

Dear NRI Patron,

I would like to express my heartfelt thanks for the unstinted support and encouragement given to your bank over the years. Your support, has indeed helped us to grow to a premier position in the country.

The bank had done extremely well in the financial year ending 31st March 2014. The first quarterly results as on 30th June 2014 has been encouraging and the Bank could achieve a Net profit of Rs.127 crores, which is the highest first quarter profit ever achieved. NRI deposits of the bank reached Rs.9400 crores as on 30th June 2014, registering a growth of 30% as against the corresponding period last year.

We have also grown Pan India Presence with more than 800 branches and 1000 ATMS as on 31st March 2014. We also propose to open 25 more new branches, 25 Extension Counters and 250 ATMS during the current financial year.

As you are aware, the Bank has always been in the forefront for providing exceptional services to our customers. I have great pleasure in informing you that for the convenience of NRIs working abroad, we have started the facility of Online account opening for NRE Accounts and NRO accounts. I am confident that all the benefits accruing out of our continuous efforts to update our technology will enable a customer friendly service delivery.

The bank has introduced a new housing loan scheme exclusively for NRIs with extended repayment facility of 20 years and much more added features to fulfill your "Dream Home".

We will remain responsive to your growing banking needs ensuring high quality service through various delivery channels.

Your continuous support is required in our journey ahead.

With best wishes



DR. V.A. Joseph
MD & CEO



Refresh Corner



Opening of Bank Accounts in the Names of Minors (Recent notification by RBI)

With a view to promote the objective of financial inclusion in opening and operating minors' accounts, minors of age above 10 years are allowed to open bank accounts in their own names independently, if they so desire. However keeping in view of risk management systems, banks may fix limits in terms of the age and amount up to which Minors may be allowed to operate the deposit accounts independently. Banks can also decide, in their own discretion as to what minimum documents are required for opening of accounts of minors.

A savings / fixed / recurring bank deposit account can be opened by a minor of any age through his / her natural or legally appointed guardian.

On attaining majority, the erstwhile minor should confirm the balance in his / her account and if the account is operated by the natural guardian / legal guardian, fresh operating instructions and specimen signature of erstwhile minor should be submitted to the bank for all operational purposes.

ATM Cum Debit Card Usage abroad:-

RBI has recently made certain mandates regarding card payment transactions and electronic payment transactions. As per the directive, an account holder will be issued a domestic card unless international usage enabled card is specifically sought for by the customer. Such cards enabling international usage will have to be essentially EMV chip and PIN enabled cards. EMV stands for Europay, Master Card & Visa. It is a joint effort between Europay, Master card & Visa to ensure security and global interoperability. International Chip cards will be available in Visa Classic & Platinum Variants only. This ATM cards can be used in abroad in an ATM with Visa or Plus logo.

All our NRI patrons can take up the matter with respective branches, where you are maintaining accounts, for replacing the existing Non EMV chip cards.



Repatriation of sale proceeds of residential property purchased by NRIs/ PIO out of foreign exchange

Repatriation of sale proceeds of residential property purchased by NRI / PIO is permitted to the extent of the amount paid for acquisition of immovable property in foreign exchange received through banking channels. The facility is restricted to not more than two such properties. The balance amount can be credited to the NRO account and can be remitted under USD one million facility.

Authorised Dealer banks may permit repatriation of amounts representing the refund of application / earnest money / purchase consideration made by the house building agencies / seller on account of non-allotment of flat / plot / cancellation of bookings / deals for purchase of residential / commercial property, together with interest, if any (net of income tax payable thereon), provided the original payment was made out of NRE / FCNR (B) account of the account holder, or remittance from outside India through normal banking channels and the authorized Dealer bank is satisfied about the genuineness of the transaction. Such funds may also be credited to the NRE / FCNR (B) account of the NRI / PIO, if they so desire.

Authorised Dealer banks may allow repatriation of sale proceeds of residential accommodation purchased by NRIs / PIO out of funds raised by them by way of loans from the authorized dealer banks / housing finance institutions to the extent of such loan/s repaid by them out of foreign inward remittances received through normal banking channel or by debit to their NRE / FCNR (B) accounts.



