

This is only an advertisement for information purposes and not Offer Document. All capitalized terms used and not defined herein shall have the meaning assigned to them in the Letter of Offer dated February 20, 2017 filed with SEBI and the Stock Exchanges, as supplemented by the corrigendum dated February 24, 2017 (together, the "Letter of Offer" or "LOF")

Our Bank was incorporated under the Indian Companies Act, 1913 on January 25, 1929 at Thrissur. **Registered Office:** SIB House, Mission Quarters, T.B. Road, Thrissur 680 001, Kerala, India; **Telephone:** +91 487 2420 020/ 2429 333; **Facsimile:** +91 487 2442 021; **Contact Person:** Mr. Jimmy Mathew, Company Secretary and Compliance Officer; **Email:** ho2006@sib.co.in; **Website:** www.southindianbank.com, **Corporate Identity Number:** L65191KL1929PLC001017.

**ISSUE OF UP TO 45,07,09,302 EQUITY SHARES OF FACE VALUE OF ₹ 1 EACH ("EQUITY SHARES") OF OUR BANK FOR CASH AT A PRICE OF ₹ 14 PER EQUITY SHARE ("ISSUE PRICE") INCLUDING A PREMIUM OF ₹ 13 PER EQUITY SHARE AGGREGATING UP TO ₹ 630.99 CRORES TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR BANK ON RIGHTS BASIS IN THE RATIO OF ONE EQUITY SHARE FOR EVERY THREE EQUITY SHARES HELD ON FEBRUARY 17, 2017 (THE "RECORD DATE") (THE "ISSUE"). THE ISSUE PRICE IS 14 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE SEE SECTION TITLED "TERMS OF THE ISSUE" ON PAGE 95 OF THE LETTER OF OFFER.**

**ISSUE OPENING DATES: TUESDAY, FEBRUARY 28, 2017)**

**LAST DATE FOR RECEIPT OF REQUESTS FOR SPLIT APPLICATION FORMS: TUESDAY, MARCH 07, 2017**

**ISSUE CLOSES ON: TUESDAY, MARCH 14, 2017**

**ASBA\*** Simple, Safe, Smart way of Application - Make use of it !!!  
\*Applications Supported by Blocked Amount (ASBA) is Mandatory for Non Retail Applicants. For further details read paragraph on ASBA below. ASBA is a better way of applying to issues by simply blocking the fund in the bank account. Investors can avail the same.

Please note that in accordance with the provisions of the SEBI circular no. CIR/CFD/DIL/12011 dated April 29, 2011 OIB Applicants, Non-Institutional Investors and other Applicants whose application amount exceeds ₹ 2.00 crores complying with the eligibility conditions prescribed under the SEBI circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 must mandatorily participate in the Issue through the ASBA process. The investors who are not (i) OIBs, (ii) Non-Institutional Investors or (iii) Institutional Investors whose application amount is more than ₹ 2.00 crore, can participate in the Issue either through the ASBA process or the non-ASBA process.

**DISPATCH OF ABRIDGED LETTER OF OFFER ("ALOF") AND COMPOSITE APPLICATION FORM ("CAF"):** The dispatch of the ALOF along with CAF for the Issue has been completed by Registrar to the Issue, viz. Link Intime India Private Limited through Registered Post / Speed Post on February 24, 2017 to the Eligible Equity Shareholders of the Bank whose names appeared in the Register of Members/Beneficial Owners of the Bank, on the record date (i.e. February 17, 2017).

The CAF duly completed together with the amount payable on application must be deposited with the collecting bank indicated on the reverse of the CAF and received by the Lead Manager or the Bank before the close of banking hours on or before the Issue Closing Date (i.e., March 14, 2017). A separate cheque or bank draft must accompany each CAF. Eligible Equity Shareholders/Investors (including Non-resident Shareholders/Investors) applying on non-**repatriation basis** (residing at places other than the cities where the branches of Escrow Collection Bank have been authorised by the Bank for collecting applications) should send their completed CAF by registered post/speed post to the Registrar to the Issue, Link Intime India Private Limited along with Demand Draft (net of bank and postal charges) payable at Mumbai in favour of "SOUTH INDIAN BANK - Rights Issue - R" crossed "A/C Payee only" so that the same are received on or before the Issue Closing Date (i.e. March 14, 2017). In case of Non-Resident Shareholders/Investors applying on a **repatriation basis**, the Demand Drafts (net of bank and postal charges) should be drawn in favour of "SOUTH INDIAN BANK - Rights Issue - NR" crossed "A/C Payee only" so that the same are received on or before the Issue Closing Date (i.e. March 14, 2017). If any portion of the CAF is detached or separated, such application is liable to be rejected.

