

Dear NRI Patrons,

It is my pleasure to reach out to you at the onset of the new Financial Year. It is very encouraging to note that your bank's NRI business has crossed Rs 11,393.00 cr, registering a growth of 29.17% over the last fiscal. This has been made possible by the invaluable support of our NRI patrons and I sincerely express my profound gratitude to each one of them. The stellar roles played by our expatriates in upholding Indian values, while scripting many success stories abroad, is a great inspiration for all of us. Our country has reached the take off stage of economic growth with the potential to achieve an envious two- digit growth rate in the near future, which is evident from the Economic Survey (2015) that predicts an annual GDP growth between 8.1% to 8.50%. The response to this news is very positive and encouraging. The unprecedented and record rise in our foreign exchange reserves up to \$ 339.99 billion during the month of March stands testimony to this trend.

Your Bank currently focus more on 'Retail' segments for its planned growth for the medium term with thrust on Housing Loans/ Vehicle loans/ Small and medium Enterprises and Agri-loans. With a view to catering the needs of our retail customers, the Bank has set up a 'Retail Credit Hub', in Ernakulum, exclusively for handling Housing and Vehicle loan applications. For ensuring highest level of customer satisfaction, the bouquet of bank's products and services are being reviewed periodically and modifications done, as well as new products being tested and introduced, on a regular basis.

Meanwhile, your Bank is also leveraging its 'state of the art technology platform' for implementing several key initiatives which are aimed at providing maximum customer satisfaction. Of late, for facilitating customers/ non-customers to get banking related information- like EMI calculation of Loan amounts, Maturity value of Recurring Deposits, Deposit rates, Foreign Exchange rates, Information on our products and services, ATM and Branch locations etc; - your Bank has introduced a digital Information bank called "SIB MIRROR". This application is now available on mobile phones as a 'free-app' on Android platform and can be of use to anyone, even if they are not our customers. While thanking you for your continued support, I wish you all success in the New Financial Year.

With warm regards,

Yours Sincerely,



V G Mathew,
MD & CEO



Experience Next Generation Banking

NRI NEWS LETTER

APRIL / MAY 2015, EDITION - 34



Refresh Corner

Investment Opportunities (Other than Bank deposits)

NRI may, without limit, purchase on repatriation basis

- ◆ Government dated securities / Treasury bills
- ◆ Units of domestic mutual funds;
- ◆ Bonds issued by a public sector undertaking (PSU) in India.
- ◆ Non-convertible debentures of a company incorporated in India.
- ◆ Perpetual debt instruments and debt capital instruments issued by banks in India.
- ◆ Shares in Public Sector Enterprises being dis-invested by the Government of India, provided the purchase is in accordance with the terms and conditions stipulated in the notice inviting bids.
- ◆ Shares and convertible debentures of Indian companies under the FDI scheme (including automatic route & FIPB), subject to the terms and conditions specified in Schedule 1 to the FEMA Notification No.20/2000-RB dated May 3, 2000, as amended from time to time.
- ◆ Shares and convertible debentures of Indian companies through stock exchange under Portfolio Investment Scheme, subject to the terms and conditions specified in Schedule 3 to the FEMA Notification No.20/2000-RB dated May 3, 2000, as amended from time to time.

NRI may, without limit, purchase on non-repatriation basis

- ◆ Government dated securities / Treasury bills
- ◆ Units of domestic mutual funds
- ◆ Units of Money Market Mutual Funds
- ◆ National Plan / Savings Certificates
- ◆ Non-convertible debentures of a company incorporated in India
- ◆ Shares and convertible debentures of Indian companies through stock exchange under Portfolio Investment Scheme, subject to the terms and conditions specified in Schedules 3 and 4 to the FEMA Notification No.20/2000-RB dated May 3, 2000, as amended from time to time.
- ◆ Exchange traded derivative contracts approved by the SEBI, from time to time, out of INR funds held in India on non--repatriable basis, subject to the limits prescribed by the SEBI.

Note: NRIs are not permitted to invest in small savings or Public Provident Fund (PPF).

