

NRI NEWS LETTER

EDITION: 36 | JAN 2017



Conquering the next Big Milestone...

Subscription to National Pension System
by Non- Resident Indians (NRIs)

Digital e-Lock on SIB Mirror
Protection from ATM / Online frauds is just a tap away

SIB Mirror+
The next generation digital banking app from South Indian Bank

Online NRI account opening
Just 3 steps to open your account



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Dear NRI patrons,

I am pleased to reach out to you through this news letter on the occasion of your Bank's crossing total business of Rupees one lakh crore, an achievement made possible through your unstinted support. Your bank has completed yet another quarter of excellent all round performance. Before I mention the quarterly performance highlights let me share with you a few key developments in the economic and financial environment.

Economic and Financial Environment

According to Reserve Bank of India, global growth is projected to pick up modestly in 2017, after slowing down in the year gone by. Advanced economies (AEs) are expected to build upon the slow gathering of momentum that started in the second half of 2016, led by the US and Japan. Growth prospects for emerging market economies (EMEs) are also expected to improve moderately.

International financial markets turned volatile from mid-January on concerns regarding the 'Brexit' roadmap and materialisation of expectations about economic policies of the new US administration. Within the rising profile of international commodity prices, crude oil prices firmed up with the OPEC's agreement to curtail production. Prices of base metals have also increased on expectations of fiscal stimulus in the US, strong infrastructure spending in China, and supply reductions. Geopolitical concerns have also hardened commodity prices.

About Demonetisation

Government of India withdrew the legal tender status of old series notes of Rs.1000/- and Rs.500/- denominations on 8th November 2016. The main objective of this decision was to deal with the problem of counterfeit notes in these denominations and unearth black money held in cash. The Reserve Bank and the Central Government were conscious of certain immediate difficulties that the public at large could face and all efforts were made by banks in India to minimise and mitigate them.

RBI has since decided to remove the restrictions on cash withdrawals from Saving Bank accounts with effect from March 13, 2017 and the cash withdrawal limit of Current accounts/ Cash credit accounts/ Overdraft accounts was withdrawn on 30.01.2017.

The facility of Exchange of SBNs (Old type Rs 1000 and Rs 500 Denominations) for NRIs is available from January 2, 2017 to June 30, 2017 at five Reserve Bank offices at Mumbai, New Delhi, Chennai, Kolkata, and Nagpur. The limit of exchange for NRIs will be as per the relevant FEMA Regulations.

Performance Highlights of your bank

The total business of your Bank has shown a YOY growth of 15.72% and reached Rs.1.09 lakh crores during the third quarter. The NRI Deposits showed a year on year growth of 20.28% as on 31.12.2016. The net profit during the third quarter increased to Rs 111.38 crores compared with Rs 101.63 crores in the corresponding quarter of the previous year.

Representatives abroad

Your bank has been providing management support to an Exchange House in UAE viz: Hadi Express Exchange, since 2006 and 18 of our Officers are working in their various branches. Also another seven marketing officers are working in different parts of UAE for rendering support to the NRIs. Apart from this we have recently marked our presence in Qatar. NRIs in UAE and Qatar can contact them for all their banking needs for which the contact details are available in our website. We are also sending more personnel to other GCC countries soon.

Awards and Recognitions

I am immensely happy to inform you that your bank was conferred the "Best Bank Award for Electronic Payments" among small category banks, instituted by IDRBT (Institute for Development and Research in Banking Technology –an arm of RBI) on 18th July 2016. The Bank also won the FIEO Export Excellence Award in the Best Financial Institution category (Southern Region) award, the prestigious Finnoviti Award for the "The Best Innovation in Banking Technology 2017" organized by 'Banking Frontiers' in association with Deloitte and The Best Technology Bank (Small Bank) in the IBA awards during this year.

Your bank, the front-runner in retail and digital banking, has also been awarded with ISO 27001:2013 certification for its Information Security management System (ISMS).

I would like to express my sincere gratitude to the esteemed NRI patrons for their encouragement and support for taking the Bank towards the wonderful growth path it is currently on. I also look forward to your continued association and patronage in the months ahead.

