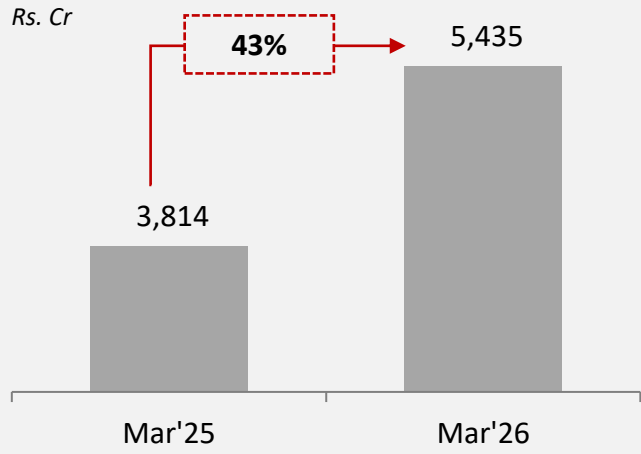
Personal Segment



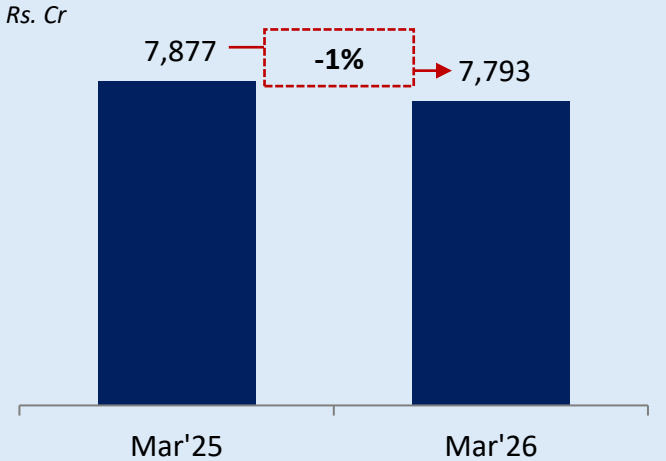
Mix of Personal Segment



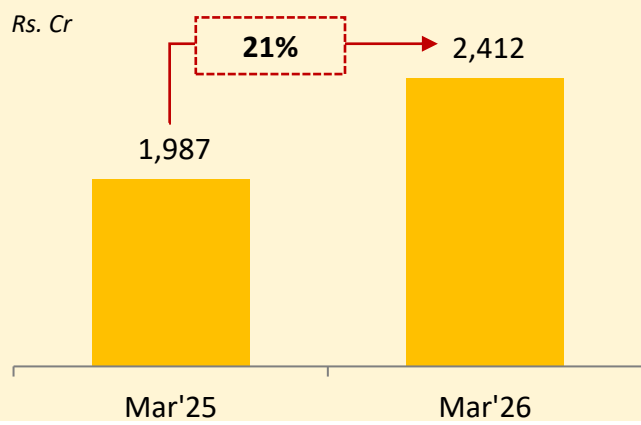
Mortgage Loan*



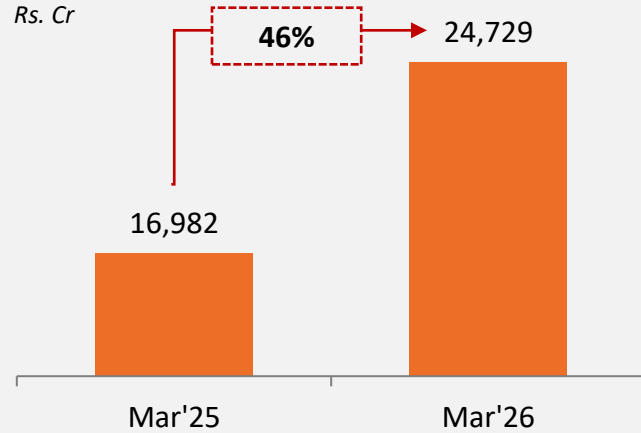
Home Loans*



Auto Loans



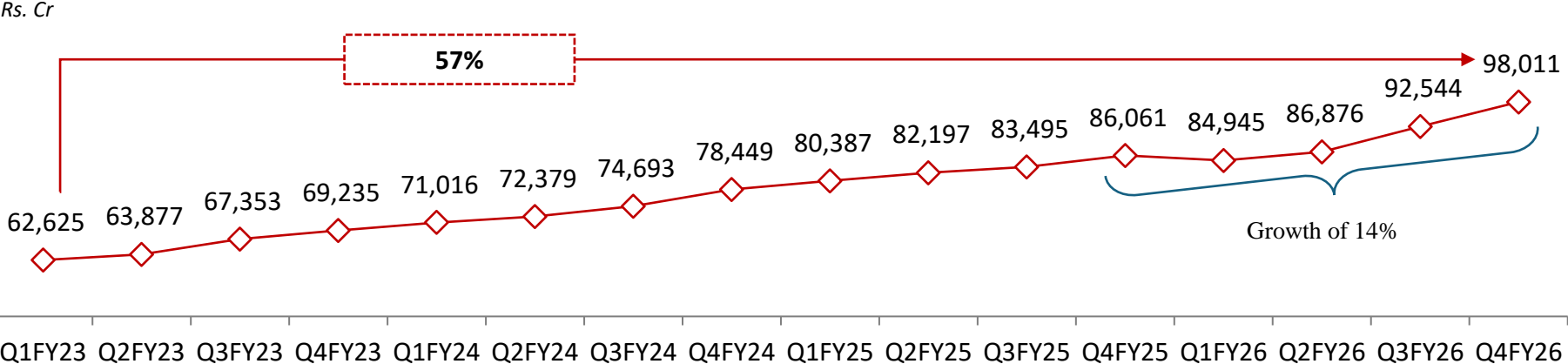
Gold (Incl Agri)



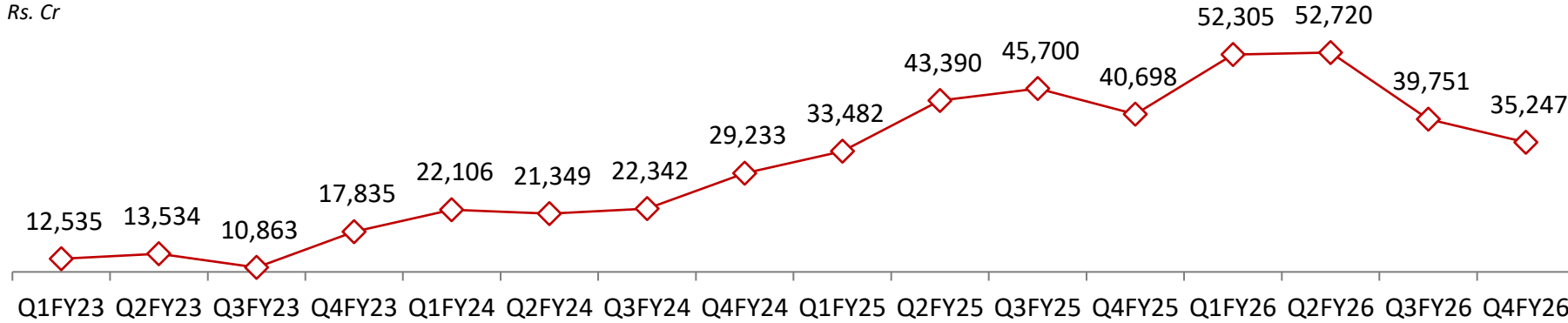
* Includes IBPC and Portfolio Buyout

Consistent growth momentum in advances continues

Consistent growth in Avg. Advances



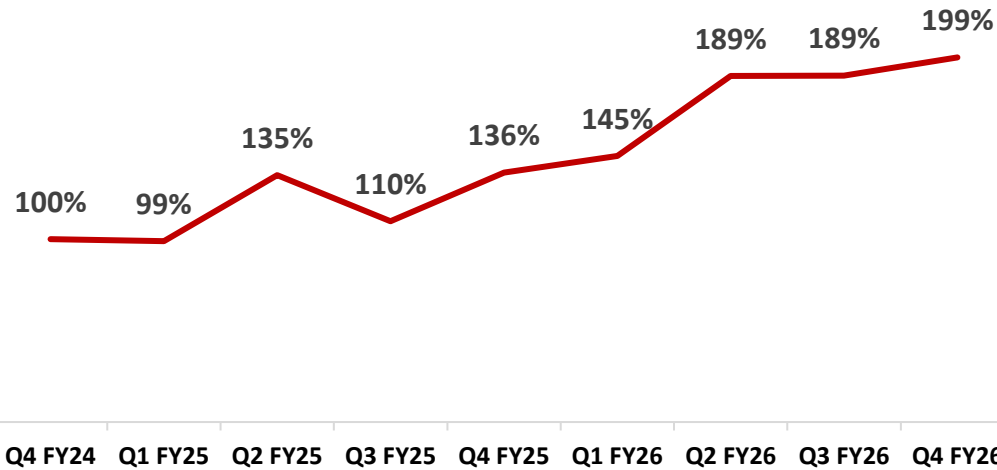
... with healthy loan disbursals



Branch Value Added – Same Store Sales

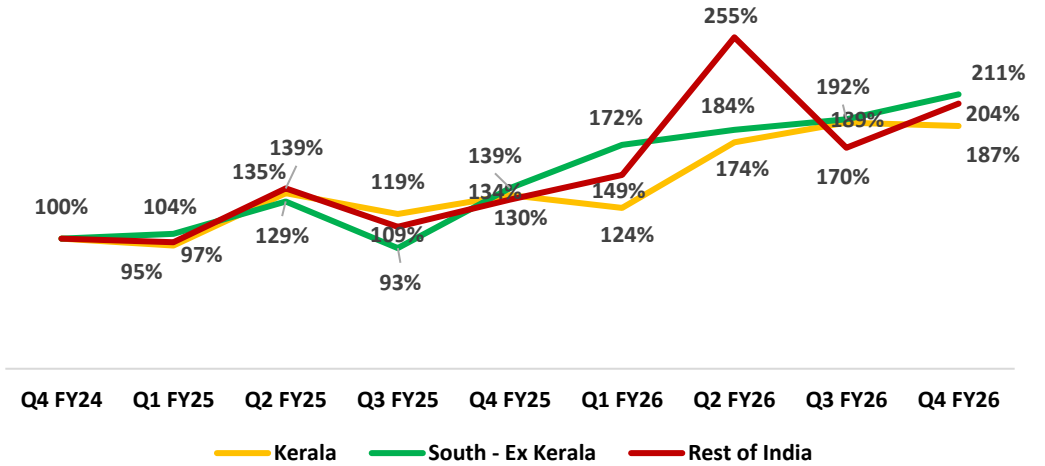
Branch Value Added

Branch Sales Value Added (Indexed)

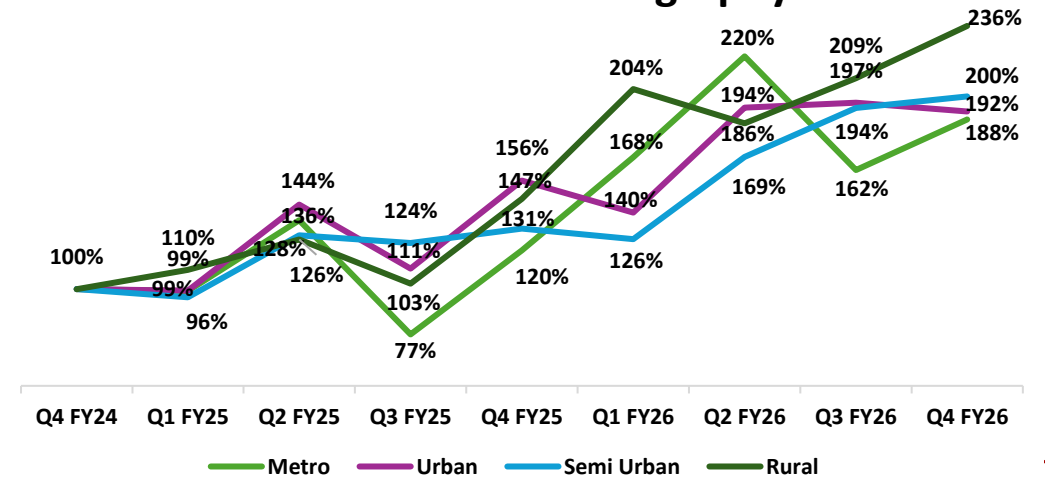


Same Store Sales are compared by computing the NPV of new product sales / incremental balances in existing accounts basis historical trends. These are compared over time. It may be noted that the value addition imputed in this process assumes the behaviour of new accounts would mimic historical trends. Therefore, this process is inherently inexact and comparison over time may not be entirely appropriate. This inherent limitation must be kept in mind while analyzing the data contained above. The above figures are rebased to 100 as on Q4 FY24.