Investment in immovable Property

- ◆ NRI/PIO may acquire/transfer immovable property in India other than agricultural land / plantation property or a farm house out of repatriable and / or non-repatriable funds.
- ◆ Foreign national of non Indian origin resident outside India shall not acquire / transfer any immovable property in India other than on lease not exceeding five years, without prior approval of Reserve Bank of India.
- ◆ The payment of purchase price, if any, should be made out of
 - Funds received in India through normal banking channels by way of inward remittance from any place outside India or
 - Funds held in any non-resident account maintained in accordance with the provisions of the Act and the regulations made by the Reserve Bank.

Note: No payment of purchase price for acquisition of immovable property shall be made either by traveler's cheque or by foreign currency notes or by other mode other than those specifically permitted as above.

- ◆ NRI may acquire any immovable property in India other than agricultural land / farm house plantation property, by way of gift from a person resident in India or from a person resident outside India who is a citizen of India or from a person of Indian origin resident outside India
- ◆ NRI may acquire any immovable property in India by way of inheritance from a person resident outside India who had acquired such property in accordance with the provisions of the foreign exchange law in force at the time of acquisition by him or the provisions of these Regulations or from a person resident in India
- ◆ An NRI may transfer any immovable property in India to a person resident in India.
- ◆ NRI may transfer any immovable property other than agricultural or plantation property or farm house to a person resident outside India who is a citizen of India or to a person of Indian origin resident outside India.

In respect of such investments, NRIs are eligible to repatriate :

- ◆ The sale proceeds of immovable property in India if the property was acquired out of foreign exchange sources i.e. remitted through normal banking channels / by debit to NRE / FCNR (B) account.
- ◆ The amount to be repatriated should not exceed the amount paid for the property in foreign exchange received through normal banking channel or by debit to NRE account (foreign currency equivalent, as on the date of payment) or debit to FCNR (B) account.
- ◆ In the event of sale of immovable property, other than agricultural land / farm house / plantation property in India, by a person resident outside India who is a citizen of India / PIO, the repatriation of sale proceeds is restricted to not more than two residential properties subject to certain conditions.
- ◆ If the property was acquired out of Rupee sources, NRI or PIO may remit an amount up to USD one million per financial year out of the balances held in the NRO account (inclusive of sale proceeds of assets acquired by way of inheritance or settlement), for all the bonafide purposes to the satisfaction of the Authorized Dealer bank and subject to tax compliance.
- ◆ Refund of (a) application / earnest money / purchase consideration made by house-building agencies / seller on account of non-allotment of flats / plots and (b) cancellation of booking / deals for purchase of residential / commercial properties, together with interest, net of taxes, provided original payment is made out of NRE / FCNR (B) account / inward remittances.

SIB Mirror



Reflection of South Indian Bank....!!!

Digital Information bank for the tech savvy generation from SIB.

- Get access to all SIB related information through a single app. Download the SIB Mirror application to your smart phone, explore and enlighten yourself with the **latest Interest/Forex Rates, Product features, E-statement, Calculator- for calculating loan EMI/RD/FD** and much more. App gives you the comfort of applying for Loan/FD/RD account in a single click. Explore the Digital Information Bank and feel the uniqueness of our innovative features.

Start using the app

- Install the application from the respective app store
- Accept the terms and conditions
- Explore the banking information warehouse

Special Features

- **SHAKE** to know your balance 
- **Click to SHARE** – Helps to share customer's account details via Bluetooth, social media etc.
- **GESTURE Support**- Acts as a shortcut to different menus. Draw the symbol (given in the gesture list) on the home /SIB gesture screen for opening the respective menu.
- **VOICE Recognition** - Stop CLICKing and Start SAYing...!!! SIB Mirror comes with an exciting Voice Recognition feature to navigate through different menus.
- Accessible to both **Customers** and **Non-Customers**
- Attractive **User Interface**
- Free **e-statement** for customers
- Self explanatory icons which makes it user-friendly



Available in



Android



i-Phone



Windows

Now skype us @ **talk2nricell**





HOME COME TRUE
WITH SIB HOME LOANS
YOUR DREAM IS EASIER

.....
LOW INTEREST
ATTRACTIVE TERMS
.....

Terms & conditions apply



YOUR DREAM VEHICLES ARE DIFFERENT.
SO ARE OUR VEHICLE LOAN SCHEMES.