Facilities for students:-

Students going abroad for studies are treated as Non- Resident Indians (NRIs) and are eligible for all the facilities available to NRIs under FEMA.

As non-residents, they will be eligible to receive remittances from India (i) up to USD 100,000 from close relatives in India, on self declaration, towards maintenance, which could include remittances towards their studies also (ii) up to USD 1 million per financial year, out of sale proceeds of assets / balances in their NRO account maintained with an Authorised Dealer bank in India and (iii) upto USD 125,000 per financial year under the Liberalized Remittance Scheme.

All other facilities available to NRIs under FEMA are equally applicable to the students. Educational and other loans availed of by them as residents in India will continue to be available as per FEMA regulations.

ONLINE NRI ACCOUNT OPENING



ACCOUNT BALANCE OPEN



Opening NRI accounts now at your fingertips

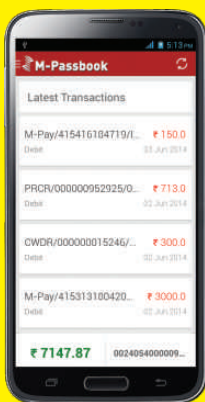
Gone are the days when you have to go to the bank to get the account opened. From any corner of the world, you can open the account 'online' through our website. Hassle free NRI online account opening with SIB with the power of a "CLICK".

- * Works on SFC principle- Secure, Fast and Convenient
- * User-friendly account opening system in 3 simple steps
 - * Log on to South Indian Bank website
 - * Fill up the application online
 - * Send the duly attested hardcopies to **South Indian Bank, NRI Division, Head Office- Marketing Department, SIB Building, 1st Floor, Market Road, Kochi-35**
- * Dedicated and customized backend support throughout the process
- * Instant email alert on every step of account opening procedure
- * Track your application status online
- * Get the "WELCOME KIT" at your overseas address (Pre Opened Kit containing ATM card, ATM pin, Chequebook, SIBerNet UserID and Password, etc)
- * All facilities like Internet Banking (SIBerNet), ATM cum Debit card, SMS Banking, etc. can be activated on receipt of acknowledgements
- * After opening the account with us, host of products like **NRE RD, FCNR deposits, NRE Term Deposits, M Passbook, PIS A/c, Demat A/c**, etc. are available

DO NOT SPARE TIME... SIT AT THE COMFORT OF YOUR OFFICE/ HOME AND OPEN SIB NRE/ NRO ACCOUNT "ONLINE"... OR TELL A FRIEND/ RELATIVE ABOUT "SIB ONLINE NRI ACCOUNT OPENING"

SIB M-Passbook

Now access your passbook on your smart phone



Track your transactions on the go with SIB M-Passbook!

Download SIB M-Passbook app to your mobile to access and explore your account transactions instantly. Loaded with multiple customized features, it is so much more than a passbook.

FEATURES

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

Registration Process

You can register for SIB M-Passbook in 3 simple steps:

The service is offered free to select customers*.

Please contact your branch for details.

- 1) Download SIB M-Passbook app from the app store.
- 2) Open the application. Enter your registered mobile number and the last 5 digits of your SIB account number.
- 3) A 4 digit mPIN (your password for accessing SIB M-Passbook app) will be sent via SMS to your registered mobile. Enter the mPIN received to complete your registration.

Download the app from Play Store today!
SIB M-Passbook - Customized to your convenience



For more details, contact your branch or call our toll free numbers - 1800 843 1800 or 1800 425 1809.

Available in



Android

i-Phone

Windows Phone

Blackberry

*Terms & conditions apply

Interest rate on NRE Deposits with effect from 01-07-2014	Period	Single Deposit less than Rs.100 lacs
	1 year to less than 3 years	9.00%
	3 years upto & incl 10 years	8.75%

Interest rate on FCNR(B) Deposits with effect from 01-07-2014	Period	USD	GBP	EURO	AUD	CHF	JPY
	1 year to less than 2 yrs	2.55%	3.04%	2.44%	4.66%	2.19%	2.33%
	2 years to less than 3 yrs	2.58%	3.34%	2.33%	4.78%	2.10%	2.18%
	3 years to less than 4 yrs	3.01%	3.71%	2.40%	4.93%	2.14%	2.19%
	4 years to less than 5 yrs	3.39%	3.98%	2.51%	5.15%	2.22%	2.22%
	5 yrs	3.68%	4.18%	2.67%	5.31%	2.33%	2.28%