Branch Value Added – Region wise

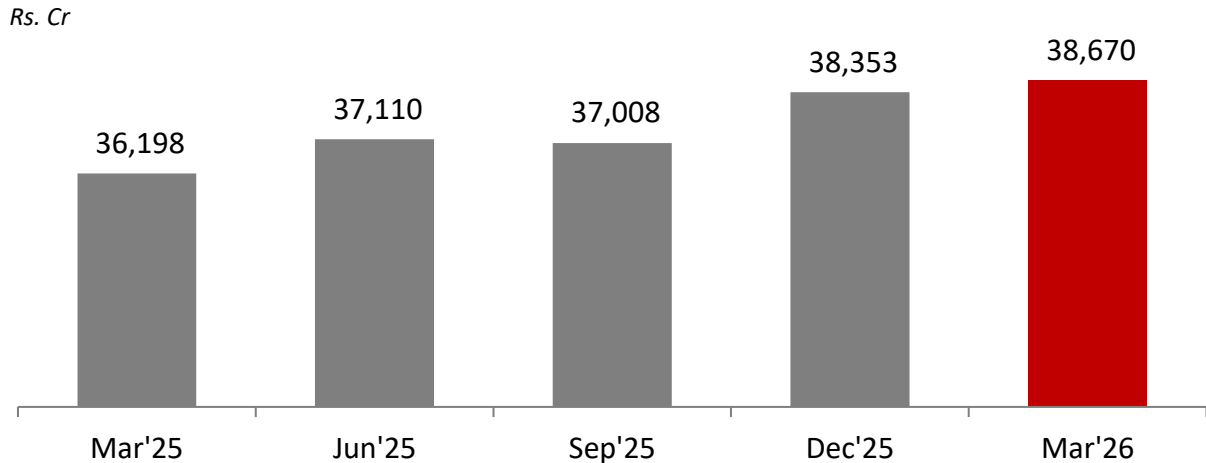


Branch Value Added – Geography wise

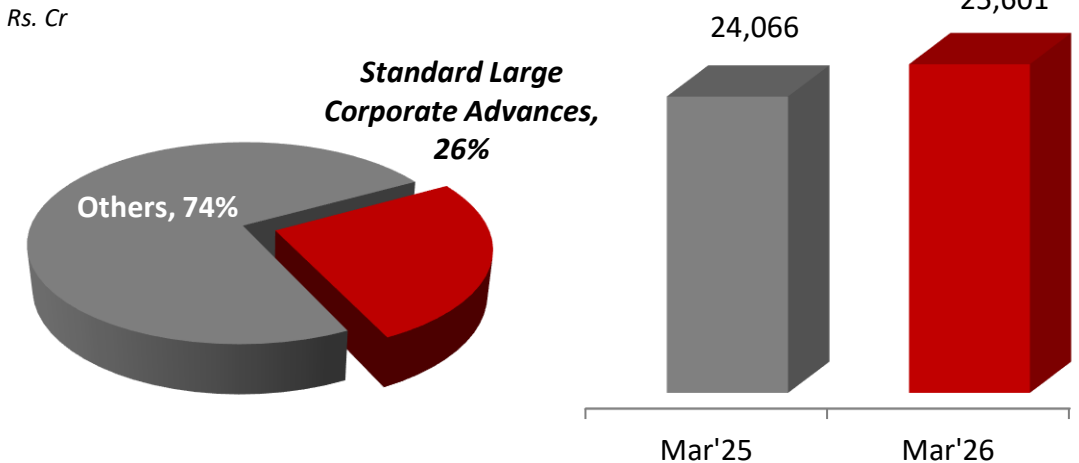


Dominant share of A & above rated corporate loans

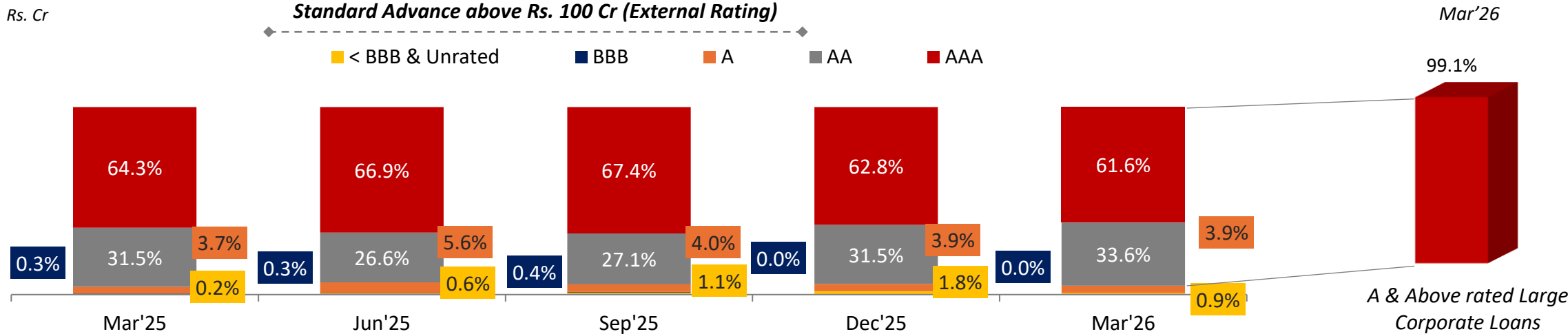
Corporate Loan Book



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



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



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

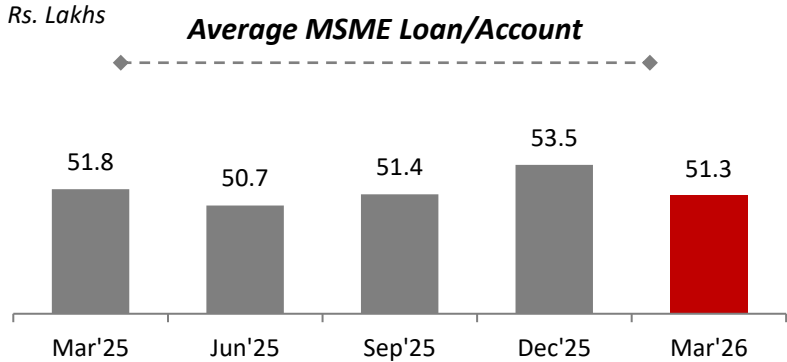
MSME Loans comprise mainly of High-Yield Portfolio

Focus on MSME loans...

Rs. in crore	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26#
MSME/SME	9,698	9,700	9,923	9,807	9,269
Others	2,988	2,960	3,501	4,212	4,509
Total	12,686	12,660	13,424	14,019	13,778

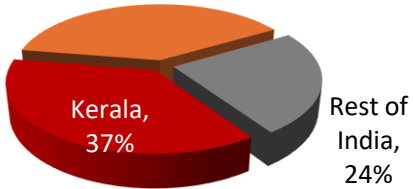
includes write off of 554 crore, excluding this Y-o-Y growth is 13%. Mortgage loans which are given to Business Segment is mapped under Retail, if remapped Y-o-Y growth is 15%.

...while creating a granular and diversified book



Geographical Split

South (ex-Kerala), 39%



**Mar'26 –
Rs. 13,778 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.
- CLOS Workflow Optimization & Digitization**

Streamline the CLOS 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**

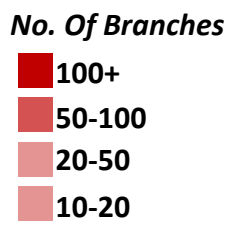
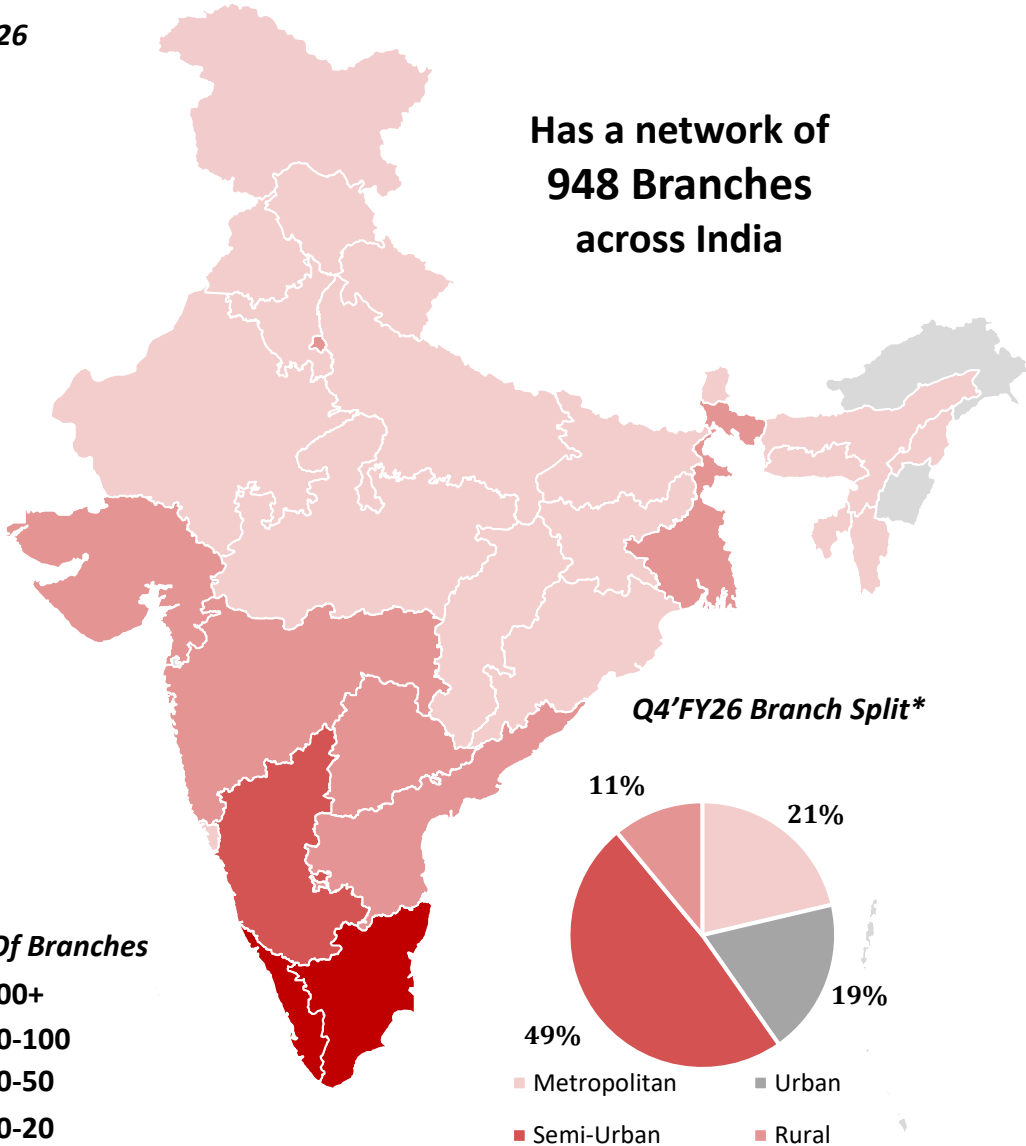
Bank branches are empowered to handle small-value MSME loans with the support of on-the-ground technology for faster sanctioning.
- Structured Performance Recognition**

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

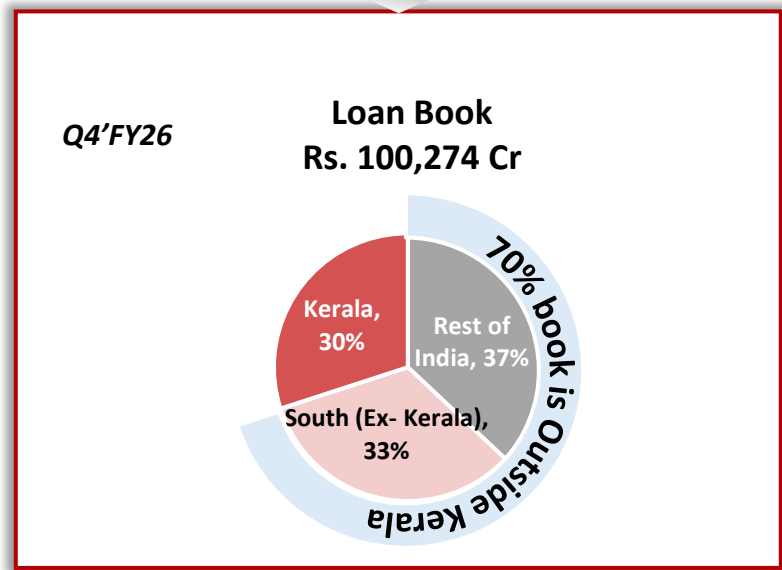
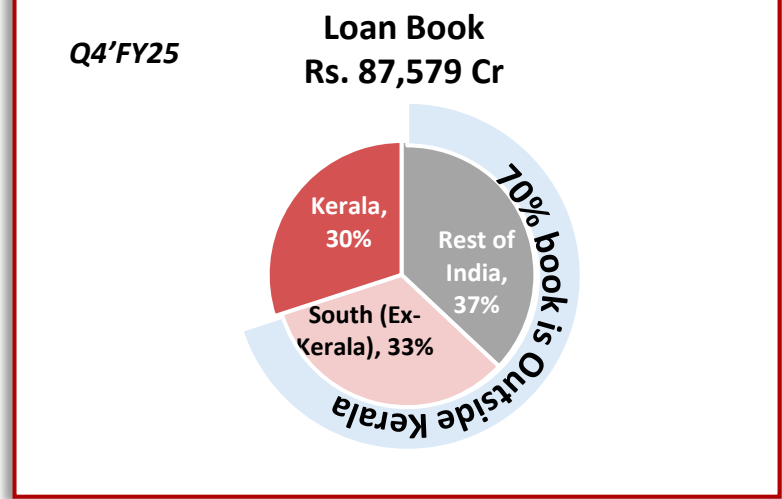
Q4'FY26

Has a network of **948 Branches** across India

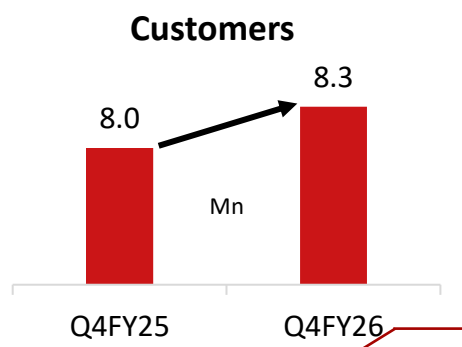
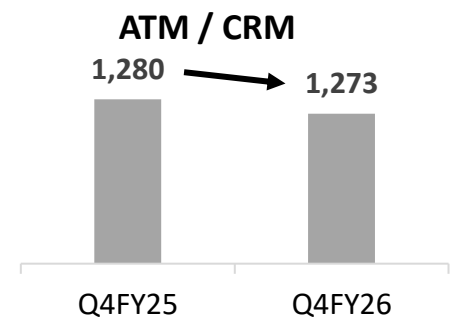
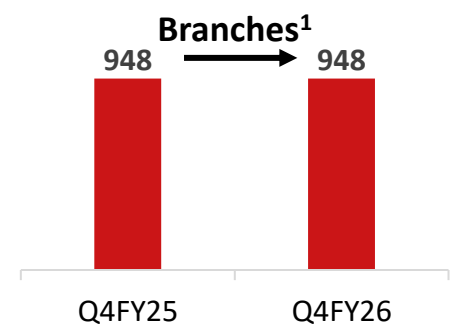