TAILORED TO SUIT THE NEEDS OF:

| SALARIED CLASS | BUSINESS PEOPLE | NEXT GEN
| AGRICULTURISTS | NRIs | SENIOR CITIZENS

Terms & conditions apply

SIB freedom

8.55% interest for 15 months

Short Term Deposit Scheme for 15 months @ 8.55%
Annualised yield @ 8.92%

For NRIs

Limited period offer

<http://www.facebook.com/theSouthIndianBank>

Freedom to get more in less time.

South Indian Bank introduces a term deposit that gives you the freedom to enjoy more. Offering better interest rates and lots of exciting features, SIB Freedom is dedicated to the spirit of freedom.

Salient Features of SIB Freedom

- Tenure – 15 months
- Rate of Interest – 8.55%
Annualised yield @ 8.92%
- Min. Deposit – Rs. 1000/-
- Max. Deposit – Up to Rs. 1 Crore
- Available in NRE/NRO categories
- Cumulative and Simple Interest Schemes available
- Monthly interest will be paid on depositor's instruction at discounted values
- 100% repatriable and 100% tax free for NRE Deposits
- Interest on NRO Deposits are subject to TDS

Interest rate on NRE Deposits with effect from 25-05-2015

Period	Single deposit less than Rs.100 lacs
12 months to less than 15 months	8.50%
SIB Freedom (15 Months)	8.55%
Above 15 months to less than 3 years	8.40%
3 years upto & incl 10 years	8.25%
<ul style="list-style-type: none"> • The revised rates will apply only to fresh deposits and on renewal of maturing deposits. • No interest will be paid if closed within one year. • No additional interest will be paid for Senior Citizens under NRE Term deposit schemes. • There is no premature closure penalty charge for NRE Term deposits less than Rs.100 lacs. 	

Interest rate on NRO Deposits with effect from 25-05-2015

Period	Single Deposit less than Rs.100 lacs
7 days to 14 days	----
15 days to 45 days	4.00%
46 days to 90 days	7.00%
91 days to less than 12 months	7.75%
12 months to less than 15 months	8.50%
SIB Freedom (15 Months)	8.55%
Above 15 months to less than 2 years	8.40%
2 years to upto & incl.10 years	8.25%
Tax Gain Deposit	8.25%

Interest rate on FCNR(B) Deposits with effect from 01-06-2015

Period	USD	GBP	EURO	AUD	CHF	JPY
1 year to less than 2 yrs	2.50	2.66	2.08	4.07	1.28	2.15
2 years to less than 3 yrs	2.87	2.98	2.11	4.09	1.28	2.16
3 years to less than 4 yrs	3.20	3.21	2.16	4.20	1.45	2.17
4 years to less than 5 yrs	3.44	3.39	2.26	4.43	1.59	2.21
5 yrs	3.65	3.51	2.36	4.57	1.74	2.26

"The noblest search is the search of excellence" - Lyndon B Johnson

Swift Transfer: (SIB`s SWIFT Code: SOININ55)

Swift transfer is the easiest way of fund transfer from across the world. The facility is permitted in all leading currencies through our Correspondent Banks. NRIs may instruct their banker to do SWIFT transfer through our correspondent banks located in various countries as per the table given below:

An example of transfer of funds- EURO through RBS bank is given below.

The following details may be given to your banker:

Our correspondent bank/branch	The Royal Bank of Scotland PLC, Netherlands	Beneficiary bank details	
IBAN No	NL 87 RBOS 0760 0758 16	Beneficiary Bank	South Indian Bank
ABA Routing No (If applicable)		SWIFT code of SIB	SOININ55
SWIFT Code	RBOSNL2A	Branch (any branch of South Indian Bank)	
Nostro Account	000 76 00 75 816	Beneficiary Name	
		Beneficiary Account Number (16 digits)	