- 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.
- There is no Pre Closure Penalty For FCNR (B) Deposits before Maturity

Introduction Of Japanese Yen (JPY)FCNR(B) Deposits:-

We are glad to inform you that Our Bank has introduced FCNR(B) Deposits in Japanaese Yen Currency w.e.f 21/01/2014,for our NRI customers. Earlier our Bank was accepting FCNR (B) only in 5 major currencies, ie. USD GBP, EURO, AUD and CHF For remittance in JPY our Bank is maintaining a Nostro Account in JPY with HSBC Bank, Tokyo, Japan. The SIB Account number with them is 009-102385-026 and the Swift Code is HSBCJPJT. Swift Code of SIB is - SOININ55.(1) Name of beneficiary (2)Bank's name (3) Branch name (4) Beneficiary's full 16 digit A/c number are also to be mentioned while doing remittance.

Interest rate on NRO Deposits with effect from 01-07-2014	
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	4.50%
91 days to 180 days	7.00%
181 days to less than 1 year	8.25%
1 year to less than 3 years	9.00%
3 years to upto & incl.10 years	8.75%
Tax Gain Deposit	8.75%

www.southindianbank.com



You can be a millionaire
with just Rs. 5,222/- per month*



SIB Recurring Deposit Scheme (NRE)

A monthly recurring deposit scheme which allows you to save systematically.

- Product is specially designed to meet your long term goals like marriage, higher education of your children etc.
- Any NRI customer can open the SIB Recurring Deposit Scheme (NRE).
- Monthly installments can be made to this deposit by transfer from your NRE account.
- Standing instruction facility from your existing NRE account is available.
- Loan facility against the balance outstanding in the account.
- No Tax Deduction.
- Freely Repatriable.

Period	Interest Rate	Monthly Installment*	Maturity Amount (Rs)	Monthly Installment*	Maturity Amount (Rs)
10 Years	8.75%	5222	1 Million	2611	5 Lakh
9 Years	8.75%	6095	1 Million	3048	5 Lakh
8 Years	8.75%	7198	1 Million	3599	5 Lakh
7 Years	8.75%	8630	1 Million	4315	5 Lakh
6 Years	8.75%	10556	1 Million	5278	5 Lakh
5 Years	8.75%	13272	1 Million	6636	5 Lakh
4 Years	8.75%	17372	1 Million	8686	5 Lakh
3 Years	8.75%	24240	1 Million	12120	5 Lakh
2 Years	9.00%	37928	1 Million	18964	5 Lakh

Conditions Apply*

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 currencies 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
IBAN No	GB34MIDL40051535832431
ABA Routing No (If applicable)	
SWIFT Code	MIDLGB22
Nostro Account	35832431

BENEFICIARY BANK DETAILS	
Beneficiary Bank	South Indian Bank
SWIFT Code of SIB	SOININ55
Branch (any branch of South Indian Bank)	
Beneficiary Name	
Beneficiary Account Number (16 digit)	

List Of Correspondent Banks of South Indian Bank

Currency Details	Bank & Address	SIB'S a/c no with them	SWIFT CODE
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
GBP	HSBC Bank Intl Branch, London EC2P 2 BX IBAN: GB34MIDL40051535832431 Sort Code : 400515	35832431	MIDLGB22
EUR	Commerz Bank AG, Kreiserplatz, 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
AUD	HSBC Bank Australia Ltd Level 6, 580 George Street, Sydney NSW 2000, Australia, BSB No: 342049	011-795952-041	HKBAAU2S
JPY	Hongkong & Shanghai Banking Corporation 11-1- Nihonbas HI, 3-Chome, Chuo - Ku, Tokyo, 103-0027, Japan	009-102385-026	HSBCJPJT
CAD	The Bank Of Nova Scotia Trade Services & Financial Institutions Global Transaction Banking, King Street West Toronto, Ontario, Canada M5H1H1	527120260517	NOSCCATT
CHF	UBS AG P.O. Box 8098 Zurich, Switzerland IBAN: CH660023023003530005Q	0230-35300.05Q	UBSWCHZH
AED	Bank Of Baroda Dubai Main Branch, P O Box 3162, Dubai, UAE IBAN: AE540110090010200009320	AE540110090010200009320	BARBAEAD
SGD	HSBC BANK 21 Collyer Quay, #01-00 HSBC Building, Singapore 049320	052-142304-001	HSBCSGSG

