

Dear NRI Patrons,

At the outset let me wish you all a happy and prosperous New Year 2015. It gives me immense pleasure to reach you through this news letter. Let me also express my sincere gratitude and appreciation for your valuable and wholehearted support being extended to the Bank over a period of time. Your patronage has been inspiring and motivating our team in scripting the Bank's growth story.

I assumed the Office of MD & CEO of your Bank on 01st October 2014 and completed 3 months with this great institution. I am extremely happy to be in this position in your Bank, as the Bank's legacy of 85 illustrious years has been built on customer centric philosophy and initiatives.

By opening the branch in Gangtok in the state of Sikkim, your Bank is spreading its wings in all the States and Union territories (except Arunachal Pradesh & Manipur), to fulfill the vision of its founding fathers to emerge as a strong National Bank with a regional flavour. With 812 branches, 16 Extension counters & 1120 ATMs, SIB has become one among the significant players in the financial terrain of India. With a pan India presence backed by committed and skilled work force, robust technology platform and a strong capital base, your Bank is well equipped to address the challenges of the future.

Your Bank has effectively leveraged technology and has introduced several variants of traditional products as well as technology based services like ATM cards, Internet Banking, Mobile Banking and SIB M Pass Book which are very customer friendly. SIB has won the prestigious Banking Technology Award 10th edition 2014 for the "Best IT Team" from IDRB, the technical arm of Reserve Bank Of India. This is the fourth time that your Bank is consecutively winning this prestigious award.

As an emerging economy, India continues to be in the lead in economic growth. With a steep fall in Crude Oil prices and the whole sale price inflation down to a five year low, we can look forward to a better foreign investment climate in India. With better value for foreign Exchange and good yield on Term Deposits prevailing, it will be in the fitness of things for the diaspora to continue remittance to your NRE accounts in the New year, 2015

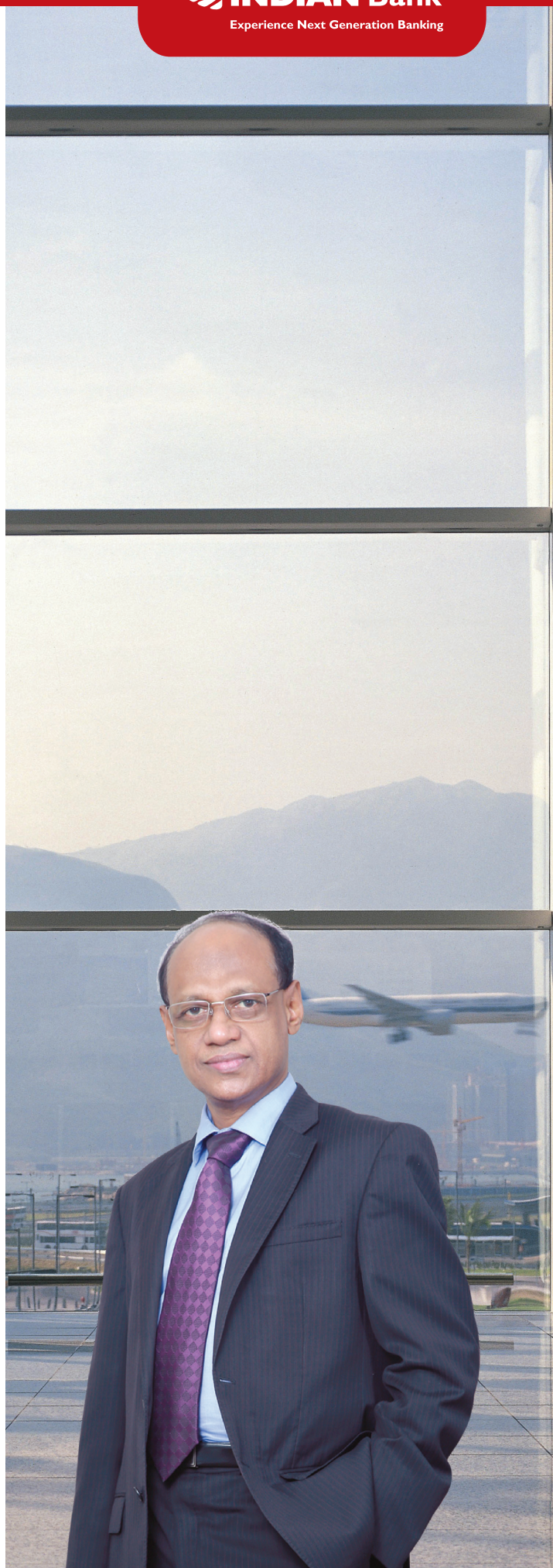
The Bank's longstanding commitment to financial soundness, long term customer relationship and proactive management is as strong as ever before. Fuelled by the passion and commitment of all the employees of the Bank with an average age of 34 years our journey forward can only be more exciting.