LIST OF CORRESPONDENT BANKS WITH SOUTH INDIAN BANK A/C NUMBER

Currency Details	Bank & Address	SIB's a/c no. with them	Swift code
USD	The Bank of New York Mellon 1 Wall Street, New York NY 10286 ABA ROUTING NO: 021000018	803-3162-716	IRVT US3N
	Standard Chartered Bank One Madison Avenue, New York, NY 10010-3603 ABA ROUTING NO: 026002561	3582021649001	SCBLUS33
	Deutsche Bank 60 Wall Street, New York 10005, USA ABA ROUTING NO: 021001033	04454296	BKTRUS33
GBP	Standard Chartered Bank 1 Basinghall Avenue, London EC2V 5DD, United Kingdom. IBAN Number: GB88 SCBL 6091 0412 6928 56	01269285601	SCBLGB2L
EURO	Commerzbank AG Frankfurt AM Main Germany	400 875107500EUR	COBADEFF
	Standard Chartered Bank (Germany) GMBH, Franklinstrasse 46-48 60486, Frankfurt /Main, Germany IBAN: DE40512305000018160002	018160002	SCBLDEFF
	The Royal Bank of Scotland Plc, Netherlands Gustav Mahlerlaan 350, 1082 ME Amsterdam, The Netherlands. IBAN Number: NL87 RBOS 0760 0758 16	000 76 00 75 816	RBOSNL2A
JPY	Royal Bank of Scotland Shin Marunouchi Centre Building, 1-6-2 Marunouchi, Chiyoda-ku, Tokyo, Japan	1070797	ABNAJPJT
CAD	The Bank of New York Mellon 320 Bay Street, 10th Floor, Toronto, Ontario M5H 4A6	01500287	MELNCATT CIBCCATT (Intermediary bank - Canadian Imperial Bank of Commerce)
CHF	Zurcher Kantonalbank Hardstrasse 201, Zrich (Prime Tower)	0-0700-01284444	ZKKBCHZZ80A
AUD	National Australia Bank Limited Vostro Client Services, 500 Bourke Street, Melbourne, Victoria 3000, Australia	1803-143154-500	NATAAU33033
AED	Bank of Baroda Dubai Main Branch, Al Ghubaiba Road, Dubai, UAE	90010200009320	BARBAEAD
Singapore Dollar (SGD)	Royal Bank of Scotland plc Singapore Branch One Raffles Quay, Level 26, South Tower, Singapore 048583	100415644	ABNASGSG