With Best Wishes,

Yours Sincerely,

V G Mathew, MD & CEO



REFRESH CORNER

Subscription to National Pension System by Non- Resident Indians (NRIs)

With a view to enabling NRI's access to old age income security, it has now been decided, in consultation with the Government of India, to enable National Pension System (NPS) as an investment option for NRIs under FEMA, 1999. Accordingly, NRIs may subscribe to the NPS governed and administered by the Pension Fund Regulatory and Development Authority (PFRDA), provided such subscriptions are made through normal banking channels and the person is eligible to invest as per the provisions of the PFRDA Act. The subscription amounts shall be paid by the NRIs either by inward remittance through normal banking channels or out of funds held in NRE/FCNR/NRO account. There shall be no restriction on repatriation of the annuity/accumulated savings.

NATIONAL PENSION SCHEME

Pension Fund Regulatory and Development Authority (PFRDA) has been established by the Government of India, Ministry of Finance to promote old age income security. The National Pension System (NPS) of PFRDA became operational from April 2004. NPS covers the employees of Central Government Services (excluding Armed forces) and some State Government Services. NPS is now available to all citizens of India with effect from May 1, 2009.

Key features of National Pension Scheme (NPS)

Under NPS, following Two types of accounts will be available

Tier – I Account : Where customers contribute their savings as retirement plan into a non – withdraw able account.

Key Features

- Permanent Retirement Account Number (PRAN) card will be allotted to customer by NSDL
- There is facility for nomination
- Customer has to select any one Pension Fund Manager and the investment option
- Tax benefit under Sec 80C of IT Act
- Tax benefit under Sec 80 CCD (1B) of IT Act
- Retirement age can be between 60 to 70 years
- Contributions can be made through any Designated POP-SP

Requirements to open account

- One recent color Photograph of the customer
- Two Sets of KYC documents such as Identity Proof, Address Proof and Age Proof
- Customer should be between the age of 18 to 60 years

Minimum Contribution Requirement

• Minimum amount Per Contribution	:	Rs.500/-
• Minimum contribution per year*	:	Rs.1000/-
• Minimum number of contributions	:	01 per year*

Penalty of Rs.100/- p.a for not fulfilling the minimum requirements mentioned above

Tax Benefits

NPS tax exemption comes under Section 80C where a person can claim tax benefit up to Rs 1.50 lakhs. Now under Section 80CCD(1B) (exclusive to NPS), a deduction of up to Rs. 50,000 is allowed over and above the limit of Rs. 1.50 lakh under Section 80C in respect of contributions made to NPS is also allowed. Thus, now the total deduction that can be claimed under Section 80C+Section 80CCD = Rs 2 lakh.

Tier – II Account:

A voluntary savings account from which customers are free to withdraw their savings whenever they wish. The Tier – II would enable the existing Permanent Retirement Account (PRA) holders to build savings through investments over and above those in the Tier – I Pension account. An active Tier- I account will be pre- requisite for opening of a Tier – II account.

Key Features of Tier- II Account

- No additional CRA charges will be levied for account opening and annual maintenance in respect of Tier – II. However, CRA will charge separately for each transaction in Tier – II, the charges being identical to the transaction charge structure in Tier – I
- There will be no limits on number of withdrawals.
- There will be facility for separate nomination and scheme preference in Tier- II.
- The subscriber would have one choice of PFMs and schemes for Tier- I account and any other choice for Tier- II.
- Contributions can be made through any Designated POP-SP.
- There will be facility of one way transfer of savings from Tier II to Tier I.
- Bank details will be mandatory for opening a Tier II account.
- Customer will have to provide a "Cancelled Cheque", the details of which should match with bank details provided in the Tier II application form.
- No separate KYC for Tier II account opening will be required, the only requirement is a pre – existing Tier I account.

Minimum Contribution requirements:

• Minimum contribution at the time of account opening	:	Rs.1000/-
• Minimum amount per contribution	:	Rs.250/-
• Minimum Account balance at the end of Financial Year	:	Nil
• Minimum number of contributions in a year	:	1

(Min One contribution in case a subscriber joins in the last quarter)

- Penalty of Rs.100/- to be levied on the subscriber for not maintaining the minimum Account balance and / or not making the minimum number of contributions.

*NRIs mandatorily requires a NRE/NRO account with South Indian Bank to open NPS

*The funds are repatriable

*All other scheme related features are same for NRIs as well as Resident Indians

Contact your Nearest Branch Of South Indian Bank to Open a NPS account.