I look forward to your continued association and patronage in the years ahead.

With Season's Greetings
Yours Sincerely,



V G Mathew
MD & CEO



Refresh corner

Features of various Loan Schemes available for Non-Resident Indians (NRIs) against NRI Deposits

Particulars	Foreign Currency (Non-Resident) Account (Banks) Scheme [FCNR (B) Account]	Non-Resident (External) Rupee Account Scheme [NRE Account]	Non-Resident Ordinary Rupee Account Scheme [NRO Account]
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LOANS

A. IN INDIA

1.	to the Account holder	Permitted without any ceiling subject to usual margin requirements.	Permitted without any ceiling subject to usual margin requirements	Permitted subject to the extant rules
2.	to Third Parties	Permitted without any ceiling subject to usual margin requirements.	Permitted without any ceiling subject to usual margin requirements.	Permitted, subject to conditions

B. ABROAD

1.	to the Account holder	Permitted	Permitted	Not Permitted
2.	to Third Parties	Permitted	Permitted	Not Permitted

C. FOREIGN CURRENCY LOANS IN INDIA

1.	to the Account holder	Permitted without any ceiling subject to usual margin requirements.	Permitted without any ceiling subject to usual margin requirements.	Not Permitted
2.	to Third Parties	Permitted without any ceiling subject to usual margin requirements	Permitted without any ceiling subject to usual margin requirements	Not Permitted

PURPOSE OF LOAN

A. IN INDIA

1.	to the Account holder	1	Personal purposes or for carrying on business activities	Personal purposes or for carrying on business activities.	Personal requirement and / or business purpose.
		2	Direct investment in India on non-repatriation basis by way of contribution to the capital of Indian firms / companies	Direct investment in India on non-repatriation basis by way of contribution to the capital of Indian firms / companies.	
		3	Acquisition of flat / house in India for his own residential use. (Please refer to para 9 of Schedule 2 to FEMA 5).	Acquisition of flat / house in India for his own residential use. (Please refer to para 6(a) of Schedule 1 to FEMA 5).	
2.	to Third Parties	Fund based and / or non-fund based facilities for personal purposes or for carrying on business activities. (Please refer to para 9 of Schedule 2 to FEMA 5).		Fund based and / or non-fund based facilities for personal purposes or for carrying on business activities. (Please refer to para 6(b) of Sch.1 to FEMA 5)	Personal requirement and / or business purpose

B. ABROAD

To the account holder and Third Parties	Fund based and / or non-fund based facilities for bonafide purposes.	Fund based and / or non-fund based facilities for bonafide purposes.	Not Permitted
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The loans cannot be utilised for the purpose of on-lending or for carrying on agriculture or plantation activities or for investment in real estate business.

