

# NRI NEWS LETTER

**APRIL - MAY 2016**

**EDITION - 35**

Dear NRI patrons,

I am immensely happy to reach you through this newsletter.

Thanks to the unstinted support from you, I am glad to inform that your Bank could register a growth of more than 25% in NRI portfolio, with total NRI business reaching Rs. 14,303 crore. The total business of the Bank has increased by Rs. 7630 crores to Rs. 97535 crores as on 31-03-2016.

You may be happy to know that during this year your Bank received a number of awards, namely (i) The 'Best Private Sector Bank' Award in the Lokmat Banking Financial Services and Insurance Awards 2015 instituted by Lokmat, a leading Marathi newspaper (ii) The 'Rural Banking Excellence Award 2015' instituted by ASSOCHAM and (iii) The 'IWP Awards 2015' in two categories (Best HR Technology and the Best HR And Talent Practices) instituted by the Banking Frontiers. Also I proudly inform you that your Bank's Mobile App "SIB Mirror" has won third prize in IDRBT (Institute for Development & Research in Banking Technology) Banking Application Contest - IBAC-2016, conducted at IDRBT Hyderabad. These honors bestowed on us are fuel for us to serve you better.

I hope that the Skype-calling facility introduced last year has proved to be a convenient medium for you to communicate effectively with our NRI division. We have recently launched our 'SIB Rewardz' loyalty program, designed to give you a wholesome and rewarding experience in the usage of your SIB Debit Card. Recently we have launched Visa Fast Fund Service through which any SIB customer holding a Visa debit card can receive money from abroad, instantly. In the internet banking front, we have revamped our mobile OTP application- SNORKEL- in order to ease your access and registration for the same. Further, we have also introduced an added feature- 'Missed Call OTP'-so that you may receive the One Time Password in your email ID. We are also on the verge of launching credit card facility. These initiatives undertaken showcase our renewed commitment to serving you, our NRI patrons, better.

I am confident that with your support and patronage, the financial year 2016-17 will turn out to be another year of excellence for your Bank.

Warm Regards  
Yours Sincerely,

V G Mathew  
MD and CEO

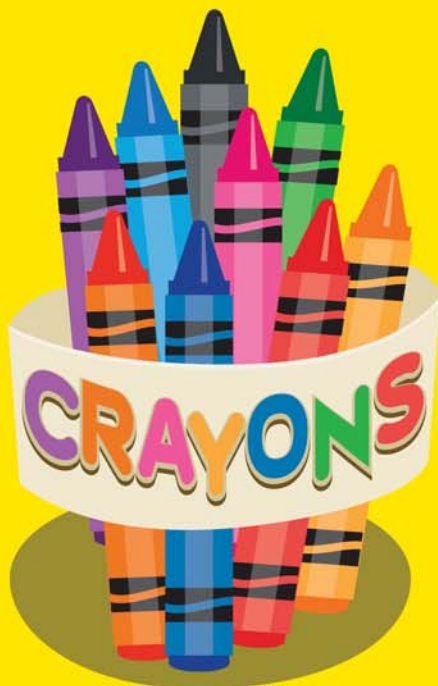


Experience Next Generation Banking





## ADDING COLOUR TO BANKING



### Online SIBerNet Registration/Activation

**C R A Y O N S** - Create Your Own SIBerNet ID (Online SIBerNet User ID creation and activation) is a facility offered to our Retail/Personal (including proprietary concerns) customers to enroll for Internet Banking facility online. All Retail/Personal customers including proprietary concerns having a valid ATM card, Mobile number and E-mail ID registered with us can avail this facility.

To enroll for **C R A Y O N S** Customer has to visit our website and enter basic details such as Account number, registered mobile number and E-mail ID. After validating Basic details online, an OTP (One Time Password) will be sent to customer's registered mobile number. Up on confirmation of the OTP, SIBerNet User ID will be generated and sent to customer's registered E-mail ID. On receipt of User ID customer can generate SIBerNet passwords online using his ATM card credentials with the 'New user activation' option provided in the login page of SIBerNet.

Detailed process flow is as follows:

#### STEP- 1

1. For online SIBerNet new registration customer has to visit our website ([www.southindianbank.com](http://www.southindianbank.com)) and click on "New User Registration" button under Internet Banking in the Home Page. Customer will be directed to a page, where the new process "CRAYONS" is described. Click on continue to Register.

2. Enter 16 Digit Account number, Registered mobile number, E-mail ID and click Submit button to validate the details. If the entered details are correct an One Time Password (OTP) will be sent to the registered mobile number. Enter OTP in the provided fields and click on Submit button to complete STEP 1. Next working day customer will receive a mail in his/her registered email ID having the new SIBerNet User ID.

#### STEP- 2

After STEP 1 SIBerNet User ID will be generated and sent to customer's registered E-mail ID. On receipt of E-mail, follow the below steps to create SIBerNet passwords online

3. Go to the Login page of South Indian Bank Internet Banking and click the button 'New User Activation'

4. Choose Set Online and enter the new SIBerNet User ID (as per the email received) and 16 Digit account number and click Continue button.