Countrywise Remittance Arrangement:- List of Exchange Companies/Banks

Country	Name of the bank/ Exchange Company	Remittance facility
UAE	Hadi Express Exchange , P.O Box 28909,Dubai,UAE. Ph: 00971 43537650	SIB Express
	UAE Exchange Centre LLC , Head office, P.O Box 170,Abudhabi,UAE. Ph: 00971 26322166	SIB Express
	Al Ahaliya Money Exchange Bureau . P.O Box 2419, Abu Dhabi ,UAE. Ph: 00971 26270004	SIB Express
	Al Rostamani Exchange . P.O Box 10072, Al Rostamani Bldg. (Above 1st gulf Bank) Mezzanine Floor,Bur Dubai UAE. Ph: 00971 263223222	SIB Express
	Al Fardhan Exchange Company . P.O Box No: 498, Abudhabi ,UAE, Ph: 00971 26223222	SIB Express
	Wall Street Exchange Centre LLC . P.O Box:3014,Dubai,UAE. Ph: 00971 42227580	SIB Express
	Al Ansari Exchange . Head office, P.O Box :6176, Dubai, UAE Ph: 00971 26224421, 00971 26108888, 00971 43772666	SIB Express
	Al Razouki International Exch. Co. Head Office,P.O Box : 12583, Al raffa ,Dubai,UAE. Ph: 00971 43932331	SIB Express Draft Drawing
	Sharaf Exchange LLC . P.O Box:29040, Dubai, UAE. Ph: 00971 43554560	SIB Express
	Dubai Exchange Centre . P.O Box: 844, Dubai, UAE. Ph: 00971 42246949	SIB Express
	Lulu International Exchange LLC P.O Box 4059, Plot No. C-210, Muroor Road, Abu Dhabi, UAE. Ph: 00971 26421800	SIB Express
	Joyalukkas Exchange . P.O Box 171468,Bur Dubai,UAE. Ph : 00971 42522900	SIB Express
	GCC Exchange . P.O Box 41704 , Al Sabkha, Deira , Dubai , UAE	SIB Express
	Delma Exchange . P O Box 129869,Abu Dhabi, UAE. Ph: 00971 26225511/ 00971 26225544	SIB Express
	Union National Bank . P B 3865, AbuDhabi, UAE. Ph: 00971 5026741600	TT (Swift) Draft Drawing
Kuwait	UAE Exchange Centre . Kuwait. P.O Box 26155 Postal Code:13122, Safat ,Kuwait, Ph: 00965 22459417	SIB Express
	National Exchange Co . P.O Box:11520 Postal Code 15355, Dasma Kuwait. Ph: 00965 5736603	SIB Express
Oman	Majan Exchange LLC P.O Box 583 , Postal Code 117, Sultanate of Oman, Ph: 00968 24794017	SIB Express
	Oman and UAE Exch. Centre Head office, P.O Box:1116, Postal code:131, Sultanate of Oman . Ph: 00968 24788924	SIB Express Draft Drawing
	Musandam Exchange P.O box:2155, Postal code 112, Ruwi ,Sultanate of Oman, Ph: 00968 24794127	SIB Express
	Oman International Exchange P.O Box : 994 Postal Code 114, Hay Al mina, Sultanate of Oman. Ph: 00968 24834954	SIB Express
	Hamdan Exchange Co . Head Office ,P.O Box:190, Postal code:211 ,Salalah, Sultanate of Oman Ph: 00968 23211258, 00968 24830893	SIB Express
	Asia Express Exchange Co.LLC PO Box 881,Ruwi,Postal Code: 112, Sultanate of Oman, Ph: 00968 24788787	SIB Express
Bahrain	Nonoo Exchange Co . P.O Box 11970, Manama, Bahrain. Ph: 0097317230905	SIB Express
	Bahrain Financing Company . P.O Box: 243, Manama, Bahrain. Ph: 0097317228888	SIB Express, Draft Drawing
	Zenj Exchange Co . P.O box: 236, Manama ,Bahrain. Ph: 0097317224352	SIB Express
Qatar	Al Fardan Exchange Co .,P.O Box.No.339, Doha, Qatar, Ph: 00974 4335117	Draft Drawing,SIB Express
	Gulf Exchange Co . P.O Box 4847, Doha, Qatar. Ph: 009744383222	SIB Express
	City Exchange Co Near Arab Roundabout/Souq, Al Najadah ,P.O Box-16081 ,Doha Qatar. Ph:009744435060	SIB Express
	M/s Al Dar for Exchange Works W L L P B No 24048, Nuaijah, IBA Building, C-Ring Road, Doha, Qatar, Ph: 009744566514	SIB Express
	M/s Islamic Exchange Co , PB No-80925, Doha, Qatar. Ph: 0097444422718	SIB Express
	Doha Bank . P O Box 3818, Grand Hamad Avenue, Doha, Qatar, Ph: 00974 44456600	Draft Drawing, TT (Swift)
Saudi Arabia	Commercial Bank of Qatar . P B 3232, Doha, Qatar, Ph: 00974 4495 4399	TT Draft Drawing
	AlRajhi Bank . P B No28, Riyadh 11411, Kingdom of Saudi Arabia, Ph: 00966 1 2116000	TT (Swift)
	Alamoudi Exchange Co , P O Box123, Jeddah 21411, Saudi Arabia. Ph: 0096626493960	SIB Express
Singapore	Arab National Bank . P O Box No 56921 , Riyadh 11564, Saudi Arabia, Ph: 00966590302887	TT (TeleMoney)
	HBZ International Exch. Co (S) Pte Ltd 111 ,North Bridge Road, #01-17/18, Peninsula Plaza, Singapore – 179098. Ph: 006563387749	Draft Drawing



Inauguration of 8th Branch of Hadi Express Exchange (Managed by South Indian Bank) at Al Quoz, Dubai

“ Mr. Mohammed S Al Hadi, Chairman and Mr. A F Paul, General Manager of Hadi Express Exchange (Managed by South Indian Bank) during the inaugural function of their 8th branch at Al Ameen Mall, Al Quoz, Dubai. Also seen Mr. Peethambaran K K, an esteemed NRI customer of our Bank”.