*Map for illustration purpose only

Diversifying Loan Book Outside Kerala



Branch Network

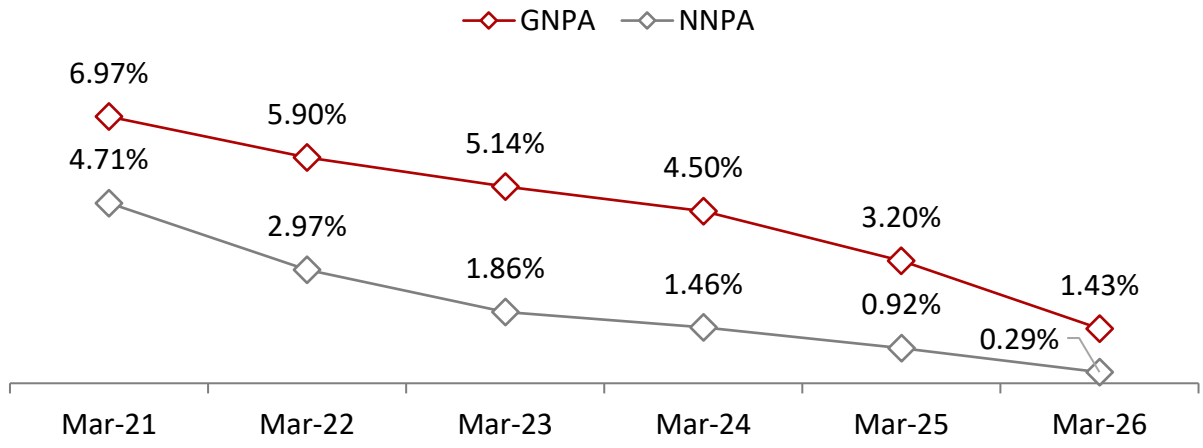


1. Excludes 5 USBs & Satellite branches

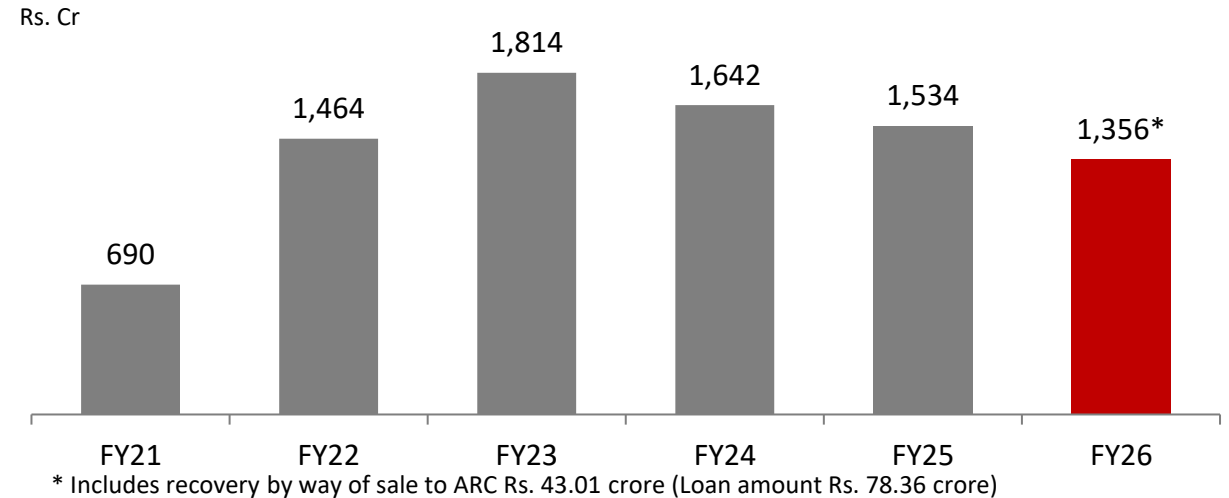
3 Strong focus on improving asset quality and collection efficiency



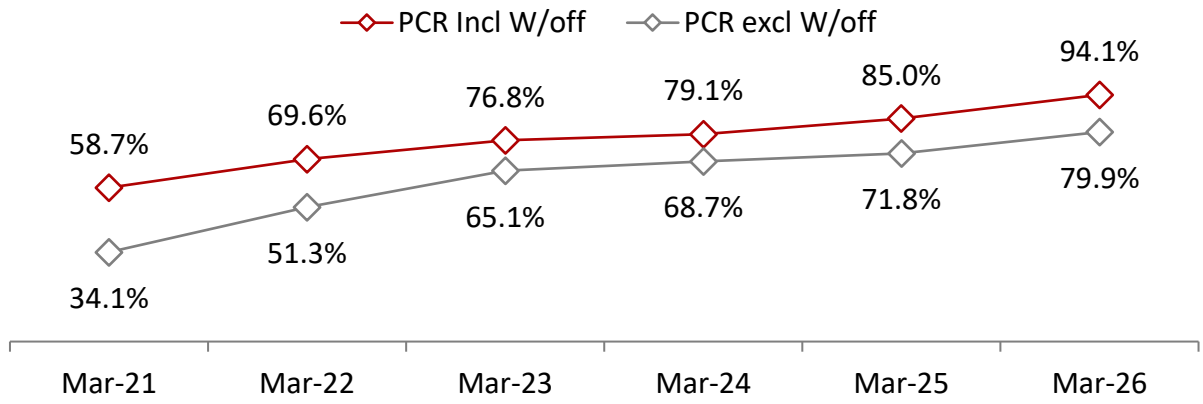
Net NPA below pre- covid level



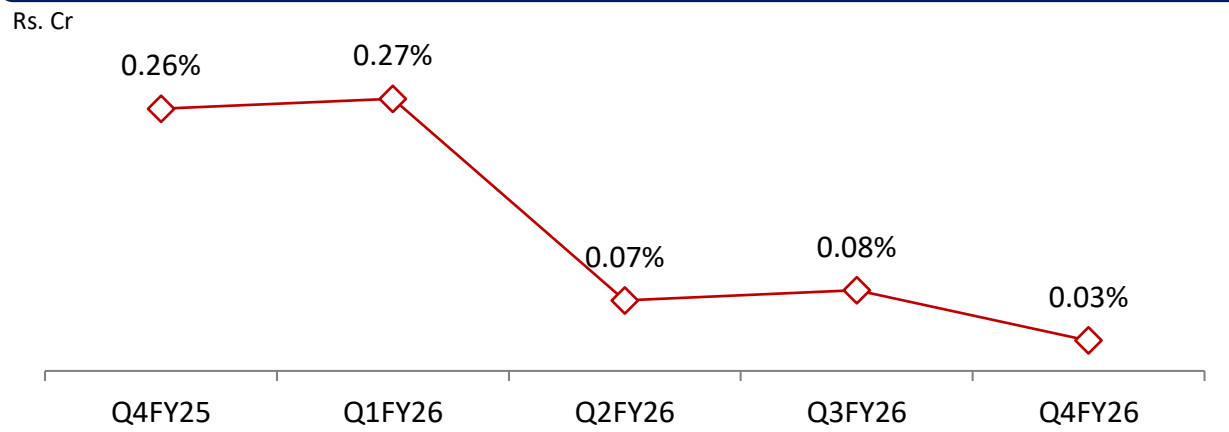
...with focus on Recoveries and Upgrades



Significant improvement in PCR....

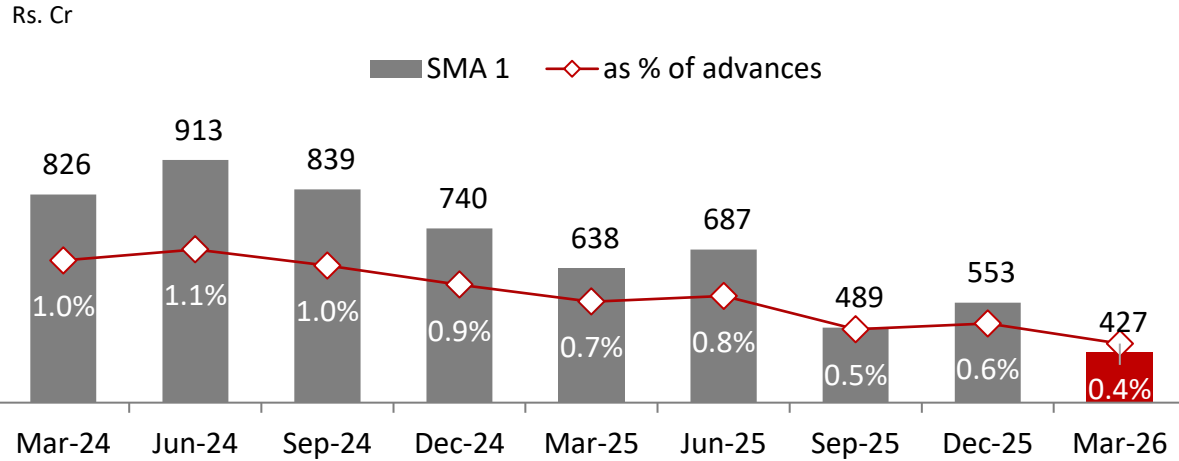


...and reduced Credit cost

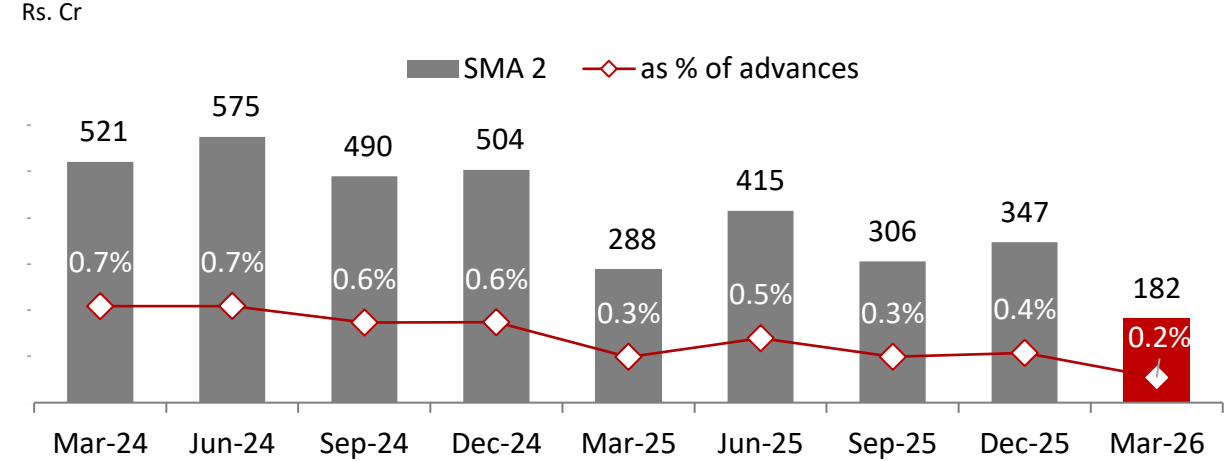


Pristine Asset Quality with enhanced metrics

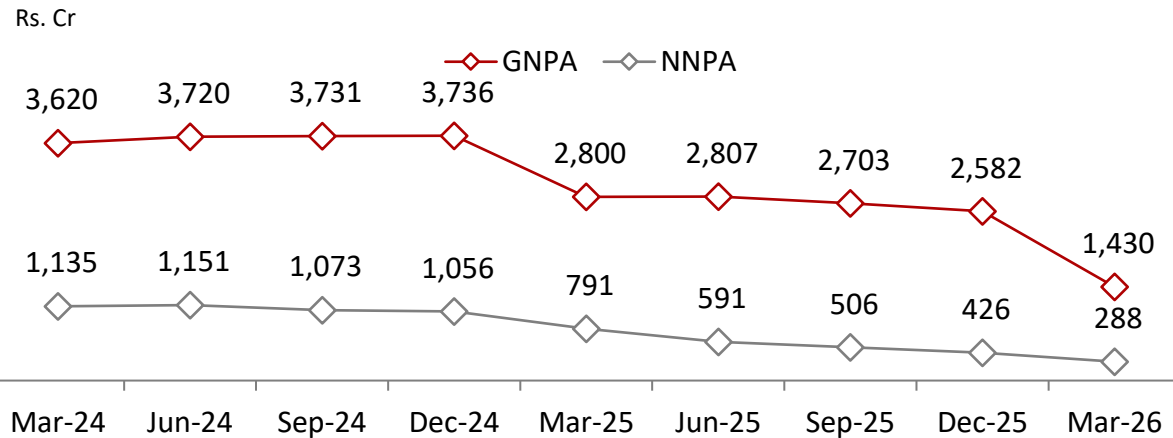
SMA 1 showing consistent improvement...



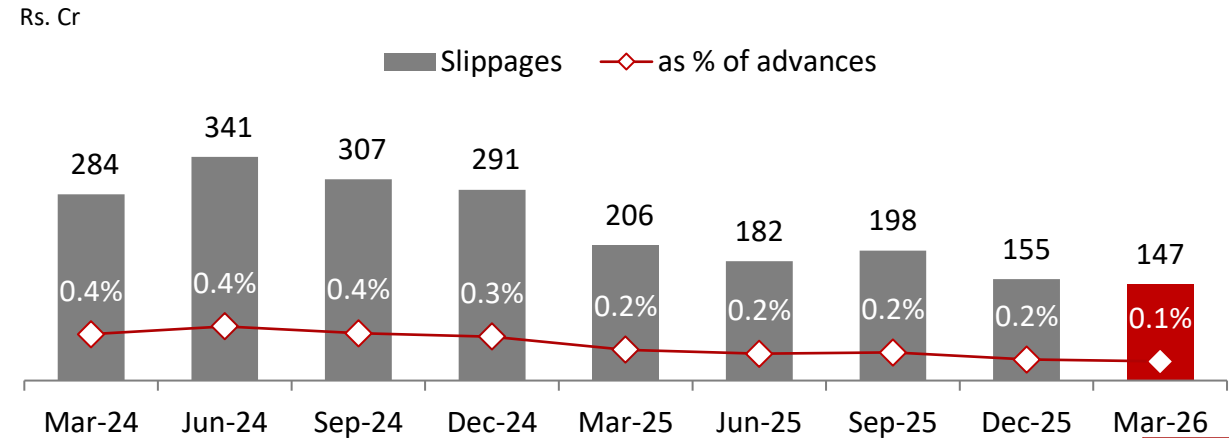
...with lowest ever SMA 2 numbers...



