DEPT : SECRETARIAL
REF. No. : SEC/ST.EX.STT/137/2026-27
DATE : November 18, 2026

National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051. SCRIP CODE: SOUTHBANK	BSE Ltd. Department of Corporate Services (Listing), First Floor, New Trading Wing, Rotunda Building, P J Towers, Dalal Street, Fort, Mumbai – 400 001. SCRIP CODE: 532218

Dear Madam/Sir,

Sub: Change in Marginal Cost of Funds Based Lending Rates (MCLR) of the Bank.

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations, 2015, this is to inform you that, Marginal Cost of Funds Based Lending Rates (MCLR) applicable for multiple tenors has been revised w.e.f. 20th November, 2026 as follows:

Tenor	MCLR
Overnight MCLR	8.25%
One-month MCLR	8.60%
Three-month MCLR	9.30%
Six month MCLR	9.35%
One year MCLR	9.55%

The aforesaid information is also being hosted on the website of the Bank www.southindianbank.bank.in

Kindly take the same in your records.

Yours faithfully,

JIMMY MATHEW
Digitally signed by JIMMY MATHEW
Date: 2026.11.18 15:57:02 +05'30'

(JIMMY MATHEW)
COMPANY SECRETARY