HADI Express Exchange (Management support by South Indian Bank)

Head Office Dubai	Al Souk Road, Near Abbra Station, Bur Dubai, PB No. 28909, Email: gm@hadiexpress.ae	Mr. Paul A.F General Manager Mob : +971 504516418, +971 527923333 Email: gm@hadiexpress.ae	Mr. Muneer P K Asst. Manager Mob : +971 55 6521100 Email: muneerpk@sib.co.in	Mr. Nirmal Sankar Asst Manager Mob: +971 526870013 Email: nirmalsankar@sib.co.in
Bur Dubai	Al Souk Road, Near Abbra Station, Bur Dubai, PB No. 28909, Phone : + 971 43537650, + 971 43534802 Fax : + 971 43537660 E mail: hadiexp@eim.ae	Mr. Nevil J Paul Manager Mob: +971 504552871 Email: nevil@sib.co.in	Mr. Sajeesh Kumar Asst. Manager Mob: +971 527957067 Email: sajeeshkumarv@sib.co.in	
Deira Dubai	Al Murar, Near San Marco Hotel, Deira, PB No. 28909 Phone: + 971 42716452 Fax : + 971 4 2716453 Email: hadideira@gmail.com	Mr. Lalu K G Manager Mob: +971 502777345 Email: lalukg@sib.co.in	Mr. Vigil Vijayan Asst. Manager Mob : +971 503352895 Email: vigil@sib.co.in	
Sharjah	Behind Dr. Sunny Medical Centre, Near Rolla Square, PO BOX: 69446, Phone: + 971 65634464 Fax: + 971 65634474 E mail: hadisib@eim.ae	Mr. Anand Mathew Stanley Manager Mob: +971 504826120 Email: anandmathew@sib.co.in	Mr. Jose J Manguzha Asst. Manager Mob: +971 529779762 Email: josejmanguzha@sib.co.in	
Sharjah Industrial Area	Shop No:4, Munna Mahmood Mohammed Building Near National Paints, Kalba Road/Maliha Road, Muwaileh Phone : + 971 6 5393256 Fax : + 971 6 5393271 E mail : hadi07@eim.ae	Mr. Nithin K.S Manager Mob: +971561162870 Email: nithinks@sib.co.in	Mr. Joyal Xavier Asst Manager Mob: +971556973351 Email: joyalxavier@sib.co.in	
Ras Al Khaimah	Oman Street, Near Modern Laundry, Al Nakheel. P. O. Box. 13240, Phone: + 971 72213311 Fax : + 971 7 2213313 E mail : hadirak@eim.ae	Mr. Sajith J Kundukulam Manager Mob : +971 504867757 Email: sajithjk@sib.co.in	Mr. Sachin S Arackal Asst. Manager Mob : +971 525874644 Email: sachinarackal@sib.co.in	
Ajman	Shop No. 35, Al Mosala Souk - Al Bustan Area, Post Box : 6704 Phone : + 971 67479987 Fax : + 971 67479983 Email : hadiajman@gmail.com	Mr. Praveen H Nair Manager Mob : +971 567614787 Email: praveenhnair@sib.co.in	Mr. Ranveer Solankey Asst. Manager Mob : +971 561045256 Email: ranveersolankey@sib.co.in	
Fujairah	Ground Floor, Emirates Trade Centre. Bazar Area – Post Box :40387 Phone: +971 92235622 Fax: +971 92235623 Email: hadi.fujairah@hadiexchange.ae	Mr. Sujith Sukumar Manager Mob: + 971 504335622 Email: sujith@sib.co.in		
Al Quoz (Newly Opened)	Al Quoz – Industrial Area 4 Al Ameen Mall, Shop No 48& 49, PB NO 393604 Phone:- +971 4 3384166 Email: branch8@hadiexpalquoz.ae	Mr. Sandeep Singh Manager Mob: +971 564994601 Email: sandeepsingh@sib.co.in	Mr. Vivian Concisso Asst. Manager Mob: +971 50 9404601 Email: vivian@sib.co.in	

South Indian Bank Officers are deputed in UAE to serve you better. Contact details of the Marketing Officers are as below:-

Abudhabi

Mr. Philson Varghese
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Mob: 00971-508591263
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Mr. Saiganesh P
Probationary Officer.
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Mr. Sachin Mathew
Probationary Officer
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Email: sachinmathew@sib.co.in

Contact us

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Email: sibcorporate@sib.co.in, www.southindianbank.com | CIN : L65191KL1929PLC001017
South Indian Bank is a member of BCBSI and is committed to treat customers in a fair transparent and non-discriminatory manner

Skype name: **talk2nricell**

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