Significant improvement in GNPA & NNPA numbers....



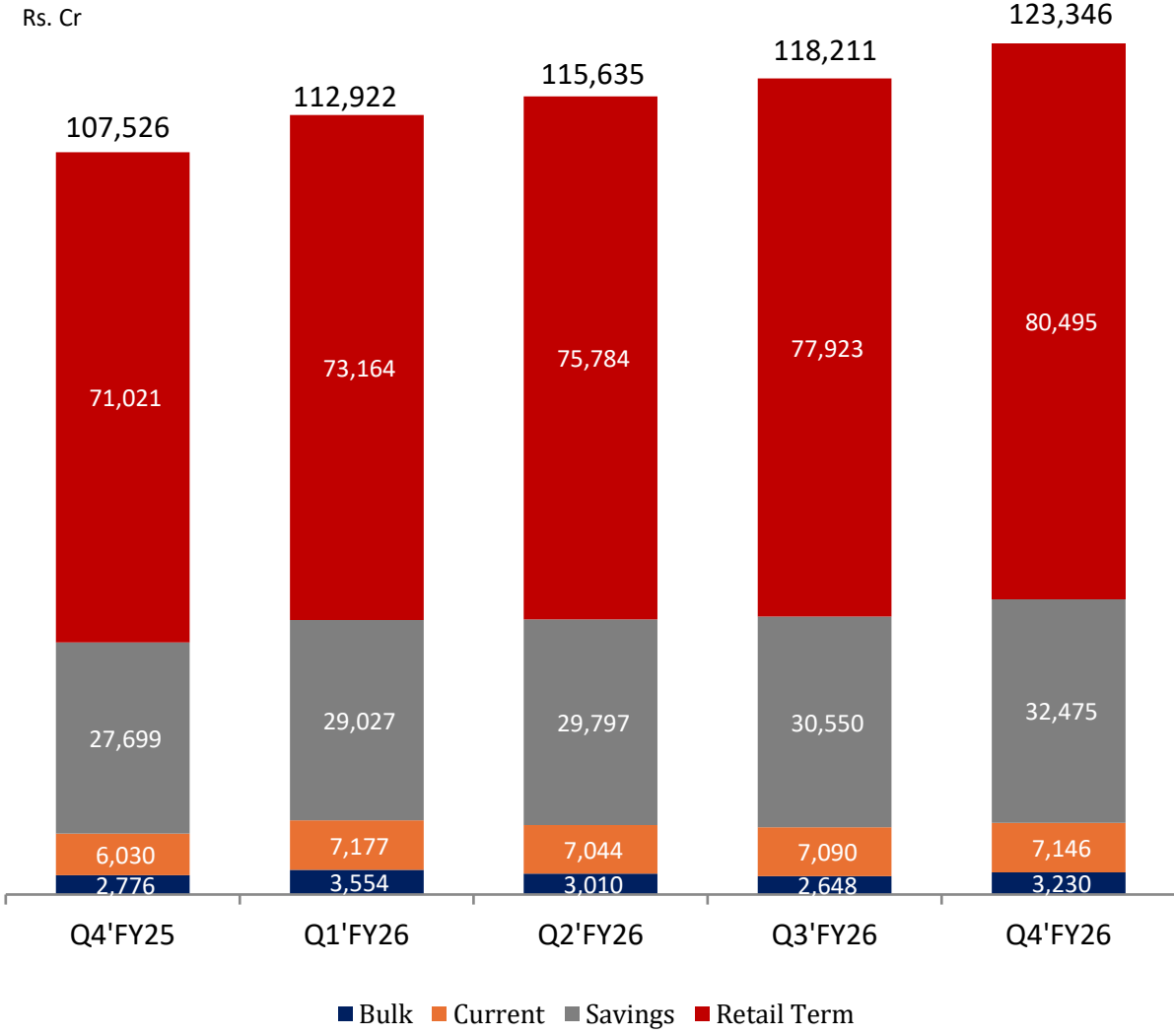
...Slippages at all time low



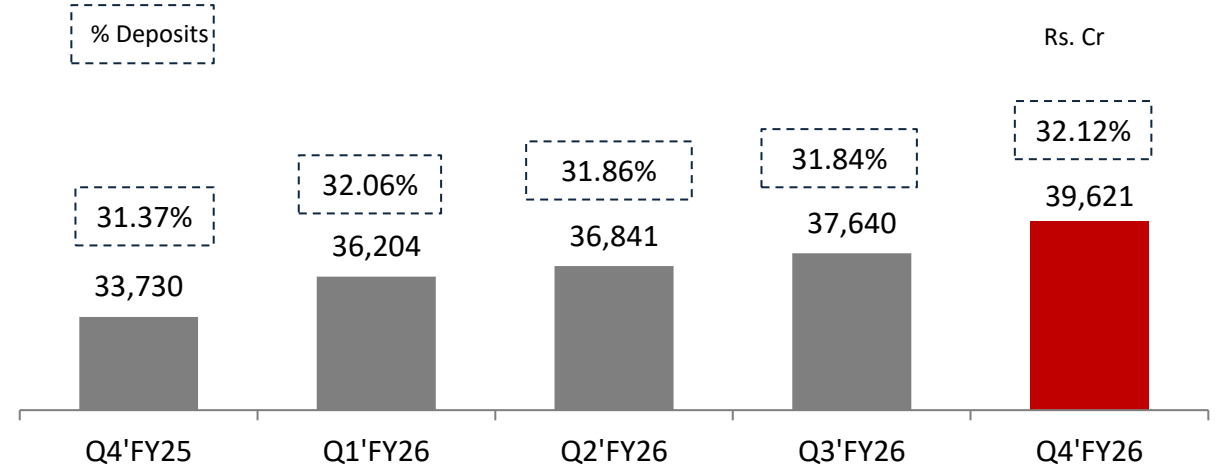
4 Well Distributed Deposit Base with focus on low cost deposits



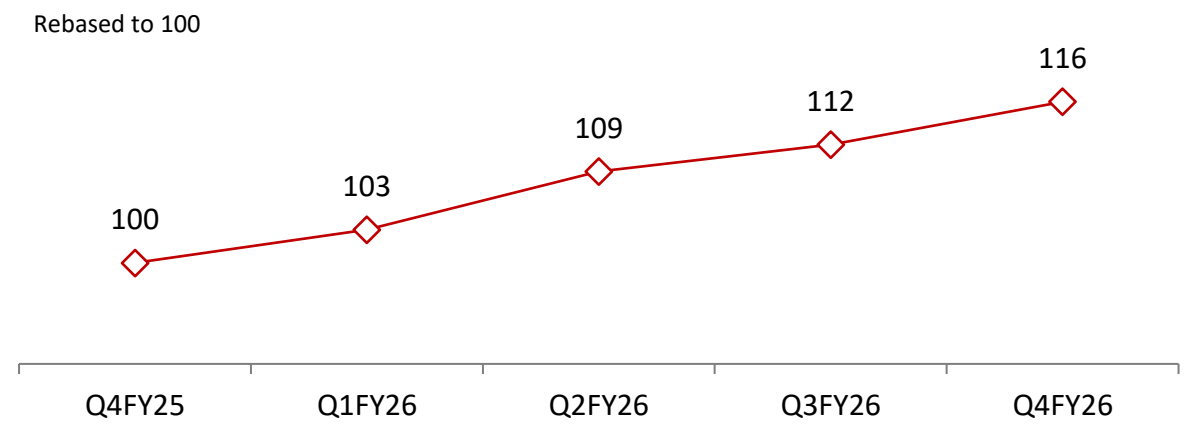
Breakup of Deposits



CASA Ratio continues to hold...



CASA AQB continues to grow consistently....



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

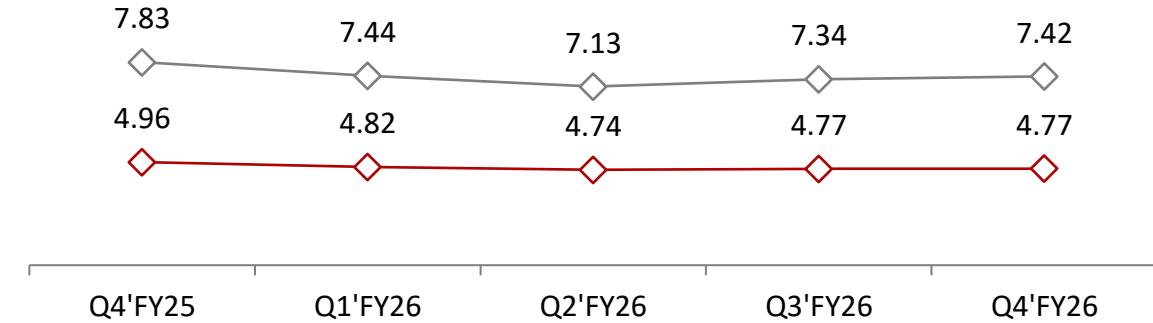
Breakup of Non Resident Deposits

Rs. Cr

Deposit Type	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26
NR SB	7,480	7,728	8,143	8,533	9,112
NR CD	55	60	62	62	67
FCNR (B), RFC & Others	2,787	2,874	2,876	2,954	3,283
Low-Cost NRI Deposit	10,322	10,661	11,081	11,549	12,462
NRE Term Deposit	19,946	20,264	20,667	20,907	21,264
NRO Term Deposit	1,334	1,367	1,447	1,509	1,645
Total	31,602	32,293	33,195	33,965	35,371

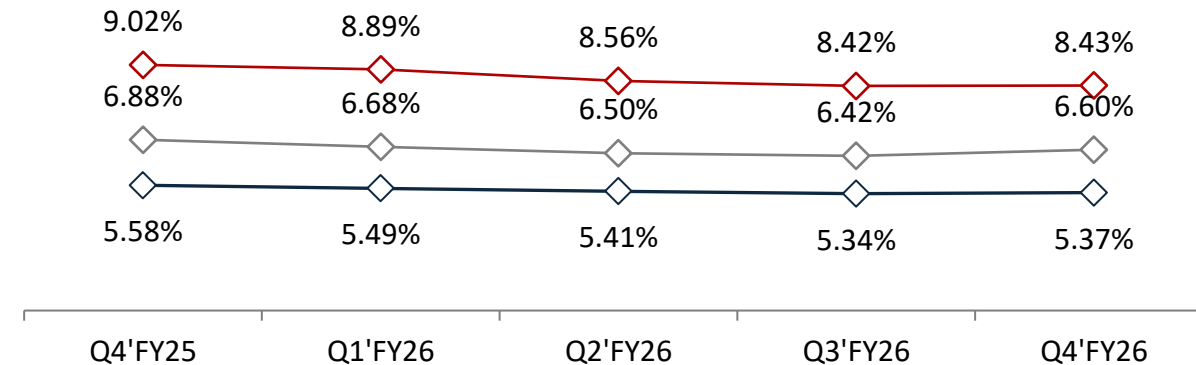
Cost of Funds / Yield on Funds

—◇— Cost Of Funds —◇— Yield on Funds



Yield on advances/ Yield on Investments / Cost of Deposits

—◇— 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: 03
Number of processes eliminated: 14
Number of processes centralized: 10
Number of processes optimized : 07
Number of processes being reviewed for upgradation: 45



Driving customer empowerment through continuous digital transformation

RE-IMAGINING BANKING THROUGH EXTENSIVE DIGITIZATION



Digital Core Evolution – Re-engineered the **SIB Mirror+** app into a versatile **digital gateway**, specifically optimized to cater New to Bank segments and Fintech ecosystem integrations



SIBerNet now supports direct integration with various treasuries and govt entities such as **EPFO, ESIC, Karnataka treasury** etc.



Trade Finance Module – The **SIBerNet** Corporate platform, handles the full spectrum of outward & inward remittance flows



End-to end **digitization of locker agreement documentation & agreement execution** with stronger controls, faster turnaround time and superior customer experience



Digitized stock statement submission through banks website with an end-to-end digital process to improve TAT, enhance customer convenience and drive operational efficiency

INNOVATIVE PRODUCT ECOSYSTEM



SIB FINX a completely Digital Savings Bank product with seamless customer onboarding



SIB RED portal – An all-in-one digital portal for Products and Services



Personal Loan origination through a secure digital application portal with OTP based authentication, seamless LOS integration, delivering faster approvals, enhanced customer onboarding experience and enabling rapid loan application processing



New Home Loan Variants, including **Top-Up HL** and **SIB Ashirwad**, offering flexible housing finance options



Strengthened **digital lending** capabilities through **in-house developed LOS**, enabling faster processing, improved control and enhanced operational efficiency.



Enhanced loan collection efficiency through the rollout of **new loan collection platform**, empowering field staff with digital tools to improve recovery effectiveness and operational productivity.



Launched **SIB Xpress, SIB Aureate, SIB Xpress Farm Gold Loan** products

AI at South Indian Bank.


Artificial-intelligence 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 partnership.



Spearheaded by the Bank's AI Centre of Excellence

STRATEGIC TECHNOLOGY PARTNERSHIPS

Collaborating to Drive Intelligent Banking Transformation.


 **Automated Day-Book Audit**
AI-driven audit of branch day books and daily activity records.


 **Regulatory Compliance Chatbot**
Conversational interface for compliance teams to query and retrieve regulatory circulars and directives.


CAPABILITIES IN PRODUCTION


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.