COUNTRY WISE REMITTANCE ARRANGEMENT LIST OF EXCHANGE COMPANIES/ BANKS

Country	Name of the bank/ Exchange Company	Remittance facility	Country	Name of the bank/ Exchange Company	Remittance facility
UAE	Hadi Express Exchange P.O Box 28909,Dubai,UAE Ph: 00971 43537650	SIB Express		Postal code:131, Sultanate of Oman Ph: 00968 24788924	
	UAE Exchange Centre LLC Head office, P.O Box 170, Abudhabi,UAE Ph: 00971 26322166	SIB Express		Musandam Exchange P.O box:2155, Postal code 112, Ruwi, Sulatanate of Oman, Ph: 00968 24794127	SIB Express
	Al Ahalia Money Exchange Bureau P.O Box 2419, Abu Dhabi, UAE Ph: 00971 26270004	SIB Express		Oman International Exchange P.O Box : 994 Postal Code 114 Hay Al mina, Sultanate of Oman , Ph: 00968 24834954	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		Hamdan Exchange Co Head Office ,P.O Box:190 Postal code:211 ,Salalah, Sultanate of Oman Ph: 00968 23211258, 00968 24830893	SIB Express
	Al Fardan Exchange Company P.O Box No: 498, Abudhabi ,UAE, Ph: 00971 26223222	SIB Express		Asia Express Exchange Co.LLC PO Box 881,Ruwi,Postal Code: 112, Sultanate of Oman, Ph: 00968 24788787	SIB Express
	Wall Street Exchange Centre LLC P.O Box:3014,Dubai,UAE Ph: 00971 42227580	SIB Express	Bahrain	Nonoo Exchange Co P.O Box 11970, Manama, Bahrain Ph: 0097317230905	SIB Express
	Al Ansari Exchange Head office, P.O Box :6176, Dubai, UAE Ph: 00971 26224421, Ph: 00971 26108888, Ph: 00971 43772666	SIB Express		Bahrain Financing Company P.O Box: 243, Manama, Bahrain Ph: 0097317228888	SIB Express Draft drawing
	Al Razouki International Exch. Co Head Office,P.O Box : 12583 Al raffa ,Dubai,UAE, Ph: 00971 43932331	SIB Express Draft Drawing		Zenj Exchange Co P.O box: 236, Manama ,Bahrain Ph: 0097317224352	SIB Express
	Sharaf Exchange LLC P.O Box:29040, Dubai, UAE Ph: 00971 43554560	SIB Express	Qatar	Al Fardan Exchange Co. P.O Box.No.339, Doha,Qatar, Ph: 00974 4335117	Draft drawing SIB Express
	Dubai Exchange Centre P.O Box: 844, Dubai, UAE Ph: 00971 42246949	SIB Express		Gulf Exchange Co P.O Box 484, Doha, Qatar, Ph: 009744383222	SIB Express
	Lulu International Exchange LLC P.O Box 4059, Plot No. C-210, Muroor Road, Abu Dhabi, UAE, Ph: 00971 26421800	SIB Express		City Exchange Co Near Arab Roundabout/Souq Al Najadah, P.O Box-16081, Doha Qatar Ph:009744435060	SIB Express
	Joyalukkas Exchange P.O Box 171468,Bur Dubai,UAE Ph : 00971 42522900	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
	GCC Exchange P.O Box 41704 , Al Sabkha Deira , Dubai, UAE	SIB Express		M/s Islamic Exchange Co PB No-80925, Doha, Qatar, Ph: 0097444422718	SIB Express
	Delma Exchange P O Box 129869,Abu Dhabi, UAE Ph: 00971 26225511/ 00971 26225544	SIB Express		Doha Bank P O Box 3818, Grand Hamad Avenue, Doha, Qatar, Ph: 00974 44456600	Draft drawing TT (swift)
	Union National Bank P B 3865, AbuDhabi, UAE Ph: 00971 5026741600	TT(Swift) Draft drawing		Commercial Bank of Qatar P B 3232, Doha, Qatar, Ph: 00974 4495 4399	TT Draft drawing
			Saudi Arabia	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
				Arab National Bank P O Box No 56921 , Riyadh 11564 Saudi Arabia, Ph: 00966590302887	TT (Telemoney)
Kuwait	UAE Exchange Centre, Kuwait P.O Box 26155 Postal Code:13122 Safat, Kuwait, Ph: 00965 22459417	SIB Express	Singapore	HBZ International Exch. Co (S) Pte Ltd 111 ,North Bridge Road, #01-17/18 Peninsula Plaza Singapore - 179098 Ph: 006563387749	Draft drawing
	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	SIB Express Draft drawing			