An Important Notification : In order to avail the DTAA benefits for this financial year 2014-15, kindly submit the duly signed and verified Form no: 10 F and copy of PAN card immediately to the concerned branches, failing which interest paid/credited on your NRO Accounts will be subjected to tax deduction at source (TDS) @ 30.90%. It may be noted that once this TDS has been paid to the credit of Central Government, the bank cannot refund or adjust the same subsequently. Hence all the NRO Account Holders may kindly expedite your document submission to avail the DTAA benefits and to avoid any inconvenience in future.

INTEREST RATE ON NRE DEPOSITS WITH EFFECT FROM 27-01-2015

Period	Single deposit less than Rs.100 lacs
12 months to less than 15 months	8.80%
SIB Freedom (15 Months)	9.00%
Above 15 months to less than 3 years	8.80%
3 years upto & incl 10 years	8.75%

- 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 charges for NRE Term deposits less than Rs.100 lacs.

INTEREST RATE ON NRO DEPOSITS WITH EFFECT FROM 27-01-2015

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 180 days	7.00%
181 days to less than 12 months	8.25%
12 months to less than 15 months	8.80%
SIB Freedom (15 Months)	9.00%
Above 15 months to less than 3 years	8.80%
3 years to upto & incl.10 years	8.75%
Tax Gain Deposit	8.75%

INTEREST RATE ON FCNR(B) DEPOSITS WITH EFFECT FROM 01-01-2015

FIXED DEPOSITS	Period	USD	GBP	EURO	AUD	CHF	JPY
	1 year to less than 2 yrs	2.45	2.65	2.18	4.53	1.38	2.16
	2 years to less than 3 yrs	2.89	2.93	2.18	4.42	1.88	2.16
	3 years to less than 4 yrs	3.30	3.15	2.22	4.42	1.92	2.18
	4 years to less than 5 yrs	3.57	3.33	2.29	4.60	1.98	2.20
	5 yrs	3.77	3.45	2.36	4.69	2.09	2.25



**Short Term Deposit Scheme
for 15 months @9.00%
Annualised yield @ 9.41%**

Salient Features of SIB Freedom

- | Tenure - 15 months 9.00%
- | Rate of Interest - 9.00% Annualised yield @9.41%
- | Min. Deposit - Rs. 1000/-
- | Max. Deposit - Rs. Up to 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

Freedom to get more
in less time.

**For
NRIs**

**Limited
period
offer**

Quotes

"I attribute my success to this : I never gave or took any excuse"
- Florence Nightingale

"Strive not be a Success , but rather to be of value"
- Albert Einstein

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 - GBP through HSBC Bank is given below: The following details may be given to your banker:



Our correspondent Bank/Branch	HSBC Bank Intl Branch, London EC2P 2 BX	BENEFICIARY BANK DETAILS	
iban No	GB34MIDL40051535832431	Beneficiary Bank	South Indian Bank
ABA Routing No (If applicable)		SWIFT Code of SIB	SOININ55
Swift Code	MIDLGB22	Branch (any branch of South Indian Bank)	
Nostro Account	35832431	Beneficiary Name	
		Beneficiary Account Number (16 Digits)	

