

Save On Every Swipe!

With SIB Debit Cards



Please notify the staff before billing to avail the offer.



Offer: 20% off on your total bill
Validity: Till 25th August 2026
Minimum Spend: ₹1000/-



Offer: 15% cashback on your total bill
Validity: Till 13th February 2026
Minimum Spend: ₹600/-



Offer: 15% cashback on your total bill
Validity: Till 13th February 2026
Minimum Spend: ₹300/-



Offer: 15% cashback on your total bill
Validity: Till 13th February 2026
Minimum Spend: ₹400/-



Offer: 20% cashback on your total bill
No Minimum Spend Criteria

Merchant Name	Minimum Value of Purchase Rs	Maximum Discount	Offer Duration	Discount Rate %	Offer Locations	Other Terms & Conditions
Pandhal Cake Shops	300	500	14-08-2025 to 13-02-2026	15%	All outlets in Kerala	Customer to inform staff before billing to avail offer.
Pandhal Café & Deli	600	500	14-08-2025 to 13-02-2026	15%	All outlets in Kerala	Customer to inform staff before billing to avail offer.
Pandhal Coffee Brew	400	500	14-08-2025 to 13-02-2026	15%	All outlets in Kerala	Customer to inform staff before billing to avail offer.
Natural Saloon	1000	NA	26-08-2025 to 25-08-2026	20%	Across Kerala	Customer to inform staff before billing to avail offer.
Wohl Physio International Pvt. Ltd	NA	NA	From 29-08-2025	20%	Across Kerala	Customer to inform staff before billing to avail offer.

General Terms & Conditions

- Program is applicable only on transactions done during campaign period and on campaign days mentioned & will not be applicable on any other day.
- Merchants & The South Indian Bank Ltd reserves the right to modify/change all or any of the terms applicable to the program without assigning any reasons.
- Participation in this Offer is voluntary
- Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by South Indian Bank Debit Cards or by Merchant.
- The Offer is non-negotiable, non-transferrable and non-cashable.
- This offer cannot be clubbed with any other brand offer
- Transactions with offer discount applied are not eligible for cancellation or refund.
- Cardholders shall not be entitled to compensation / benefits in any form whatsoever in lieu of the offer being availed
- Merchants & The South Indian Bank Ltd reserves the right to disqualify any cardholder/s from the benefits of the program. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the program
- Merchants & The South Indian Bank Ltd also reserves the right to discontinue the program without assigning any reasons or without any prior intimation whatsoever
- The offer by Merchants & The South Indian Bank Ltd is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- South Indian Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods purchased / services availed of by the Card Holder/s under the offer.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, South Indian Bank's decision shall be final and binding on Cardholders in all respects.

- South Indian Bank only offers discount on purchase of goods and services of the Merchant, using South Indian Bank Debit Card and South Indian Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the Merchant directly without any reference to South Indian Bank. Additional discount offered by the Bank is solely for promoting usage of South Indian Bank Debit
- The Cardholder shall indemnify and hold the Merchant and South Indian Bank harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by the Merchant and South Indian Bank as a consequence of
 - (i) violation of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in wilful misconduct or negligence on the part of the Cardholder.
- These Standard Terms and Conditions shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Debit Card as the case may be, issued by South Indian Bank. In the event of any contradiction or disparity between the Offer T&Cs and these Standard Terms and Condition, Offer T&Cs shall prevail
- Any person availing the offers shall be deemed to have read, understood and accepted these terms and conditions as well as the respective Offer T&Cs.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and South Indian Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- In case of any disputes, final decision will be taken by the Parties mutually.