**AVAILABILITY OF DUPLICATE CAF:** In case of non-repatriation basis, if not received or is misplaced by the Eligible Equity Shareholders, the Registrar to the Issue will issue a duplicate CAF on request of the Investor who should furnish the registered folio number / DP and Client ID number and his/her full name and address to the Registrar to the Issue. Please note that the request for duplicate CAF should reach the Registrar to the Issue at least seven days before the Issue Closing Date. Please note that those who are making the application in the duplicate form should not utilize the original CAF for any purpose including redemption, even if it is received/found subsequently. If the investor violates any of these requirements, he/she shall face the risk of rejection of both the applications. Neither the Registrar nor the Lead Manager or us, shall be responsible for postal delays or loss of duplicate CAF in transit, if any.

**Procedure for Application**  
In case of the original CAF is not received by the Eligible Equity Shareholder or is misplaced by the Eligible Equity Shareholder, the Eligible Equity Shareholder may request the Registrar to the Issue, for issue of a duplicate CAF, by furnishing the registered folio number, DP ID Number, Client ID Number and their full name and address. The Registrar to the Issue shall be responsible for the delay in the receipt of the duplicate CAF attributable to postal delays or the CAF duplicate CAF are misplaced in the mail. The request for a duplicate CAF should reach the Registrar to the Issue within seven days from the Issue Opening Date. Eligible Equity Shareholders/Investors should note that those who are making the Application in such duplicate CAF should not utilize the original CAF for any purpose, including redemption, even if the original CAF is received or found subsequently, if any investor violates any of these requirements, they shall face the risk of rejection of both Applications.

**APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA):** Investors may apply through the ASBA process subject to the compliance of conditions for being an ASBA Investor. The ASBA Investor is required to fill the CAF and submit the same to the SCSSB. The SCSSB will block the amount in the account as per the authority contained in the CAF and undertake other tasks as per the specified procedure. On receipt of the amount will be unlocked and the account will be debited only to the extent required to be paid for allotment of Rights Equity Shares. Hence, there will not be need of refunds.

**Mode of Payment for Non-ASBA Investors:** Investors may apply through the ASBA process subject to the compliance of conditions for being an ASBA Investor. The ASBA Investor is required to fill the CAF and submit the same to the SCSSB. The SCSSB will block the amount in the account as per the authority contained in the CAF and undertake other tasks as per the specified procedure. On receipt of the amount will be unlocked and the account will be debited only to the extent required to be paid for allotment of Rights Equity Shares. Hence, there will not be need of refunds.

**Mode of Payment for Resident Eligible Equity Shareholders/Applicants**  
Non-ASBA Investors who are resident in centers with the bank collection centres shall draw cheques/drafts accompanying the CAF, crossed account payee only and marked "South Indian Bank - Rights Issue - R". Resident Non-ASBA Investors residing at places other than those where the bank collection centres have been opened by our Bank for collecting applications, are requested to send their Applications together with Demand Draft/ Pay Order net of bank and postal charges, payable at Mumbai, crossed account payee only and marked "South Indian Bank - Rights Issue - R" directly to the Registrar to the Issue by registered post so as to reach them on or before the Issue Closing Date. Our Bank or the Registrar to the Issue or the Lead Manager will not be responsible for postal delays of Loss of Applications in transit, if any. Applicable banking and postal charges in this regard shall be borne by the Applicant.

**Mode of Payment for Non-Resident Eligible Equity Shareholders/Applicants**  
Payment by Non-Residents must be made by demand draft payable at Mumbai/ Thrissur (in case of applications submitted to the collection centre at Thrissur) or cheque, net of bank and postal charges, payable drawn on a bank account maintained at Mumbai or funds remitted from abroad in any of the following ways and crossed account payee only and marked "South Indian Bank - Rights Issue - R" in case of applications on non-repatriation basis and "South Indian Bank - Rights Issue-NR" in case of application on repatriation basis. Applications may also be sent directly to the Registrar to the Issue by registered post so as to reach them on or before the Issue Closing Date. Our Bank or the Registrar to the Issue or the Lead Manager will not be responsible for postal delays or loss of Applications in transit, if any. Applicable banking and postal charges in this regard shall be borne by the Applicant.