INAUGURATION



Her Excellency **Smt. Sheila Dikshit**, The Governor of Kerala inaugurating our **1001st ATM Centre** at Agricultural Urban Wholesale Market, N.H. Bypass Road, Anayara-Thiruvananthapuram & Launching of **"KIOSK BANKING"** in the function held at Vivanta by Taj, Vazhuthacaud, Trivandrum on 22nd April 2014. The function was presided over by **Sri. K.P. Mohanan**, Hon. Minister for Agriculture & Animal Husbandary, The Government of Kerala. Also seen (from left to right) Mr. Abraham Thariyan, our Executive Director, Mr. V.G. Mathew, our Executive Vice President & Dr. V.A. Joseph, our MD & CEO.



Dr. V.A. Joseph, MD & CEO, South Indian Bank, addressing the gathering at Vivanta by Taj, Vazhuthacaud, Trivandrum on 22nd April 2014 during the inaugural function of Bank's 1001st ATM & Launching of "KIOSK BANKING".

INAUGURATION OF SIB'S 20TH REGIONAL OFFICE AT PUNE:-



OUR 20TH REGIONAL OFFICE INAUGURATED AT PUNE on 24th April 2014-SEEN IN THE PICTURE (FROM LEFT TO RIGHT) Mr. Cheryan Varkey, Executive Director, Mr. Abraham Thariyan, Executive Director, Mr. V.G. Mathew, Executive Vice President, Mr. Mr. Mathew L. Chakola, Director, Mr. Jose Alapatt, Director, Mr. Thomas Jacob, Director, Dr. V.A. Joseph, MD&CEO, Mr. G.K. Pillai, MD&CEO, Walchand Nagar Industries Ltd, Mr. C.P. Gurnani, MD&CEO, Tech Mahindra, Director, Mr. Amitabha Guha, Chairman, Director, Dr. N.J. Kurian, Director Mr. John Joseph, Director Mr. Paul Chalissery, Director.



A View of audience along with our executives during inauguration of 20th Regional office at Pune.

*Premium Customers...
Premium account...
Premium benefits...*

**DIAMOND
ACCOUNT
NRE SAVINGS**

**Enjoy the Features
Flexibility & Freedom of Next Generation Banking.**

- Free and unlimited Any Branch Banking (ABB) facilities (Customers can withdraw cash and deposit cheques for collection at any branch of the bank. Customers can also issue ABB cheques, which are payable at par at all branches of the bank).
- Free & unlimited fund transfer to any other bank account in India through RTGS and NEFT by debit to NRE accounts.
- Free & unlimited purchase of Drafts / Payment orders by debit to NRE accounts.
- Free International ATM-cum-debit card and No Annual maintenance charges.
- Free withdrawal of cash through other bank's ATMs in India.
- Free fund transfer facility through Internet Banking.
- Free Utility Payment & E-Commerce services for Internet banking customers.
- Free SMS facility and No Annual maintenance Charges.
- No AMC for Portfolio Investment Scheme (PIS).