For more queries call us on 0484 2933550

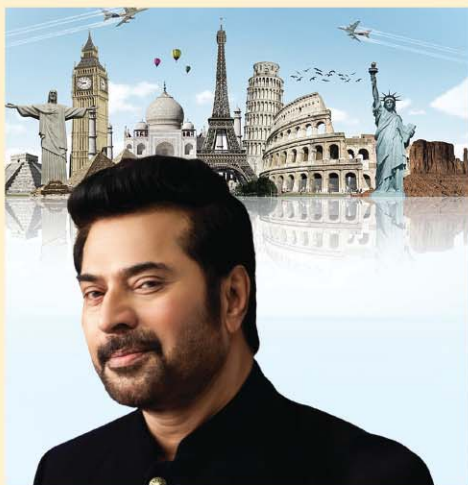


Online NRI account opening Just 3 steps to open your account

- ❖ Fill the account opening form
- ❖ Attach the required documents
- ❖ Send the forms to us



Scan and open
your NRE/NRO account



Launch of Feature RICH Interest FREE NRE/NRO Current A/c - RAHA & MIZA

Acknowledging the role played by NRIs in strengthening our economy, we bring you two exclusively designed NRE/NRO Current Accounts RAHA & MIZA, loaded with exciting features. The Feature Rich Current accounts are for certain category of NRIs who are not interested in availing interest benefit.



Protection from ATM / Online frauds is just a tap away



**DIGITAL E-LOCK
ON SIB MIRROR**

Now feel more secure with SIB Mirror's advanced feature 'Digital E-Lock'. This feature lets you block all digital (Mobile / Internet / Card) debit transactions using SIB Mirror App. You may unblock and enable your transactions anytime at your convenience. Experience heightened security with the protective 'Digital E-Lock'. You can also block and unblock transactions by sending an SMS with the block code LOCK<>A/c No. to 9840777222 and UNLOCK<>A/c No. to 9840777222.

Switch to the World of Digital Banking with our App, SIB Mirror & get in touch with your Account 24X7.



SIB Mirror+

SIB Mirror+ is the all-new Mobile Banking App from South Indian Bank, following the tremendous success of SIB Mirror App. It is not just a version upgrade, but a whole new mobile banking experience altogether. The app can be used by NRI customers as well. Loaded with great features, SIB Mirror+ is undoubtedly one of the most comprehensive banking apps in India that lets you do more.

Activation Process flow

- Download SIB Mirror+ application from app store and select "My Account" option in the Landing Page.
- Enter the Registered Mobile number and last five digits of account number.
- Enter the OTP which is sent to the registered mobile number.
- Enter the ATM card credentials such as ATM card number, expiry date and PIN for setting Login Password and Transaction MPIN.

Discover amazing features:

- Mini Statement & E-Statement download
- Fund Transfer (Intra Bank and NEFT)
- Electronic Bill Payment & Quick Pay
- Mobile Recharge
- Cheque Book Request
- Stop Payment of Cheque
- Social Money
- Feedback and Grievance Module
- Deposit Rates
- Forex Rates

Interest rate on NRE Deposits with effect from 20th January 2017

Period	Single deposit less than Rs.100 lacs
1 year to 2 years	6.75%
Above 2 years to up to and incl 10 years	6.50%
<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 charges for NRE Term deposits less than Rs.100 lacs. Premature closure facility shall not be available where loan against such NRE deposits are outstanding. 	

NRO deposits less than Rs.100 lacs from 20-01-2017

Period	Single Deposit less than Rs.100 lacs
7 days to 45 days	4.00%
46 days to less than 1 year	6.00%
1 year to 2 years	6.75%
Above 2 years to upto & incl.10 years	6.50%
Tax Gain Deposit	6.50%

Interest rate on Non Callable NRO and NRE Deposits w.e.f 20th Jan 2017

Period	Single Deposit above Rs. 15.00 lakhs and less than Rs.100.00 lakhs
15 months (SIB Maximo)	6.80%

***Special interest rate for Senior Citizens is not applicable to NRO and NRE deposits.**

Shown below is the interest rate of FCNR (B) deposits in various currencies w.e.f 01-03-2017.

Period	USD	GBP	EURO	AUD	CHF	JPY	CAD
1 year to less than 2 yrs	2.58	1.66	1.07	3.09	0.57	1.30	2.44
2 years to less than 3 yrs	2.57	1.58	0.86	2.94	0.34	1.05	2.11
3 years to less than 4 yrs	2.73	1.64	0.91	3.10	0.40	1.06	2.23
4 years to less than 5 yrs	2.87	1.72	1.00	3.45	0.48	1.08	2.34
5 yrs	3.00	1.79	1.09	3.57	0.59	1.10	2.44

Premature Closure facility shall not be available where loan against such FCNR deposits are outstanding.

There is no Pre closure penalty for FCNR (B) deposits before maturity.