 **Agentic Customer Support**
Autonomous document-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.

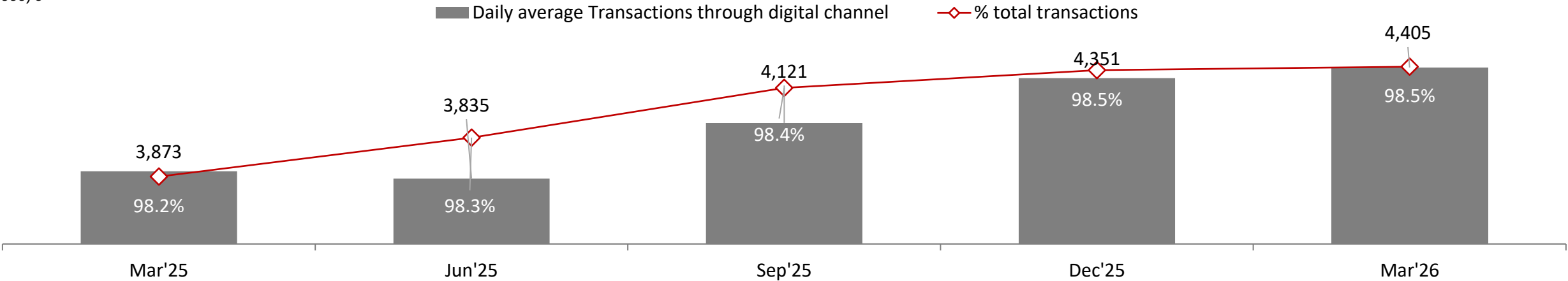
 **Signature Verification**
AI-assisted signature authentication accelerating internal operations.

 **Review & Complaint Intelligence**
AI-powered review analysis and complaint intelligence for customer experience.

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

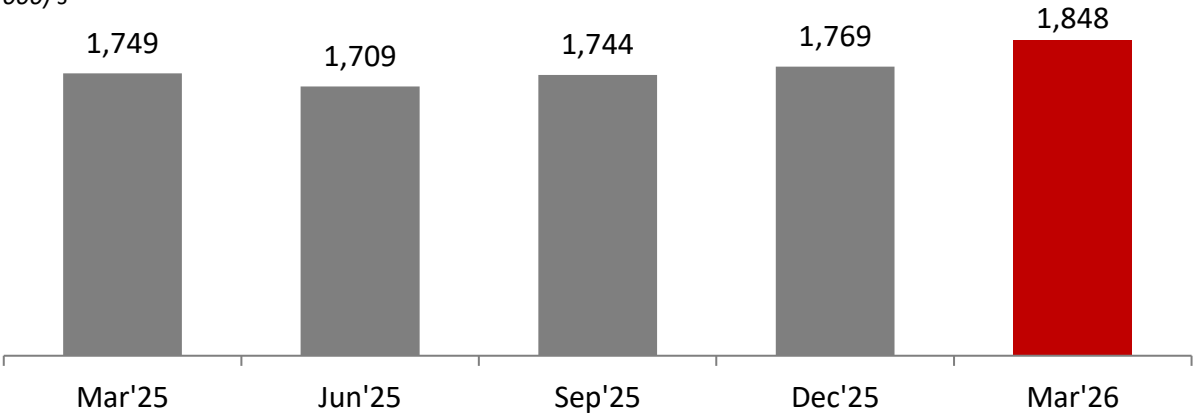
..leading to a rise in transactions with high digital share

(000)'s



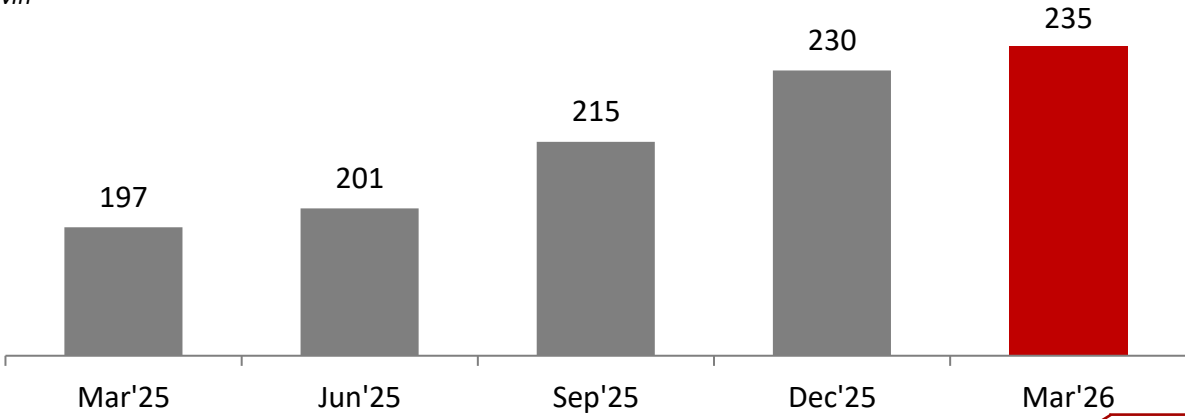
Internet Transaction Volume

(000)'s



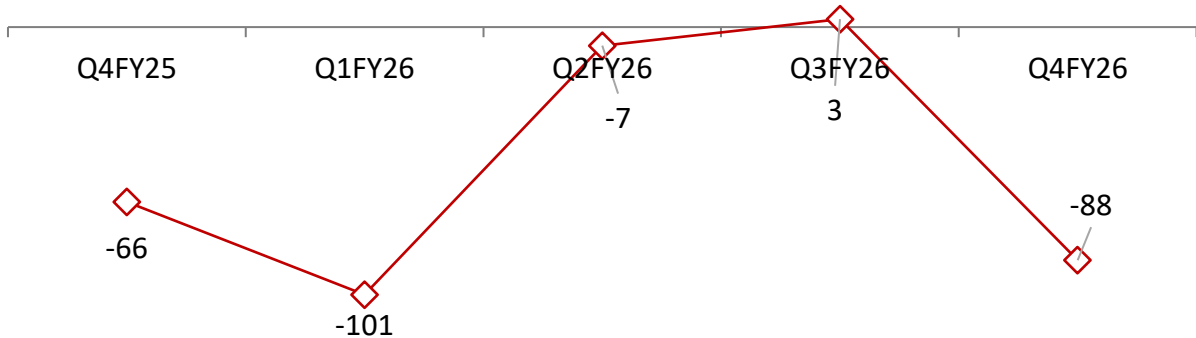
Mobile Transaction Volume

Mn

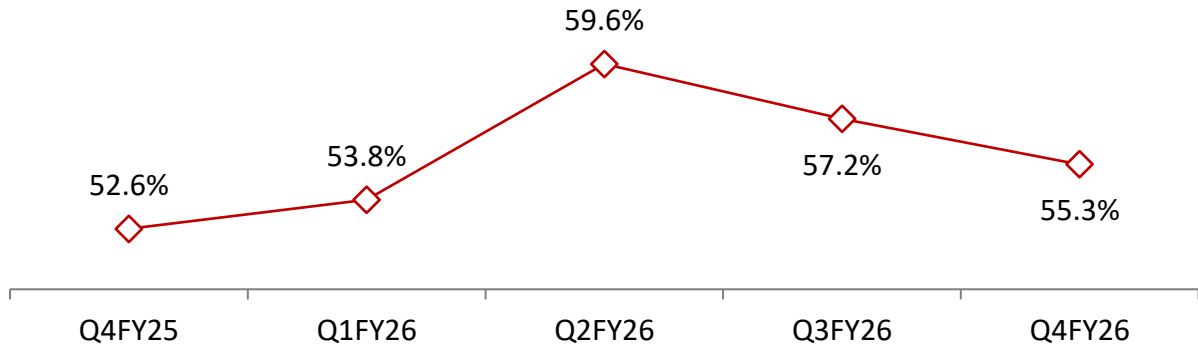


....creating operational efficiency

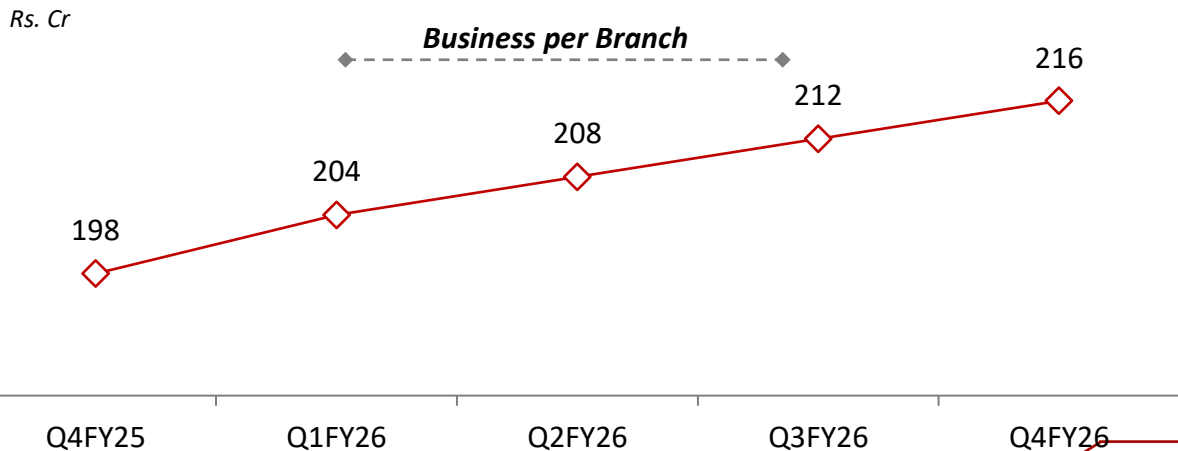
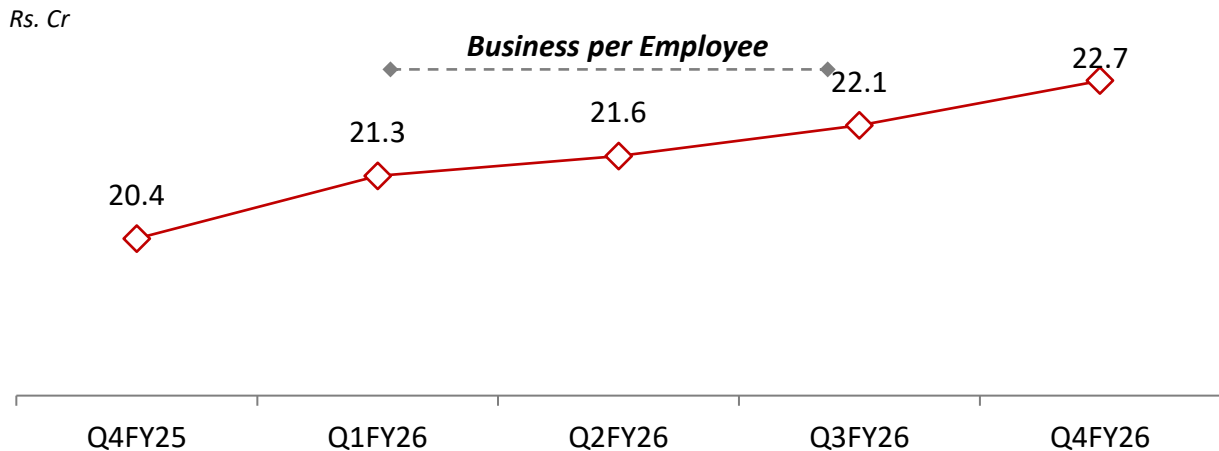
Employee Additions



Cost-to-Income Ratio (Quarterly)



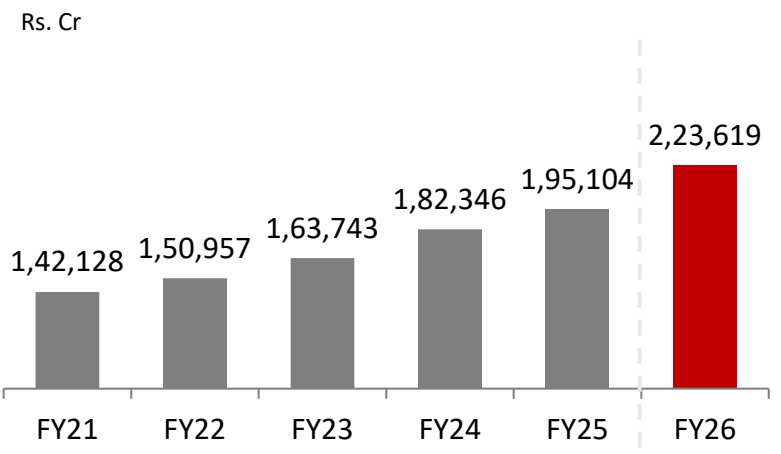
Improving productivity metrics



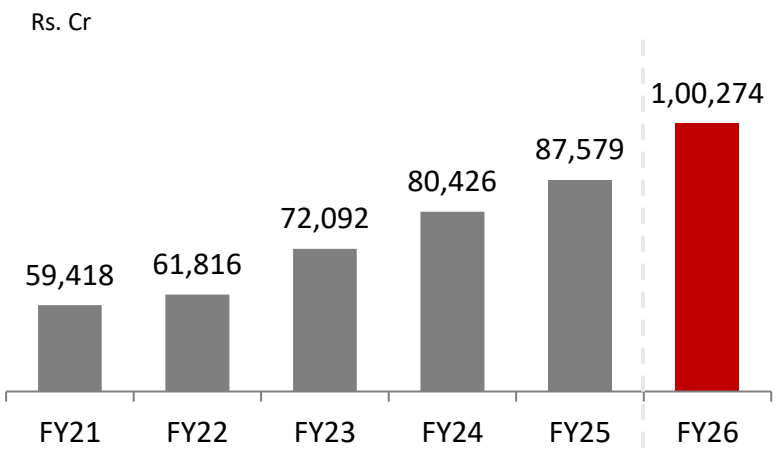
6 Robust Track Record of Financial Performance