Other Conditions & Service Charges

- Average monthly account balance of Rs. 50,000/-.
- Charges for not maintaining minimum balance Rs. 100/- per month.
- In case of non-maintenance of monthly average minimum balance, usual bank charges for the facilities already availed.
- In case there is no sufficient balance in the account to satisfy the aforesaid charges, there will be a lien on the subsequent credits in the account.
- Facility to upgrade existing NRE Accounts.

Quotes

*Your talent is God's gift to You.
What you do with it is your gift back to God.*
Leo Buscaglia.

Things do not happen. Things are made to happen.
John.F.Kennedy.

A Committee is a group that keeps minutes and loses hours.
Milton Berle

South Indian Bank Officers are deputed in UAE to serve you better.

Contact details of the Marketing Officers are as below:-	
Area	Contact details
Abudhabi	Mr. Vinoth Kumar G, Manager, Mob: 00971 528756545 Email: vinothkumar@sib.co.in
	Mr.Philson Varghese Asst.Manager, Mob: 00971-508591263 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)		
	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 Email : paulaf@sib.co.in
		Mr. Anand Mathew Stanley Manager Mob : +971 556619092
		Mr.Nithin.K.S Asst.Manager, Mob: 971-569604665
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. Sajeesh Kumar V Asst. Manager Mob: +971 527957067
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
		Mr.Nirmal Sankar Asst Manager Mob: +971 526870013
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. Steve Stephen V Manager Mob : +971 504826120
		Mr. Jose J Manguzha Assistant Manager Mob: +971 529779762
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. Tejamurthy A Manager Mob: +971 561162870
		Mr. Joyal Xavier Asst Manager Mob: +971556973351
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
		Mr. Jithin James Asst Manager Mob: +971 551863929
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. Ranveer Solankey Asst Manager Mob : +971 561045256
Fujairah	Ground Floor, Emirates Trade Centre. Bazar Area - Post Box :40387 Phone : +971 9 2235622 Fax : +971 9 2235623 Email:hadl.fujairah@hadiexchange.ae	Mr. Sujith Sukumar Manager Mob: + 971 504335622
		Mr.SANDEEP SINGH Asst Manager +971-528340558

DOLLAR TRENDS/SENSEX MOVEMENT/ CRUDE OIL/GOLD MOVEMENT

DATE	1\$ = Rs	Sensex (BSE)	Crude Oil price per barrel (in dollars)	Gold (Price of 8 Grm in Rs)
31-03-2010	45.13	17527.77	83.54	12956.14
31-03-2011	44.59	19445.22	107.53	16178.04
30-03-2012	50.87	17404.20	103.02	22185.55
31-03-2013	54.28	18835.77	96.85	26011.00
31-03-2014	59.91	22386.27	100.21	21480.00
30-04-2014	60.31	22417.80	102.71	22600.00
30-05-2014	59.18	24217.34	109.50	24792.00
30-06-2014	60.04	25413.78	102.69	20502.80

INR MOVEMENT HISTORICAL DATA

DATE	USD/INR	EUR/INR	GBP/INR	AED/INR
31-03-2010	45.13	60.51	68.02	12.29
31-03-2011	44.59	63.06	71.37	12.12
31-03-2012	50.87	67.86	81.44	13.85
31-03-2013	54.38	69.54	82.32	14.81
31-03-2014	59.91	82.6	100	16.3
30-04-2014	60.31	83.6	101.7	16.4
30-05-2014	59.18	80.66	99.12	16.11
30-06-2014	60.04	82.20	102.69	16.35

Your dream home doesn't have to remain just a dream.



Your dream home in your homeland comes true with SIB NRI Home Loan

Target Group: Individual or individual jointly with spouse
Purpose of the loan: Purchase of Flat or House, Construction of Flat for own use or House, Purchasing land & constructing a House, for major repair, renovation of flat or house
Eligible loan amount: 50 times average monthly remittance made by the borrower from abroad for credit to his / her NRE account with any bank in India, for a minimum period of 12 months, excluding bulk remittances, if any
Rate of Interest: Base Rate at present 10.50%
Repayment (including holiday): Maximum 20 years by Equated Monthly Instalments(EMIs)

Terms and conditions apply *