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 Standard Chartered Bank (Germany) is given below.

The following details may be given to your banker:

Our correspondent bank /branch	Standard Chartered Bank (Germany)	Beneficiary bank details	
IBAN No	DE40512305000018160002	Beneficiary Bank	South Indian Bank
ABA Routing No (If applicable)		SWIFT code of SIB	SOININ55
SWIFT Code	SCBLDEFX	Branch (any branch of South Indian Bank)	
Nostro Account	18160002	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
GBP	Standard Chartered Bank 1 Basinghall Avenue, London EC 2V 5DD, UK IBAN Number: GB88 SCBL 6091 0412 6928 56	01269285601	SCBLGB2L
EURO	Commerzbank AG Frankfurt AM Main Germany	400 875107500 EUR	COBADEFF
	Standard Chartered Bank (Germany) GMBH, Frankfurterstrasse 46-48 60486 Frankfurt Main, Germany IBAN DE40512305000018160002	018160002	SCBLDEFX
JPY	Standard Chartered Bank, 21st Floor, Sanno Park Tower 2-11-1 Nagatacho, Chiyoda-ku Tokyo 100-6155, Japan	23762101110	SCBLJPJT
CAD	The Bank of New York Mellon 320 Bay Street, 10th Floor, Toronto Ontario, M5H 4A6	01500287	MELNCATT CIBCCATT (Intermediary bank – Canadian Bank of Commerce)
CHF	Zurcher Kantonalbank Hardstrasse 201, Zurich (Prime Tower)	0-0700-01284444	ZKBKCHZZ80A
AUD	National Australian Bank Ltd Vostro Client Services, 500 Bourne Street Melbourne, Victoria 3000, Australia BSB Code 083011	1803-143154-500	NATAAU33033
AED	Bank of Baroda, Dubai Main Branch, Al Ghubaiba Road, Dubai, UAE	90010200009320	BARBAEAD
Singapore Dollar (SGD)	DBS Bank Ltd 12 Marina Boulevard, Marina Bay Financial Centre Tower 3, Singapore - 018982	037-003682-0	DBSSSGSG

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
	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)
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
	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
	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	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	TT (Swift)
	Commercial Bank of Qatar . P B 3232, Doha, Qatar, Ph: 00974 4495 4399	TT (Swift)
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)
Singapore	HBZ International Exch. Co (S) Pte Ltd 111 ,North Bridge Road, #01-17/18, Peninsula Plaza, Singapore – 179098. Ph: 006563387749	Draft Drawing
Australia	Flyworld Money Exchange Pty Ltd. , 49 Princes Hwy Dandenong, VIC, Australia Ph +61449891010	SIB Express

PRODUCT LAUNCH



RAHA/MIZA

Mr. Raphael T. J, SGM-Marketing at the launch function of NRE/NRO Current A/C-RAHA & MIZA along with (L to R) Mr. Reddy N J, Joint GM-Ernakulam Region, Mr. Sreenivasan, Cine Artist, Mr. Saud Al Fulajj & Mr. Saad Al Moamar, Officials of Al Rajhi Bank -Saudi Arabia, & Mr George Paul, DGM-IBD

Gift Card

MD & CEO Mr.VG Mathew,SIB & NPCI MD & CEO Mr.A.P Hota launching Gift Card in the presence of (L to R)Mr.Anup Nayar, VP & Head Business Devpt-NPCI, Mr.Rajesh Prasad,VP & Head RuPay Acceptance-NPCI , Dr. Rajendran, CTO-NPCI, Dilip Asbe, COO-NPCI, Mr. S.K Gupta, Chief Project Advisor-NPCI,Mr. Reghunathan K.N, EVP Treasury, Mr.Raphael T.J, SGM- Marketing Dept. , Mr Sony A, DGM -DICT & Mr.Bharath Panchal, Head Risk Mgt.-NPCI



Prepaid Gift Cards - Gift cards are those which can be used similar to Debit cards for Online/POS transactions. These cards can be gifted to a third party and can be used for multiple purchases for as long as value remains on the card and before the card expires. The maximum amount which can be loaded on to Gift Card is Rs. 50000/-. However, cash withdrawals from ATMs are not possible using SIB Gift Cards and these cards cannot be reloaded.



SIB Mirror+

Mr.Thomas Joseph K, Executive Vice President (Admin), Mr. Raphael T. J, SGM-Marketing, Mr. Sreejil Mukund, GM Hadi

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NRI MEET ABROAD



NRI MEET IN KERALA



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Sharjah Industrial Area

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