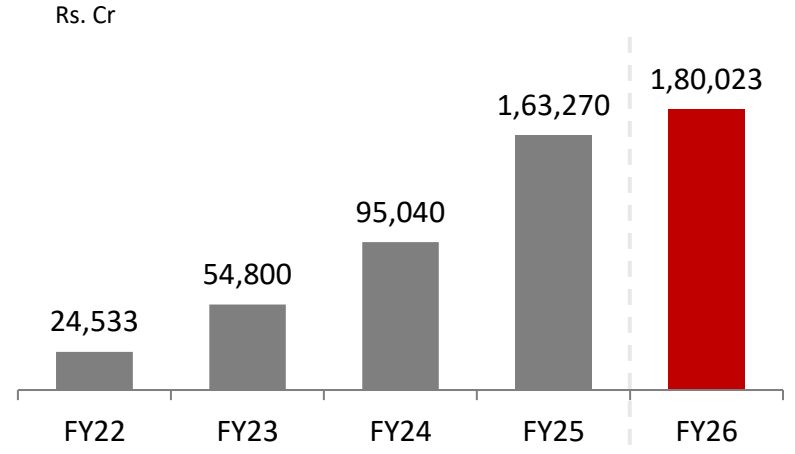
Total Business



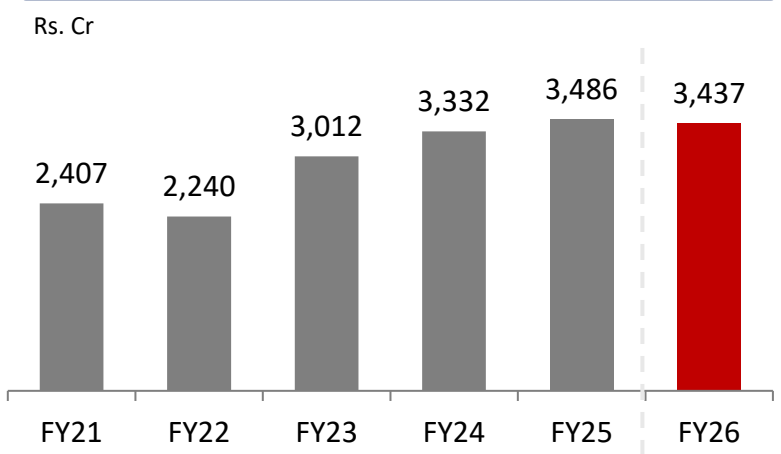
Gross Advances



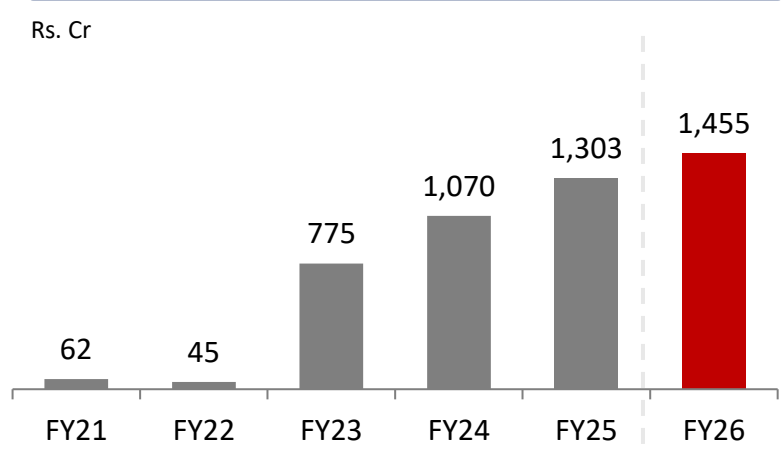
Disbursements



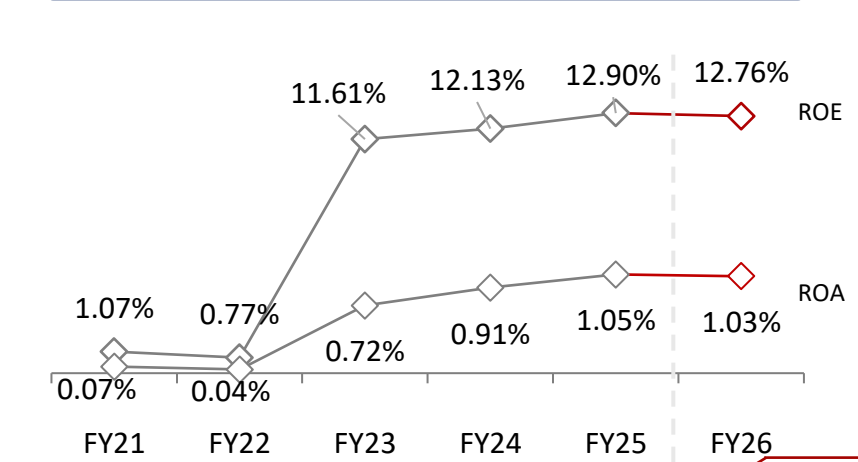
Net Interest Income



Profit after Tax

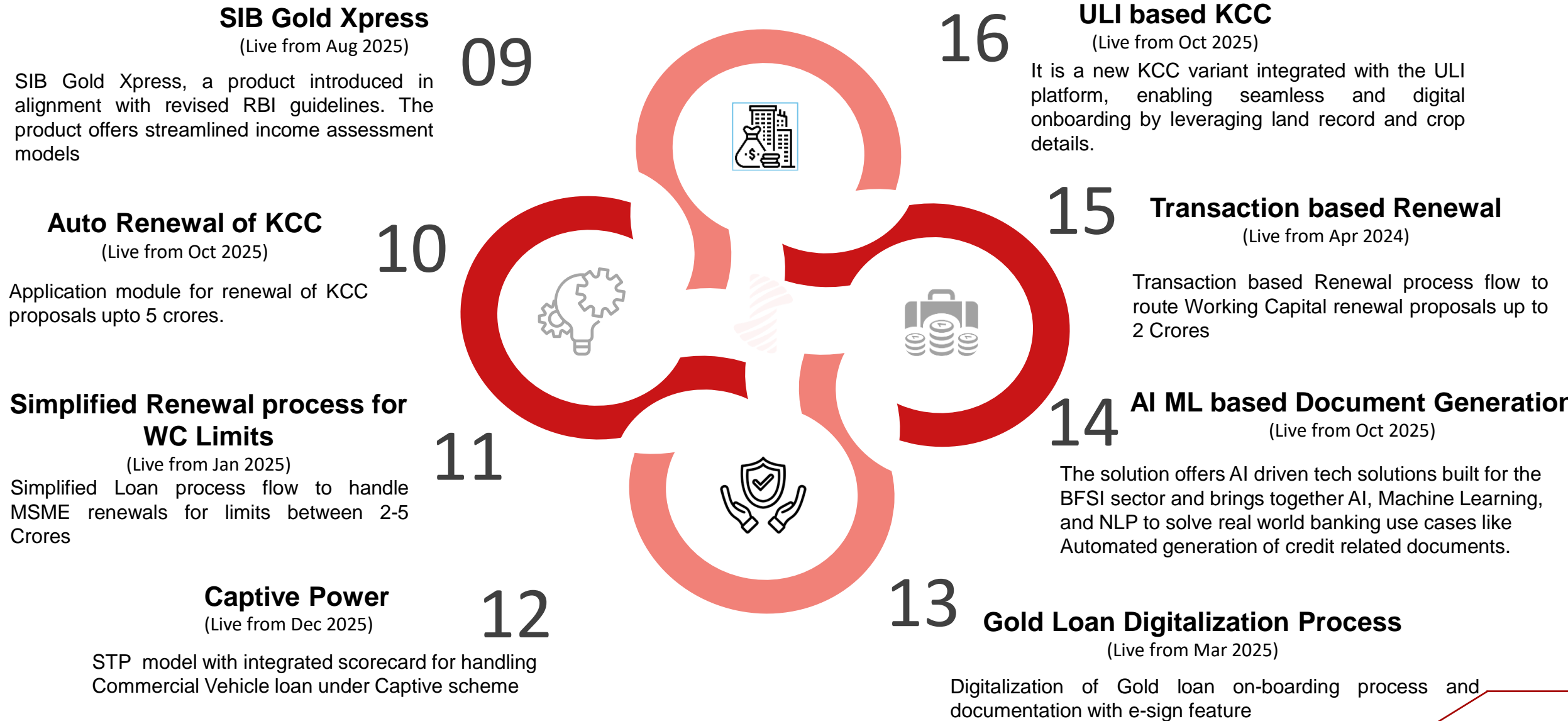


Return Metrics





The Way Forward- 'Building Frictionless Processes'



Asset partnerships

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.



Debit Card EMI Program



Co-lending / DA platform



Loan against Mutual fund



Fintech partnership for Insurance premium financing



Strategic Tie-Ups (Live)

Liability Partnerships



Strategic
Tie-Ups
(Live)



Fintech Partnership- allowing NTB customers to open deposit accounts

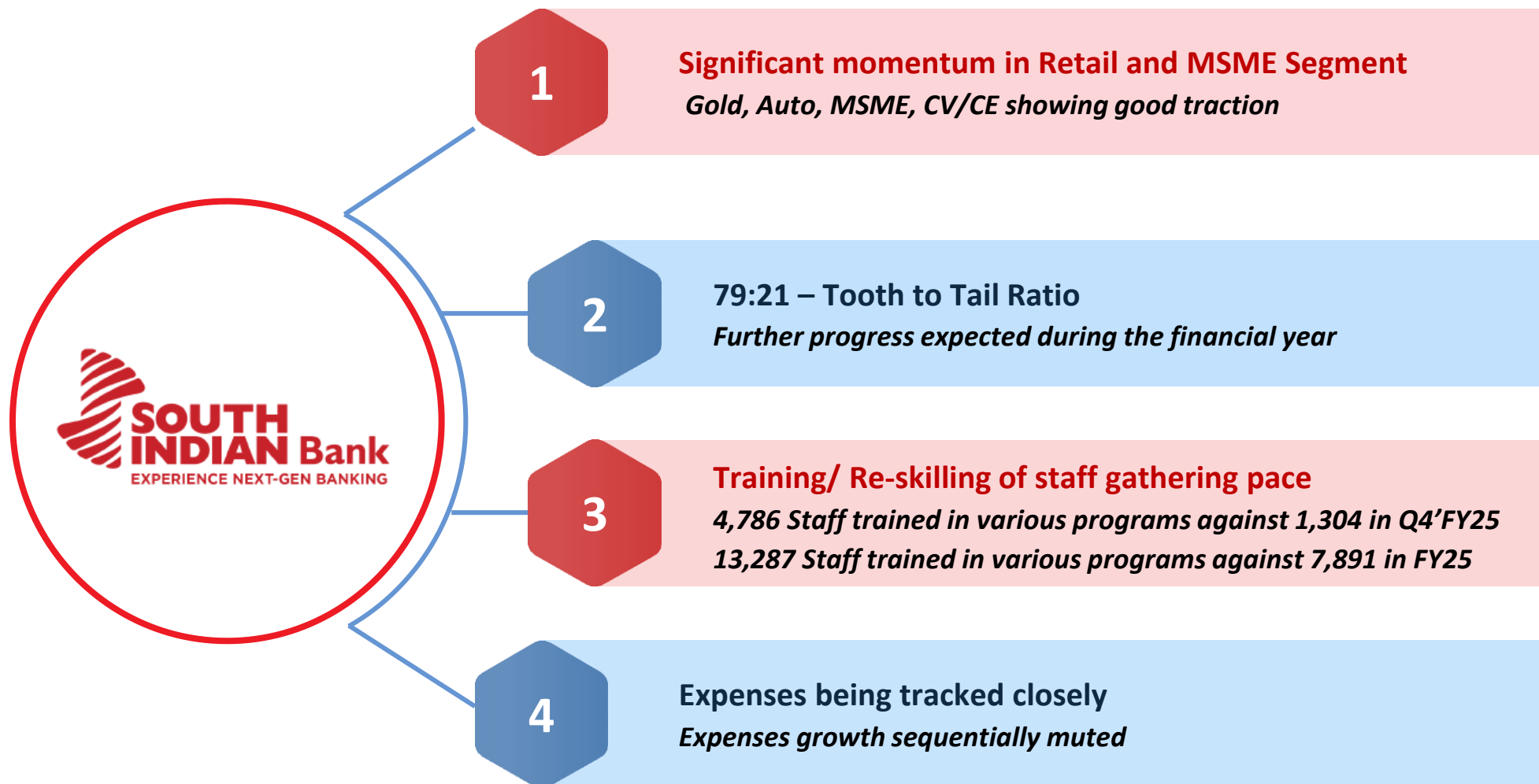


Pure play –Inhouse products

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



Improving Operating efficiency

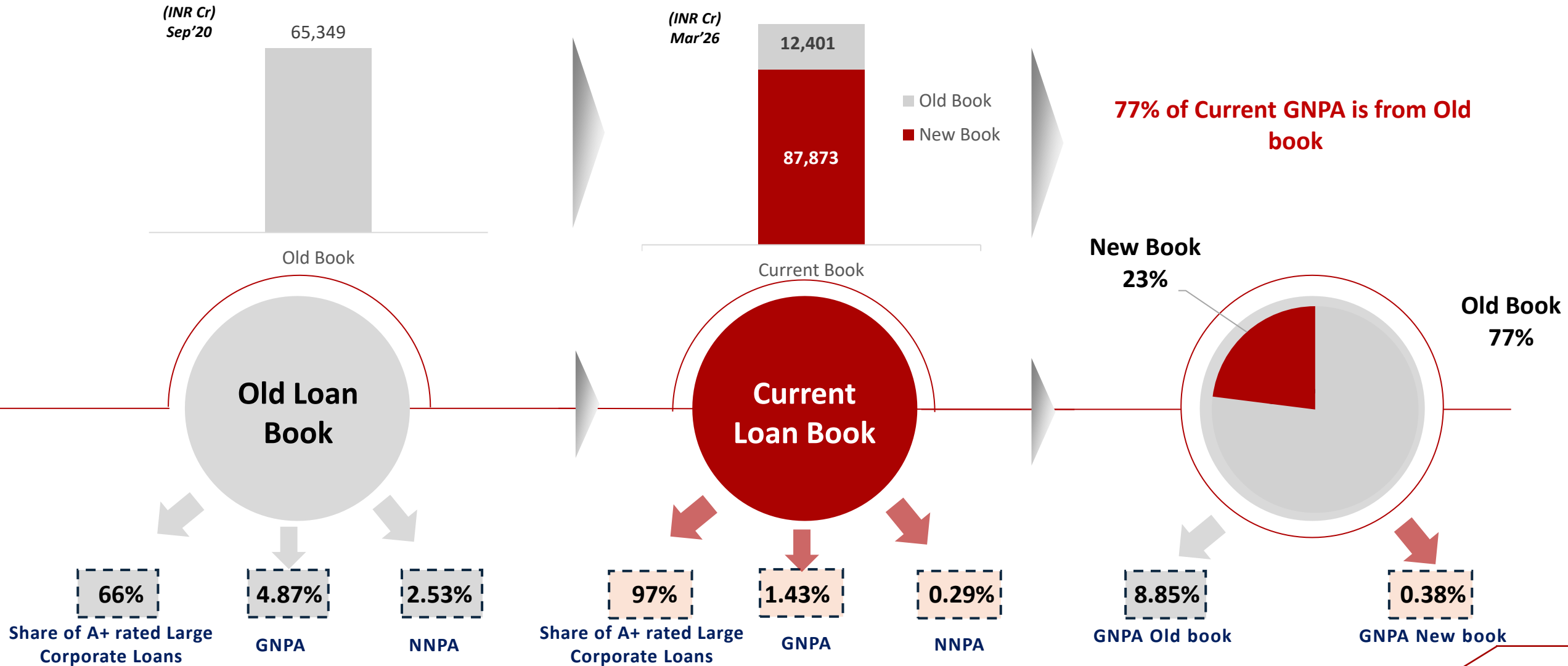




***TRANSFORMATION JOURNEY
OF THE BANK***

Significant transformation of business since Sep'2020

Churned around 88% of overall loan book since Oct' 2020





ANNEXURE

Profit & Loss Overview (Standalone)