**APPLICATION ON PLAIN PAPER BY Non-ASBA Investors:** An Eligible Equity Shareholder who has neither received the original CAF nor is in a position to obtain the duplicate CAF may make an application to subscribe to the Issue on plain paper, along with cheque/draft order or demand draft payable at Mumbai or Thrissur (in case of applications submitted to Non-Resident Investors to the collection centre at Thrissur) net of bank and postal charges, drawn in favour of the "SOUTH INDIAN BANK - Rights Issue - R" in case of the resident shareholders and non-resident shareholders applying on non-repatriation basis and in favour of "SOUTH INDIAN BANK - Rights Issue - NR" in case of the non-resident shareholders applying on repatriation basis and send the same by registered/speed post directly to the Registrar to the Issue or to the collection centres of the Escrow Collection Bank so as to reach them before the Issue Closing Date. Furthermore, Eligible Equity Shareholders have an option to print application on plain paper from the website of the Registrar to the Issue, i.e., www.linkintime.com, by providing his/her folio, no. / DP / ID / Client ID in order to enable the Eligible Equity Shareholder to apply for the Issue. Further, they also can make an application on plain paper giving necessary details as given below. The envelope should be super-scribed "South Indian Bank - Rights Issue - R" in case of a resident non-ASBA Investors and non-resident non-ASBA Investors applying on non-repatriation basis. The envelope should be super-scribed "South Indian Bank - Rights Issue - NR" and postmarked in India in the case of non-resident non-ASBA investors applying on repatriation basis.

**APPLICATION ON PLAIN PAPER BY ASBA Investors:** An Eligible Equity Shareholder who has neither received the original CAF nor is in a position to obtain the duplicate CAF and who is applying under the ASBA Process may make an application to subscribe to the Issue on plain paper. Furthermore, Eligible Equity Shareholders have an option to print application on plain paper from the website of the Registrar to the Issue, i.e., www.linkintime.com, by providing his/her folio, no. / DP / ID / Client ID in order to enable the Eligible Equity Shareholder to apply for the Issue. Further, they also can make an application on plain paper giving necessary details as given below. The envelope should be super-scribed "South Indian Bank - Rights Issue - R" in case of Resident ASBA Investors or Non-Resident ASBA Investors applying on non-repatriation basis. In case of Non-Resident ASBA Investors applying on repatriation basis, the envelope should be super-scribed "South Indian Bank - Rights Issue - NR" and postmarked in India.

Investors who are applying on plain paper, including joint holders, in the same order as per specimen recorded with our Bank, must reach the office of the Registrar to the Issue or submitted to the Designated Branch of the SCSSB/ Escrow Collection Bank, as the case may be, before the Issue Closing Date and should contain the following particulars: Name of Bank, being "South Indian Bank Limited"; Name and address of the Eligible Equity Shareholder including joint holders; Registered Folio Number/ DP and Client ID No.; Share certificate numbers and distinctive numbers of Equity Shares (if Equity Shares are held in physical form); Number of Equity Shares held as on Record Date; Number of Equity Shares entitled as per Rights Entitlement; Number of Equity Shares applied for as per Rights Entitlement; Number of additional Equity Shares applied for, if any; Total number of Equity Shares applied for; Total amount paid at the rate of ₹ 14 per Equity Share; Particulars of cheque/ demand draft/ pay order; Savings/ current account number, name and address of the bank where the Eligible Equity Shareholders will be depositing the refund order (in case of Equity Shares held by such Eligible Equity Shareholders in physical form). In case of Equity Shares allotted in dematerialised form, the bank account details will be obtained from the information available with the Depositories. Details of PAN, except in case of Applications on behalf of the Central or State Government and the officials appointed by the courts and by Investors residing in Sikkim, irrespective of the total value of the Equity Shares being applied for pursuant to the Issue. Signature of Eligible Equity Shareholders to appear in the same sequence and order as they appear in the records of our Bank; If the payment is made by a draft purchased from NRE/FCNR/NRO account, as the case may be, an account debit certificate from the bank issuing the draft, confirming that the draft has been issued by debiting the NRE/FCNR/NRO account. For ASBA Investors, the Application on plain paper should contain details of the ASBA Account such as the account number, name, address and branch of the relevant SCSSB. Additionally, all applicants are deemed to have accepted the undertaking on page 117 of the Letter of Offer.