LIST OF CORRESPONDENT BANKS OF SOUTH INDIAN BANK

	Currency Details	Bank & Address	SIB'S a/c no with them	SWIFT CODE
1	USD	*HSBC Bank USA International Banking Dept 140 Broadway, Newyork – 10005 ABA Routing No. 021001088	000-03881-4	MRMDUS33
		The Bank Of Newyork Mellon 1 Wall Street Newyork, NY 10286, ABA Routing No. 021000018	803-3162-716	IRVTUS3N
		Standard Chartered Bank, One Madison Avenue Newyork, NY 10010-3603, ABA Routing No. 026002561 CHIPS ABA 0256, FED ABA: 026002561	3582021649001	SCBLUS33
		Deutsche Bank, 60 Wall Street New York 10005 USA	04454296	BKTRUS33
2	GBP	*HSBC Bank, Intl Branch, London EC2P 2 BX IBAN: GB34MIDL40051535832431 Sort Code : 400515	35832431	MIDLGB22
3	EUR	Commerz Bank AG, Kreisplatz 60261 Frankfurt Am Main Germany	400 875107500 EUR	COBADEFF
		Standard Chartered Bank (Germany) GMBH Franklinstrasse 46-48 60486 Frankfurt/Main, Germany IBAN: De40512305000018160002	018160002	SCBLDEFX
4	AUD	*HSBC Bank Australia Ltd, Level 6, 580 George Street Sydney NSW 2000, Australia BSB No: 342049	011-795952-041	HKBAU2S
5	JPY	*Hongkong & Shanghai Banking Corporation 11-1- Nihonbas HI, 3-Chome, Chuo – Ku Tokyo, 103-0027, Japan	009-102385-026	HSBCJPJT
6	CAD	The Bank Of Nova Scotia, Trade Services & Financial Institutions Global Transaction Banking, King Street West Toronto, Ontario Canada M5H1H1	527120260517	NOSCCATT
7	CHF	Zürcher Kantonalbank, Hardstrasse 201, Zürich (Prime Tower)	0-0700-01284444 IBAN:CH9500700070001284444	ZKBKCHZZ80A
8	AED	Bank Of Baroda, Dubai Main Branch P O Box 3162, Dubai, UAE	Ae540110090010200009320	BARBAEAD
9	SGD	*HSBC BANK, 21 Collyer Quay #01-00 HSBC Building Singapore 049320	052-142304-001	HSBCSGSG

* Please note that the Correspondent arrangement with HSBC Group will get terminated w.e.f.31.01.2015. Hence from 01.02.2015 we will be having new correspondent arrangements in the currencies like GBP, AUD, JPY, & SGD. The details like nostro account (IBAN a/c), SWIFT code etc will be updated in our website. Individual mails will also be sent to all NRI customers whose mail ids are registered with us. NRI Customers may please take note of the changes while transferring funds w.e.f 01.02.2015 in the above currencies. For EURO, CHF & AED the existing arrangement will continue as given above. For USD the arrangement with The Bank of Newyork Mellon, Standard Chartered Bank & Deutsche Bank will continue.



COUNTRY WISE 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 26322322	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 Ph: 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
	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

Country	Name of the bank/ Exchange Company	Remittance facility
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 , Sulatanate 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
	Nonoo Exchange Co P.O Box 11970 Manama, Bahrain Ph: 0097317230905	SIB Express
Bahrain	Bahrain Financing Company, P.O Box: 243 Mnama, 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.339 Doha,Qatar,Ph:00974 4335117	SIB Express Draft Drawing
	Gulf Exchange Co P.O Box 4847 Doha, Qatar Ph:009744383222	SIB Express
	City Exchange Co Near Arab Roundabout/Souq Al Najadah , P.O Box16081 , 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)
	Commercial Bank of Qatar P B 3232,Doha,Qatar Ph:00974 4495 4399	TT Draft Drawing
	AlRajhi Bank P B No 28, Riyadh 11411 Kingdom of Saudi Arabia Ph: 00966 1 2116000	TT (Swift)
Saudi Arabia	Alamoudi Exchange Co, P O Box123, Jeddah 21411, Saudi Arabia. Ph: 0096626493960	SIB Express
	Arab National Bank P O Box No 56921 , Riyadh 11564 Saudi Arabia Ph: 00966590302887	TT (TeleMoney)
Singapore	HBZ International Exch. Co (S) Pte Ltd 111 ,North Bridge Road, #01-17/18 Peninsula Plaza Singapore – 179098 Ph: 006563387749	Draft Drawing

THE GREATEST GIFT OF ALL, FOR YOUR LOVED ONES. A HOME.