Particulars (Rs. In Cr)	Q4-FY26	Q4-FY25	Y-o-Y (%)	Q3-FY26	Q-o-Q (%)	FY26	FY25	Y-o-Y (%)
Net Interest Income	915	868	5%	881	4%	3,437	3,486	-1%
Non-Interest Income	386	572	-33%	486	-21%	2,010	1,813	11%
<i>Core Fee Income</i>	191	194	-2%	203	-6%	787	758	4%
<i>Treasury & Forex</i>	0	81	-100%	77	-100%	463	272	70%
<i>Other</i>	195	297	-34%	206	-5%	760	783	-3%
Total Income	1,301	1,440	-10%	1,367	-5%	5,447	5,299	3%
Operating Expenses	720	757	-5%	782	-8%	3,074	3,029	1%
Operating Profit	581	683	-15%	585	-1%	2,373	2,270	5%
Provisions & Contingencies	34	224	-85%	81	-58%	417	513	-19%
Profit Before Tax	547	459	19%	504	9%	1,956	1,757	11%
Provision for Tax	139	117	19%	130	7%	501	454	10%
Profit After Tax	408	342	19%	374	9%	1,455	1,303	12%

Balance Sheet Overview (Standalone)

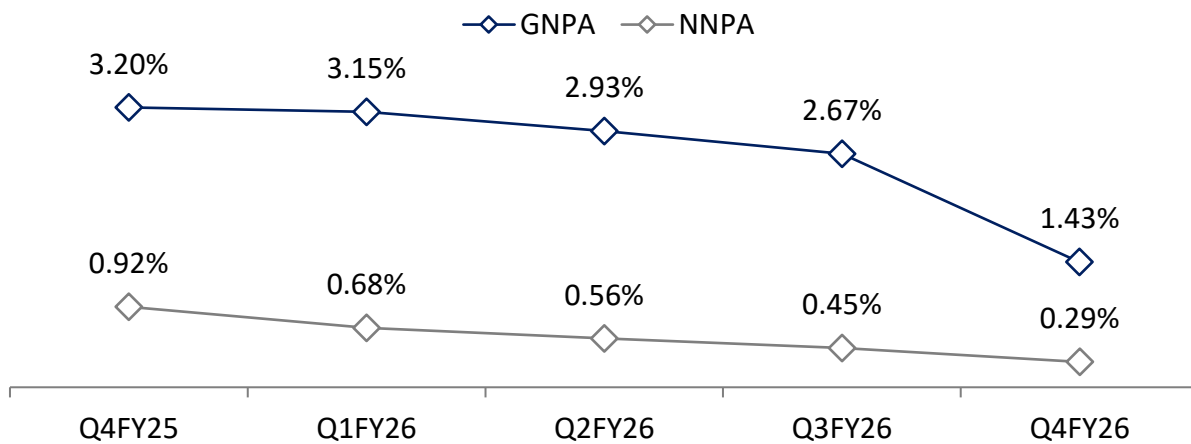
Particulars (Rs. In Cr)	Q4 FY26	Q4 FY25	Y-o-Y (%)	Q3 FY26	Q-o-Q (%)
Capital & Liabilities	1,41,756	1,24,655	14%	1,38,497	2%
Capital	262	262	0%	262	0%
Reserves and Surplus	11,142	9,838	13%	10,749	4%
Deposits	1,23,346	1,07,526	15%	1,18,211	4%
Borrowings	3,927	4,300	-9%	6,212	-37%
Other Liabilities & Provisions	3,079	2,729	13%	3,063	1%
Assets	1,41,756	1,24,655	14%	1,38,497	2%
Cash & Balances with RBI	6,183	5,098	21%	4,395	41%
Balances with Banks	3,958	7,162	-45%	4,304	-8%
Investments	27,328	21,777	25%	30,110	-9%
Advances	99,260	85,682	16%	94,713	5%
Fixed Assets	1,043	1,018	2%	1,026	2%
Other Assets	3,984	3,918	2%	3,949	1%
Business (Net Advances + Deposits)	2,22,606	1,93,208	15%	2,12,924	5%
Current Accounts	7,146	6,030	19%	7,090	1%
Savings Accounts	32,475	27,699	17%	30,549	6%
CASA Ratio	32.12%	31.37%	75 bps	31.84%	28 bps

Key Metrics

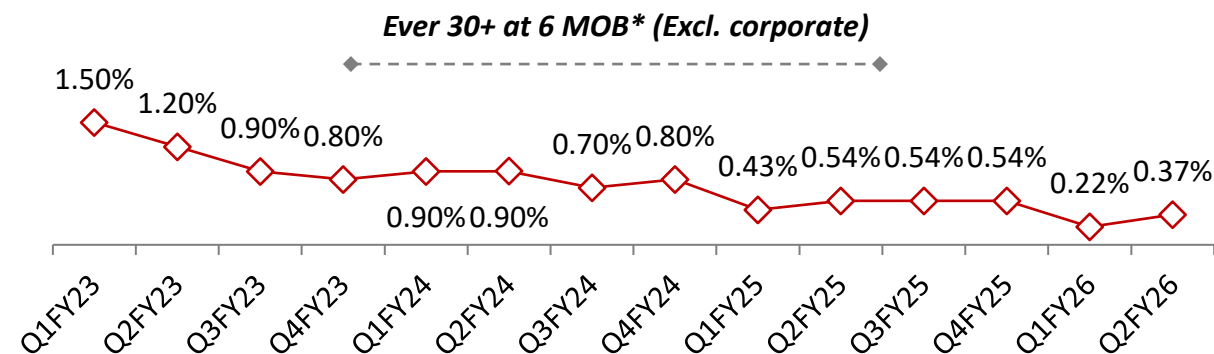
Particulars	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25	Q3FY25	Q2FY25	Q1FY25
Net Interest Margin (NIM)	2.95%	2.86%	2.80%	3.03%	3.21%	3.19%	3.24%	3.26%
CRAR Basel III	19.66%	17.84%	17.70%	19.48%	19.31%	18.00%	18.04%	18.11%
RoA*	1.17%	1.07%	1.02%	1.01%	1.11%	1.12%	1.07%	1.00%
RoE*	14.49%	13.49%	13.11%	12.41%	13.74%	13.93%	13.71%	12.90%
Provision Coverage (Incl. W/off)	94.10%	91.57%	90.25%	88.82%	85.03%	81.07%	80.72%	79.22%
CASA	32.12%	31.84%	31.86%	32.06%	31.37%	31.15%	31.80%	32.06%
Gross NPA	1.43%	2.67%	2.93%	3.15%	3.20%	4.30%	4.40%	4.50%
Net NPA	0.29%	0.45%	0.56%	0.68%	0.92%	1.25%	1.31%	1.44%
Book Value per Share (Rs.)	43.6	42.1	40.6	39.8	38.6	37.2	35.9	35.0
Earnings per Share (Rs.) *	5.6	5.3	5.1	4.9	5.0	4.9	4.7	4.5
Customer Touch Points								
Kerala	498	498	498	498	498	499	501	501
South Ex Kerala	282	282	282	282	282	283	284	284
Rest of India	168	168	168	168	168	168	170	170
Total	948	948	948	948	948	950	955	955

Non-Performing Assets

GNPA & NNPA



Improving Credit Quality



* 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.

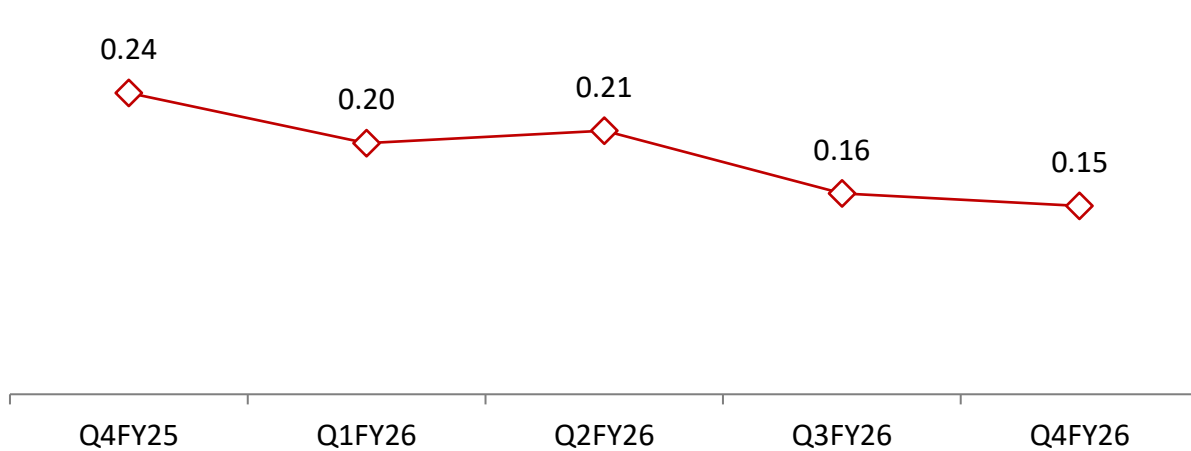
Rs. Cr	GNPA Movement					NNPA Movement				
	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Opening	3,736	2,800	2,807	2,703	2,582	1,056	791	591	506	426
Additions	213	192	202	177	149	155	119	108	73	60
Deductions	1,148	185	305	299	1,300	421	319	193	153	198
Closing	2,800	2,807	2,703	2,582	1,430	791	591	506	426	288

Provisions

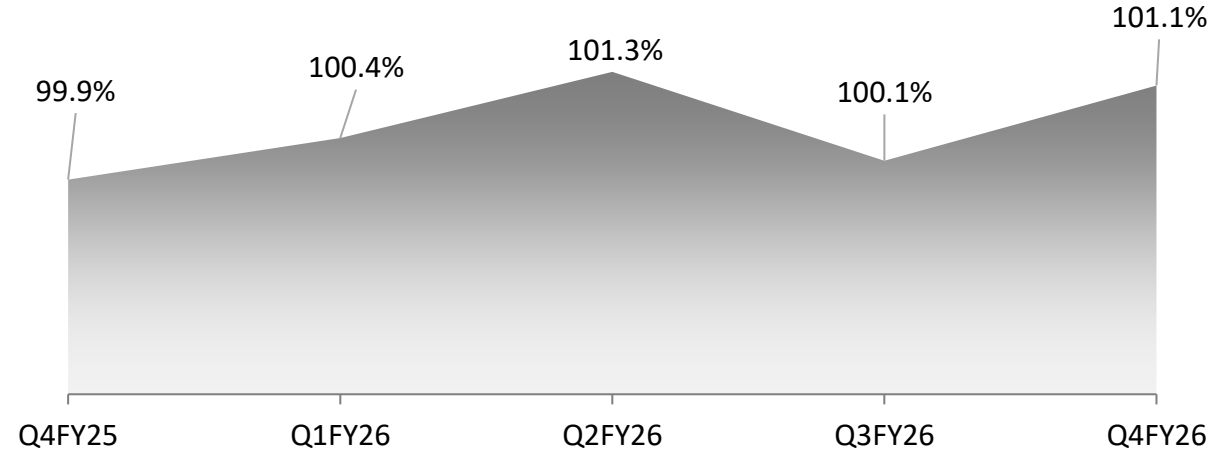
Rs. Cr	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25	Q3FY25	Q2FY25	Q1FY25
For NPA & NPI	15	61	58	249	234	71	148	120
For Standard Assets	18	20	6	(5)	(1)	2	(7)	(2)
For Restructured Advances/Sacrifices & FITL	(2)	(2)	(3)	(6)	(9)	(6)	(30)	(11)
For Unhedged Forex Exposure	4	(1)	1	-	-	(2)	(1)	1
Others	-	2	1	1	-	1	-	5
Taxes	139	130	121	111	117	121	116	101
Total Provisions	174	210	184	350	341	187	226	214