**Overseas Shareholders:** No action has been or will be taken to permit the Issue in any jurisdiction where action would be required for that purpose. Accordingly, the Equity Shares or the Rights Entitlement may not be offered or sold, directly or indirectly, and this Letter of Offer, Abridged Letter of Offer or any other materials or advertisements in connection with the Issue may not be distributed, in any jurisdiction, except in accordance with legal requirements applicable in such jurisdiction. Receipt of this Letter of Offer or Abridged Letter of Offer will not constitute an offer in those jurisdictions in which it would be illegal to make such an offer, under those circumstances. This Letter of Offer and the Abridged Letter of Offer must be treated as sent for information only and should not be acted upon for subscription to the Equity Shares, except or restricted. Accordingly, persons receiving a copy of this Letter of Offer or the Abridged Letter of Offer should not, in connection with the Issue or the Rights Entitlements, distribute or send this Letter of Offer or Abridged Letter of Offer or into jurisdictions where it would or might contravene local securities laws or regulations. If this Letter of Offer or the Abridged Letter of Offer is received by any person in any such territory, or by their agent or nominee, they must be sent to subscribe to the Equity Shares or the Rights Entitlements referred to in this Letter of Offer and the Abridged Letter of Offer. Envelopes containing the CAF should not be dispatched from any jurisdiction where it would be illegal to make an offer and all persons subscribing to the Equity Shares in the Issue must provide an Indian address. For further details, please see the section titled "Overseas Shareholders" on page 10 of the LOF.

**The ALOF and CAF shall be dispatched to non-resident Eligible Equity Shareholders at their Indian address only as provided to the Bank.**

**NO OFFER IN THE UNITED STATES:**  
The Rights Entitlement and the Equity Shares offered in this Issue have not been and will not be registered under the United States Securities Act of 1933 as amended ("Securities Act"), or any U.S. state securities laws and may not be offered, sold, resold or otherwise transferred within the United States of America or the territories or possessions thereof, or to, or for the account or benefit of U.S. Persons (as defined in Regulation S of the Securities Act ("Regulation S"), except in a transaction exempt from the registration requirements of the Securities Act. The offering to which this Letter of Offer relates is not, and under no circumstances is to be construed as, an offering of any Equity Shares or Rights for sale in the United States or as a solicitation thereof or to buy or to buy any of the said Equity Shares offered in this Issue or Rights Entitlement. Accordingly, this Letter of Offer and the enclosed CAF should not be forwarded to or transmitted or into the United States in any form.

Neither we nor any person acting on behalf of us will accept subscriptions or renunciations from any person, or the agent of any person, who appears to be, or who is or any person acting on behalf of us has reason to believe, either a U.S. Person or otherwise in the United States when the buy order is made. Envelopes containing a CAF should not be postmarked in the United States or otherwise dispatched from the United States or any other jurisdiction where it would be illegal to make an offer, and all persons subscribing for the Equity Shares in this Issue and wishing to hold such Equity Shares in registered form must provide an address for registration of the Equity Shares in India. We are making the Issue on a rights basis to Eligible Equity Shareholders and the Letter of Offer and CAF will be dispatched only to Eligible Equity Shareholders who have an Indian address. Any person who acquires rights and the Equity Shares offered in this Issue will be deemed to have declared, represented, warranted and agreed, (i) that it is not and that at the time of subscription for such Equity Shares or the Rights Entitlements, it will not be, in the United States, (ii) it is not a U.S. Person and does not have a registered address (or is not otherwise located) in the United States when the buy order is made, and (iii) it is authorised to acquire the rights and the Equity Shares in compliance with all applicable laws and regulations.

We reserve the right to treat any CAF as invalid which: (i) does not include the certificate in the CAF for the effect that the subscriber is not a U.S. Person and does not have a registered address (and is not otherwise located) in the United States and is authorized to acquire the Equity Shares offered in the Issue or Rights Entitlement in compliance with all applicable laws and regulations; (ii) appears to be our agent's but has been executed in or dispatched from the United States; (iii) appears to be our agent's but has been executed by a U.S. Person; (iv) where a registered Indian address is not provided; or (v) where we believe that CAF is incomplete or acceptance of such CAF may infringe applicable legal or regulatory requirements; and we shall not be bound to allow or issue any Equity Shares or Rights Entitlement in respect of any such CAF.

If an applicant makes an application in more than one mode i.e. on CAF and on the plain paper, both applications shall be liable to be rejected.  
**APPLICANTS MAY PLEASE NOTE THAT THE EQUITY SHARES CAN BE TRADED ON THE STOCK EXCHANGES ONLY IN DEMATERIALIZED FORM.**

**NOTING:** The existing Equity Shares of the Bank are listed on the BSE Limited ("BSE") and the National Stock Exchange of India Limited ("NSE"). The Equity Shares offered through the Letter of Offer are proposed to be listed on the BSE and NSE. Our Bank has received "in-principle" approval from BSE and NSE for the listing of the Equity Shares to be allotted pursuant to the Issue vide letters dated February 6, 2017 and February 7, 2017 respectively. The BSE shall be the Designated Stock Exchange for the Issue.  
**DISCLAIMER CLAUSE OF SEBI:** It is to be distinctly understood that the submission of the letter of offer to SEBI should not in any way be deemed or construed that the same has been cleared or approved by SEBI. The investors are advised to refer to the full text of the "Disclaimer Clause of SEBI" on page 66 of the LOF.