Features of SIB NRI Home Loans

Target Group	: NRI Individual/jointly with NRI/ resident spouse
Eligible Loan Amount	: 50 times of average Monthly Remittance
Interest Rate	: Base Rate(Presently 10.50 %)
Margin	: 10 to 25%
Repayment Period	: 20 years upto 70 years of age for NRI Salaried Class.
Holiday Period	: As applicable
Upfront Charges	: Maximum Rs. 10000/-
Primary Security	: Residential Property being financed
Co-Borrower/Guarantor	: Spouse
Guarantor	: Close relatives (if their income is also taken into account)

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



| Low Interest Rates | Easy Processing | Enhanced Eligibility

Features of SIB NRI Vehicle Loan

Target Group	: NRI Individual/jointly with NRI/ resident spouse
Eligible Loan Amount	: Upto 95% of on the road price subject to eligibility
Interest Rate	: Base Rate/Base Rate + 0.50%
Margin	: 5 to 15%
Repayment Period	: 5 to 7 years /Till 75 years of age
Holiday Period	: Nil
Upfront Charges	: Maximum Rs. 5000/-
Primary Security	: Hypothecation of vehicle being financed
Co-Borrower	: Spouse
Guarantor	: Close relatives (if their income is also taken into account)

Quotes

"A Mind all logic is like a knife all blade. It makes the handbleed that uses it"
-Rabindranath Tagore



AWARDS AND RECOGNITIONS

South Indian Bank has won the prestigious Banking Technology Excellence Award-(tenth edition-2014) for 'Best IT TEAM'-(Small Bank category) from IDRBT, the technical arm of Reserve Bank of India. On behalf of the bank, Sri.V.G.Mathew, MD&CEO received the award from RBI Governor, Dr. Raghuram Rajan in the presence of Sri. R.Gandhi, Dy. Governor, RBI and Chairman-IDRBT, Sri. B. Sambamurthy, Director-IDRBT, Dr. A.S. Ramasastri, Director Designate, IDRBT, Sri. John Thomas, GM and IT Head -South Indian Bank and eminent dignitaries from banking sector. This is the fourth time, South Indian Bank has won the IDRBT award, for excellence in various banking technology domains.

SOUTH INDIAN BANK OFFICERS ARE DEPUTED IN UAE TO SERVE YOU BETTER

Contact details of the Marketing Officers are as below:

Abudhabi

Mr. Vinoth Kumar G (Manager)

Mob: 00971 528756545, Email: vinothkumar@sib.co.in

Mr. Philson Varghese (Asst. Manager)

Mob: 0097 508591263, Email: philsonvarghese@sib.co.in

Dubai

Mr. Nighil Babu (Manager)

Mob: 00971 528382821, Email: nighilbabu@sib.co.in

Mr. Achu B (Manager)

Mob: 00971 528027160, Email: achu@sib.co.in

HADI EXPRESS EXCHANGE (MANAGEMENT SUPPORT BY SOUTH INDIAN BANK)