5. Enter valid ATM card details (ATM card number, Pin number and expiry date) and click Continue button.

6. On continuing, One Time Password(OTP) will be sent to customer's mobile number registered with Internet Banking. Enter One Time Password(OTP) and click Confirm button.

7. Click on Set Internet Login Password and Set Transaction Password to create login and transaction password. Input new Login and Transaction password (Customer can refer password creation policy detailed at top of the page).

Click on '**Continue Button**' to complete the Online password creation and activation procedure.

#### Conditions for creating Online Internet Banking User ID:

Customers can create their Online Internet Banking User ID, provided the following conditions are fulfilled :-

- The Customer ID connected with account number is not linked to any other Internet Banking user ID (Corporate/Retail).
- This facility is applicable only for Retail customers (including Proprietary concerns) having a valid ATM card including NRE/NRO accounts.
- There should not be any JOINT accounts linked to the customer ID.
- Mobile Number and Email ID should be linked to the Customer ID in CUMM-Finacle.
- Account Signature/Customer signature should be uploaded in Finacle Core.
- The customer ID constitution value in FINACLE core should be Male/ Female / Proprietary concerns.
- Account status should be Active.

Branch may note that through **C R A Y O N S** model, full fledged Internet Banking facility with transaction rights will be issued for all existing accounts and also to all accounts that may be linked to the customer ID / User ID in future.

**C R A Y O N S** -Create Your Own SIBerNet ID method will be highly convenient to customers since customer need not visit branch, No paper work involved for activation and can do at user's convenience. Also in order to avoid delay in receiving PIN mailer and activating SIBerNet facility through Normal SIBerNet registration through SMSA Menu in Finacle and Instant SIBerNet kit , branches are advised to popularize Online SIBerNet Registration & Activation for Retail Customers Through our Website (**C R A Y O N S** -Create Your Own SIBerNet ID).

### ONE TIME PASSWORD (OTP) TO REGISTERED EMAIL THROUGH MISSED CALL

South Indian Bank is pleased to announce yet another new initiative, for the first time in India by any bank to send One Time Password (OTP) to email through Missed Call!!! By this feature, you can receive OTP during transaction to your registered email just by giving a missed call from your registered mobile number with us. This facility can be utilized 24/7 by all our customers (Domestic & NRI).

All you have to do is, in case you do not receive the SMS OTP within one minute while doing the transaction, just give a missed call to +91 9223 815 816 from your registered mobile number. Within seconds, you will get the same OTP to your registered email ID to complete the transaction.

This service can be availed while doing the following activities in internet banking:

1. All fund transfers which require OTP confirmation.
2. All online Bill Payment/Online Shopping/E-commerce Transactions.
3. While adding payee/beneficiary.

So why waiting! Login now and enjoy uninterrupted OTP service during your transactions from anywhere in the world! Your OTP is now just a missed call away.



## REFRESH CORNER

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

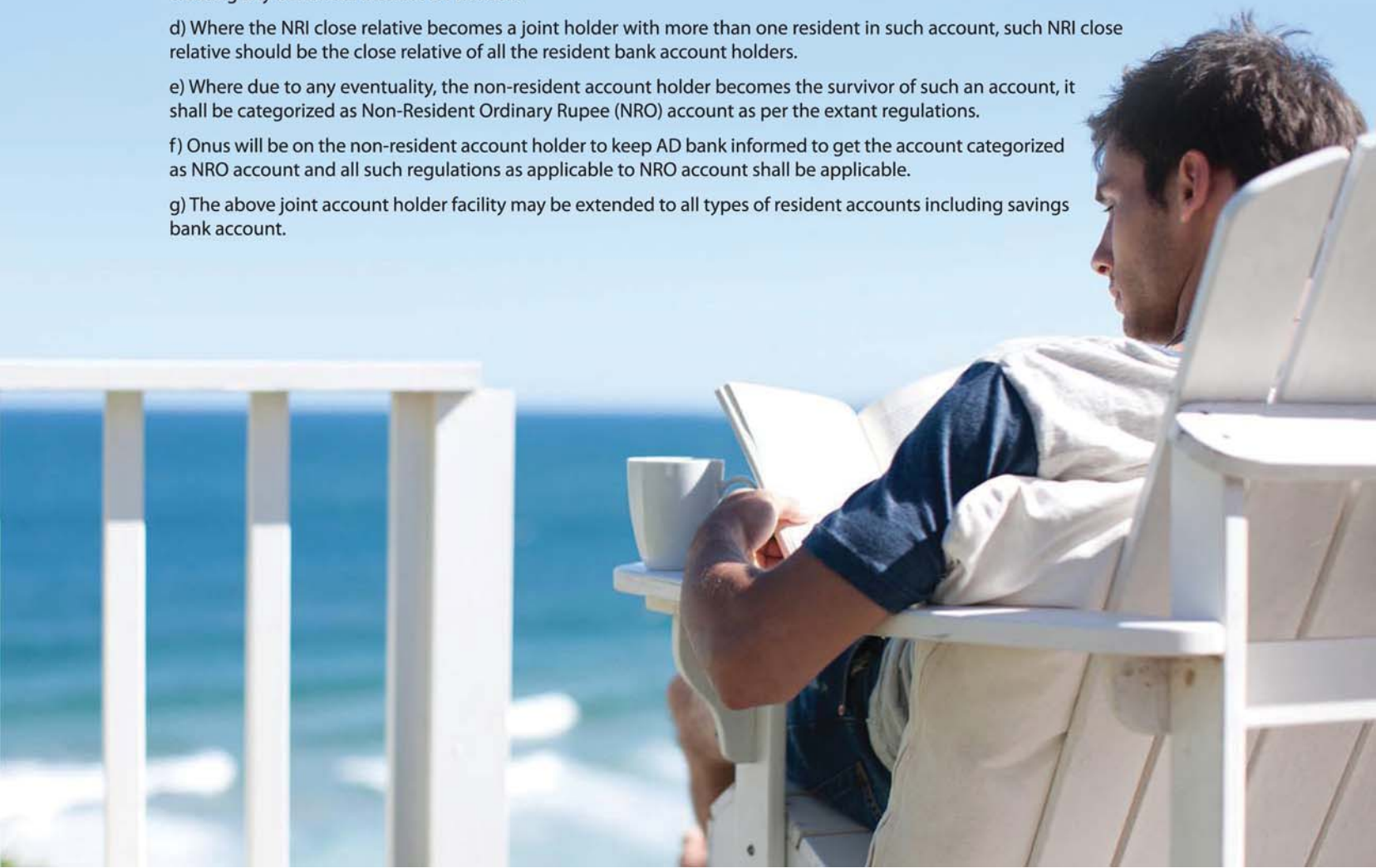
With a view to enabling NRIs' access to old age income security, it has now been decided, in consultation with the Government of India, to enable National Pension System (NPS) as an investment option for NRIs under FEMA, 1999. Accordingly, NRIs may subscribe to the NPS governed and administered by the 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 their NRE / FCNR / NRO account. There shall be no restriction on repatriation of the annuity / accumulated savings