**DISCLAIMER CLAUSE OF BSE (Designated Stock Exchange):**  
It is to be distinctly understood that the permission given by BSE should not, in anyway, be deemed or construed that the Letter of Offer has been cleared or approved by BSE; nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE".

**DISCLAIMER CLAUSE OF NSE:** It is to be distinctly understood that the permission given by NSE should not, in anyway, be deemed or construed that the Letter of Offer has been cleared or approved by NSE; nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE".

**DISCLAIMER CLAUSE OF THE RBI:** A license authorising our Bank to carry on banking business has been obtained from the RBI in terms of Section 22 of the Banking Regulation Act. It must be distinctly understood, however, that in issuing the license the RBI does not undertake any responsibility for the financial soundness of our Bank.

**BANKERS TO THE ISSUE:** The South Indian Bank Limited  
**PLEASE REFER TO THE COMPOSITE APPLICATION FORM FOR THE DETAILS OF THE BANKERS TO THE ISSUE AND ITS COLLECTION CENTRES. INVESTORS ARE ADVISED TO REFER TO THE LOF AND THE RISK FACTORS CONTAINED THEREIN BEFORE APPLYING THE ISSUE.**

**AVAILABILITY OF THE LOF:** The LOF will be available on the website of the Lead Manager viz. www.edelweissfn.com and website of BSE and NSE viz. www.bseindia.com and www.nseindia.com respectively and on SEBI's website: www.sebi.gov.in and a copy of the same can be downloaded from these websites.

<b>Lead manager to the issue</b>  <b>Edelweiss Financial Services Limited</b> 14th Floor, Edelweiss House, Off C.S.T. Road, Kalina Mumbai 400 098, Telephone: +91 22 4009 4400 Fax: +91 22 4086 3610, Email: info@edelweissfn.com Investor Grievance E-mail: customer.services.mumbai@edelweissfn.com Website: www.edelweissfn.com, Contact Person: Mr. Shubham Mehta SEBI Registration No.: INDM000010650	<b>Registrar to the issue</b>  <b>LINK INTIME INDIA PVT LTD</b>  <b>Link Intime India Private Limited</b> C-101, 1st Floor, 2477 Park, Lal Bahadur Shastri Marg, Anklesh (West), Mumbai 400 083, India, Telephone: +91 22 6151 5400, Facsimile: +91 22 2596 0329 Email: sib.rights@linkintime.com, Website: www.linkintime.co.in Investor Grievance ID: sib.rights@linkintime.co.in Contact Person: <b>Mr. Dinesh Yadav</b> , SEBI Registration Number: INR000004058	<b>Company Secretary &amp; Compliance Officer</b> <b>Mr. Jimmy Mathew,</b> Company Secretary and Compliance Officer Telephone: +91 487 2420 020/ 2429 333 Email: ho2006@sib.co.in; Website: www.southindianbank.com  Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer for any pre-Issue/post issue related matters such as non-receipt of letter of allotment, credit of Rights Equity Shares or Refund Orders and such other matters. All grievances relating to the ASBA process may be addressed to the Registrar to the Issue with a copy to the SCSSB giving full details such as name, address of the applicant, number of Rights Equity Shares applied for, amount blocked, ASBA Account number and the Designated Branch of the SCSSB where the CAF or the plain paper application, as the case may be, was submitted by the ASBA Investors.
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**For The South Indian Bank Limited**  
Sd/ **V.G. Mathew**  
Managing Director and Chief Executive Officer

Place: Thrissur  
Date: February 27, 2017

The South Indian Bank Limited, ("Bank"), is proposing, subject to receipt of requisite approvals, market conditions and other considerations, a rights issue of its equity shares, and has in this regard, filed a LOF. The LOF will be available on the website of SEBI at www.sebi.gov.in and is available on the website of the stock exchanges where the equity shares are listed i.e. BSE Limited at www.bseindia.com, National Stock Exchange of India Limited at www.nseindia.com and the website of the Lead Manager, to the Issue, i.e. Edelweiss Financial Services Limited. Website: www.edelweissfn.com. Investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, please see the section entitled "Risk Factors" on page 15 of the LOF.