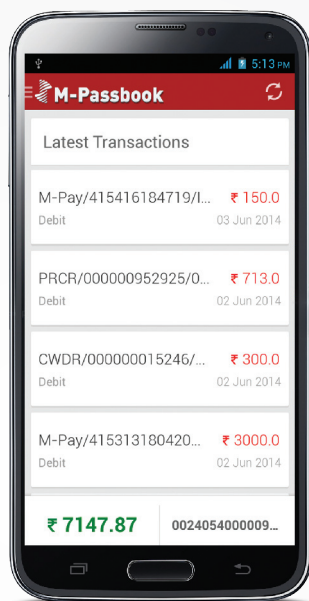
Branches/Offices	Address	Office -in-Charge	Branches/Offices	Address	Office -in-Charge
Head Office - Dubai	Al Souk Road, Near Abbra Station, Bur Dubai, PB No. 28909, Email :gm@hadiexpress.ae	Mr. Paul A.F. General Manager Mob : +971 504516418 +971 527923333 Email : paulaf@sib.co.in	Sharjah Industrial Area	Shop No:4 Munna Mahmood Mohammed Building Near National Paints Kalba Road/ Maliha Road, Muwalleh Phone : + 971 6 5393256 Fax : + 971 6 5393271 E mail : hadi07@eim.ae	Mr. Tejamurthy A Manager Mob: +971 561162870
		Mr. Nithin.K.S Asst.Manager, Mob: 971-569604665			Mr. Joyal Xavier Asst Manager Mob: +971556973351
		Mr. Nirmal Sankar Asst Manager Mob: +971 526870013	Ras Al Khaimah	Oman Street, Near Modern Laundry, Al Nakheel, P. O. Box. 13240, Phone : + 971 7 2213311 Fax : + 971 7 2213313 E mail : hadirak@eim.ae	Mr. Sajith J Kundukulam Manager Mob : +971 504867757
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			Mr. Sachin S Arackal Asst. Manager Mob : +971 525874644
Deira Dubai	Al Murar, Near San Marco Hotel, Deira, PB No. 28909 Phone : + 971 4 2716452 Fax : + 971 4 2716453 Email: hadideira@gmail.com	Mr. Lalu K G Manager Mob : +971 502777345	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
		Mr. Muneer P K Asst.Manager Mob : +971 556521100			Mr. Ranveer Solankey Asst Manager Mob : +971 561045256
Sharjah	Behind Dr. Sunny Medical Centre, Near Rolla Square, PO BOX:69446, Phone : + 971 6 5634464 Fax: :+ 971 6 5634474 E mail : hadisib@eim.ae	Mr. Anand Mathew Stanley Manager Mob : +971 504826120	Fujairah	Ground Floor, Emirates Trade Centre. Bazar Area – Post Box :40387 Phone : +971 9 2235622 Fax : +971 9 2235623 Email :hadi.fujairah@hadiexch ange.ae	Mr. Sujith Sukumar Manager Mob: + 971 504335622
		Mr. Jose J Manguzha Assistant Manager Mob: +971 529779762			Mr. Sandeep Singh Manager Mob: +971- 528340558
			Al Quoz - Industrial Area 4 (Opening Shortly)	Al Ameen Mall Al Quoz	



"Time to Shop & Save"

Dubai Shopping Festival is already "live" and SIB Stall is set up in India Pavilion, Global Village, Dubai, UAE. The stall is manned by our officers deputed exclusively for this purpose introducing our products and services to visitors. Our deputed officers at DSF stall shall provide account opening facility through NRE Welcome kit instantaneously. NRE Welcome Kit comes with all value added products & services like instant cheque book, ATM card, SIBerNet (Internet banking) user credentials and a "hello" booklet. An NRI prospective customer can now shop SIB's NRE Savings account from DSF stall.

Do not spare time its time to shop an NRE A/c and Start Saving.....



SIB M-Passbook Now access your passbook on your smart phone



Yet another next-generation
service from South Indian Bank

*Terms & conditions apply

FEATURES

| 24 x 7 access to your transaction details | Search, drill down or filter through your transactions
| Add comments to transactions of choice | Locate your SIB branch/ATM | and more...

1. Download SIB M-Passbook Application.
2. Open the Application. Enter your mobile number that is registered with SIB and the last 5 digits of your SB/CD account.
3. mPIN will be sent to your registered mobile. Enter the mPIN received to complete your registration.

Available in



Android



i-Phone



Windows
Phone



*Blackberry

**Selected models only*



The South Indian Bank Ltd., Regd. Office, SIB House, P.B. No. 28, Thrissur, Kerala, PIN-680 001,
Ph: 0487 2420020, Fax: 0487 2426187, Toll Free (India): 1800-843-1800, 1800-425-1809 (BSNL)
Email: sibcorporate@sib.co.in, www.southindianbank.com | CIN : L65191KL1929PLC001017

South Indian Bank is a member of BCSBI and is committed to treat customers in a fair, transparent and non-discriminatory manner.

Contact us : **NRI DIVISION**
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