Slippages & Collection Efficiency

Slippage Ratio



Collection Efficiency



Segment wise GNPA

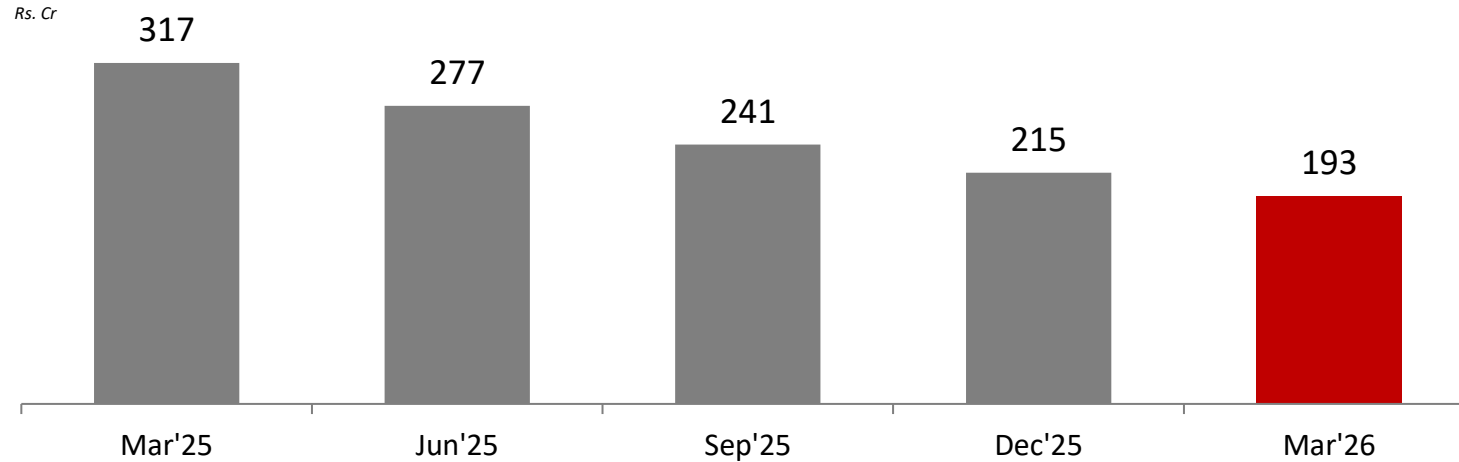
Rs. Cr	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Agriculture	455	449	435	404	154
Business Loans	1,449	1,425	1,352	1,309	647
Personal Segment	577	595	550	567	378
Corporate	319	338	366	301	251
Total	2,800	2,807	2,703	2,582	1,430

Segment wise Slippages

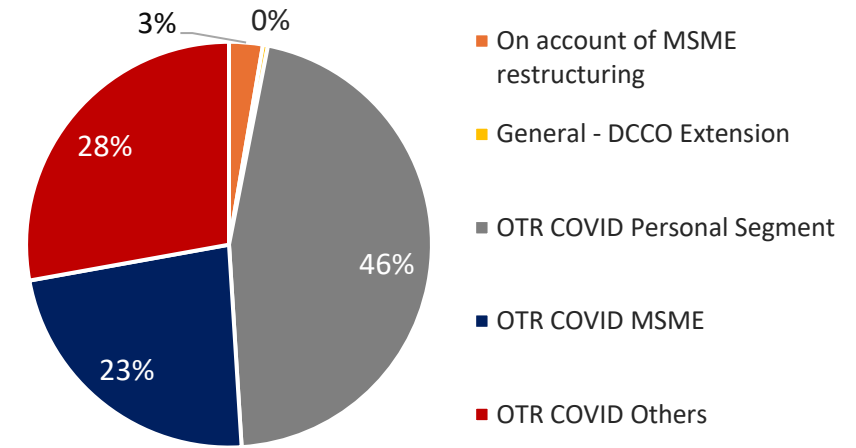
Rs. Cr	New Book	Old Book	Q4FY26
Agriculture	3	6	9
Business Loans	8	14	22
Personal Segment	82	11	93
Corporate	0	23	23
Total	93	54	147

Stressed Assets

Restructured Standard Assets



Sectoral Break-up



COVID One Time Restructuring

Rs. Cr.	Covid 1.0	Covid 2.0	Total
MSME	6	39	45
Personal loans	3	86	89
Other exposures	39	14	53
Total	48	139	187

Security Receipts

Security Receipts Outstanding as on Mar 31, 2026 (Rs. Cr)

Book Value	Provision	NAV
119.27*	-	119.27

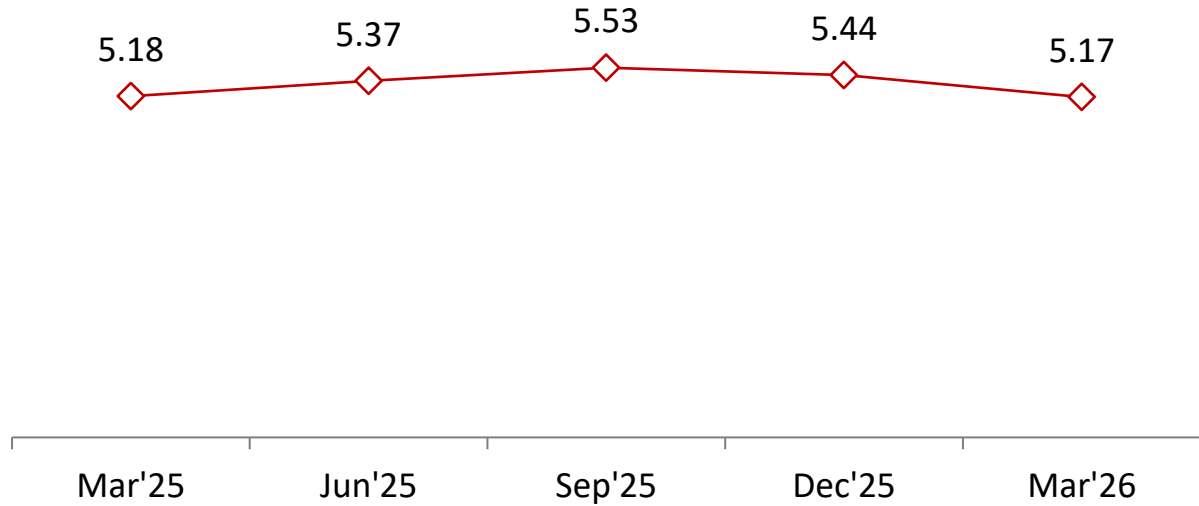
* SRs issued by NARCL

Investment Book

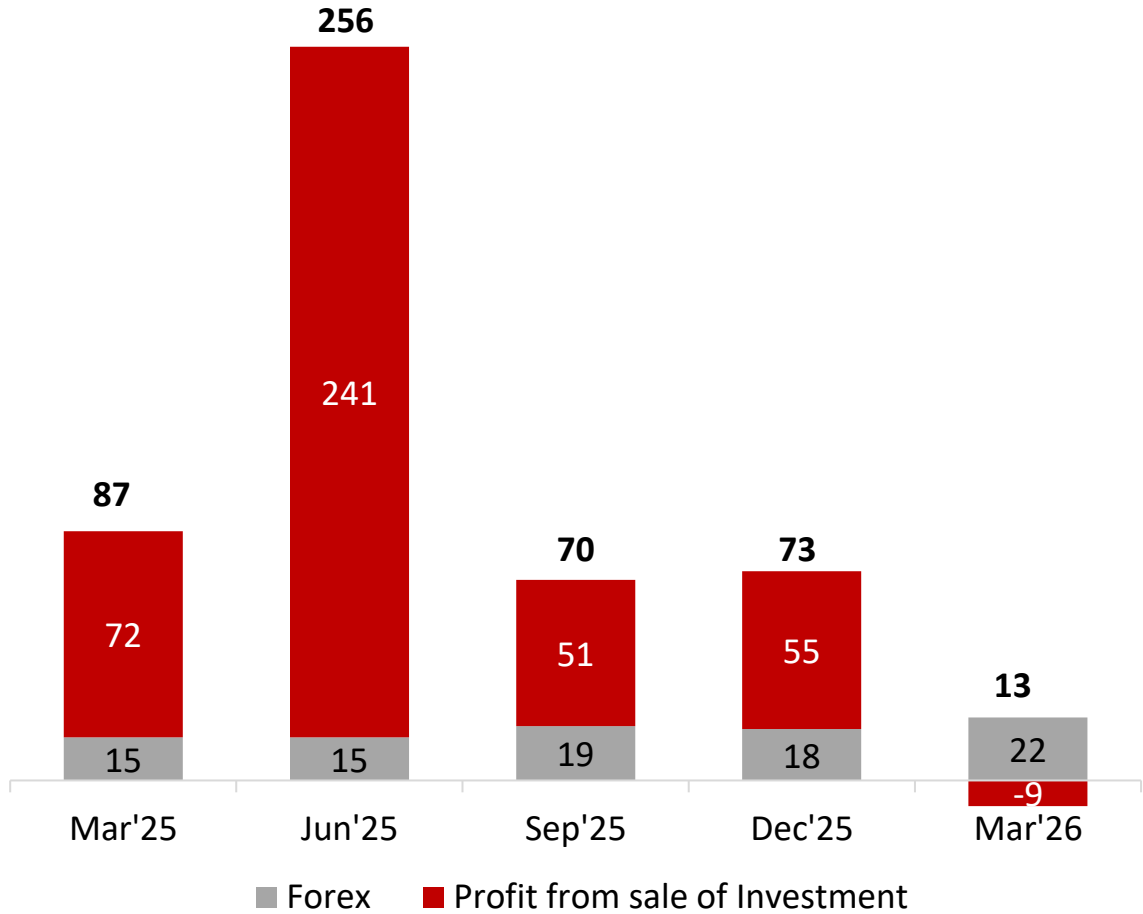
SLR & NON-SLR

Rs. in Cr	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
SLR	20,049	22,181	28,620	28,076	25,339
NON-SLR	1,808	1,731	2,153	2,097	2,079
Total	21,857	23,912	30,773	30,173	27,418

M Duration



Treasury & Forex Income *

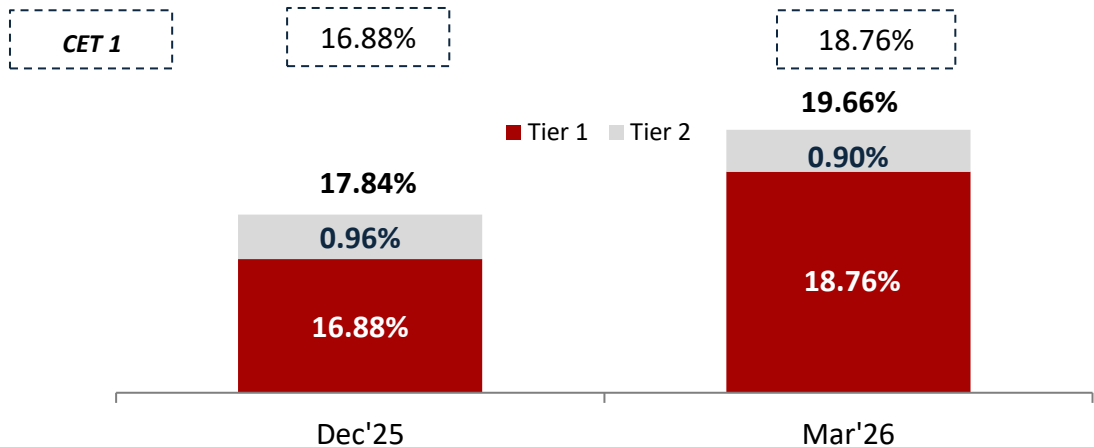


* Excludes depreciation on Investments

Capital Composition

Risk Weighted Assets

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



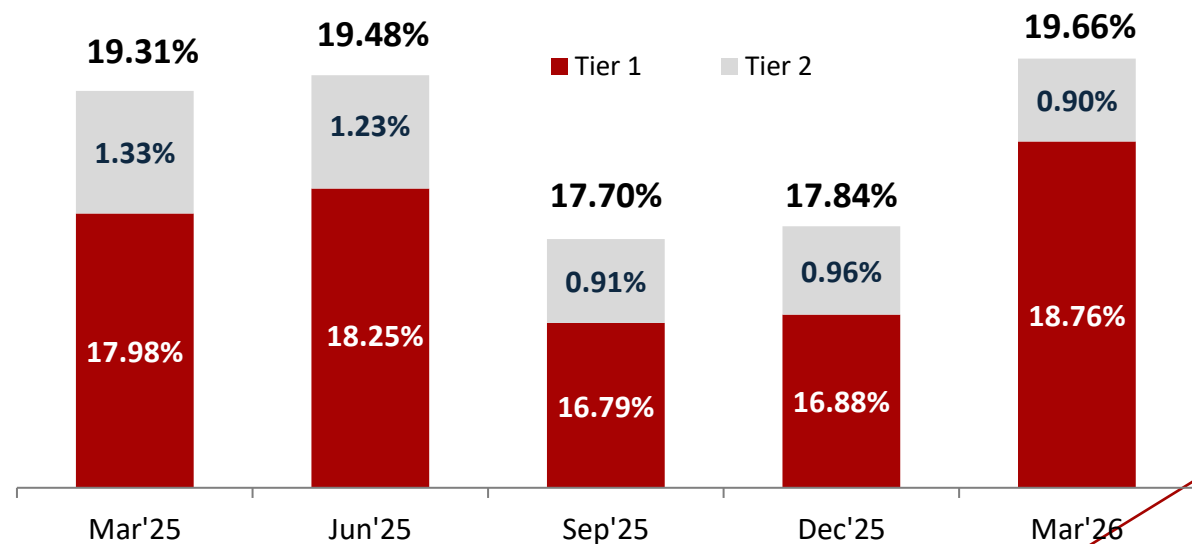
Total Risk weighted assets to Total assets stands at 39.88% as on Mar 31, 2026

Rs. Cr	Risk Weighted Assets	
	Dec'25	Mar'26
Total Capital	9,789	11,117
Tier I	9,265	10,606
Of which CET 1	9,265	10,606
Tier II	524	511
Risk Weighted Assets	54,873	56,538

Consistent improvement in the CET 1 Capital

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

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, 31 years

- More than 31 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. Biji S S
CGM & Head Branch Banking, 32 years

- MBA in HRM; Associated with SIB for more than 30 years
- Previously headed CBG, Secured Retail, Co-lending and SCF. Managed relationship with mid and large corporate clients in various regions of the Bank and vast experience in Branch banking. Successfully led the largest region of the Bank.



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.



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.

Strong Management Team



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.



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. 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



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. 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.

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. 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. 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. 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. 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. Binoy R K

GM & Business Head – Emerging Corporate Group, 19 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