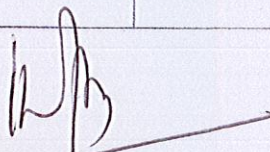
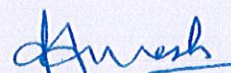


FORM A**Format of covering letter of the annual audit report to be filed with the stock exchanges**

1.	Name of the Company:	The South Indian Bank Limited
2.	Annual financial statements for the year ended	March 31, 2015
3.	Type of Audit observation	Un-qualified
4.	Frequency of observation	Not Applicable

V. G. Mathew
MD & CEOK. Thomas Jacob
Audit Committee ChairmanSubramanian Suresh
Auditor of the BankC. P. Gireesh
CFODate : May 5, 2015
Place: KochiDate : May 5, 2015
Place: Kochi