### 2.18A RESIDENT BANK ACCOUNT MAINTAINED BY RESIDENTS IN INDIA- JOINT HOLDER- LIBERALISATION

In terms of A.P. (DIR Series) Circular No.12 dated September 15, 2011 issued by our Foreign Exchange Department (FED), individuals resident in India were permitted to include non-resident close relative(s) (relatives as defined in Section 6 of the Companies Act, 1956) as a joint holder(s) in their resident savings bank accounts on "former or survivor" basis. Such non-resident Indian close relatives are however not eligible to operate the account during the life time of the resident account holder in terms of said instructions.

On a review, FED vide circular A.P (DIR Series) circular No. 87 dated January 9, 2014, has decided that AD banks may include an Non-Resident Indian (NRI as defined in Regulation 2(vi) of FEMA Notification No.5 dated May 3, 2000) close relative (relatives as defined in Section 6 of Companies Act, 1956) in existing/ new resident bank accounts as joint holder on "Either or Survivor" basis subject to following conditions:

- a) Such account will be treated as resident bank account for all purposes and all regulations applicable to a resident bank account shall be applicable.
- b) Cheques, instruments, remittances, cash, card or any other proceeds belonging to the NRI close relative shall not be eligible for credit to this account.
- c) The NRI close relative shall operate such account only for and on behalf of the resident for domestic payment and not for creating any beneficial interest for himself.
- d) Where the NRI close relative becomes a joint holder with more than one resident in such account, such NRI close relative should be the close relative of all the resident bank account holders.
- e) Where due to any eventuality, the non-resident account holder becomes the survivor of such an account, it shall be categorized as Non-Resident Ordinary Rupee (NRO) account as per the extant regulations.
- f) Onus will be on the non-resident account holder to keep AD bank informed to get the account categorized as NRO account and all such regulations as applicable to NRO account shall be applicable.
- g) The above joint account holder facility may be extended to all types of resident accounts including savings bank account.





## DISCOVER THE HIDDEN POTENTIAL OF YOUR PROPERTY.



### SIB PRESENTS LOAN AGAINST PROPERTY (LAP)

A HASSLE-FREE OVERDRAFT FACILITY  
TO MEET YOUR PERSONAL AND  
BUSINESS NEEDS

Your property is the materialization of one of your dreams. Now let your property help you realise your other dreams. Be it for personal or business needs, avail of a loan against your property from South Indian Bank. A hassle-free, flexible overdraft facility, SIB LAP lets you discover the hidden potential of your property.

#### WHO CAN AVAIL THE LOAN

Individuals/ group of individuals among close relatives, agriculturists, proprietorship/ partnership firms, private or public limited companies, trust / society.

#### NATURE OF LOAN

Overdraft facility

#### ELIGIBLE CATEGORY - INDIVIDUALS

- a) For personal purpose: To meet the emergency personal / family needs of the resident individual / To meet the emergency family needs of NRIs
- b) Eligible loan amount: 10 times combined annual net income of applicant and spouse or Rs 100 lacs whichever is lower.

#### ELIGIBLE CATEGORY - BUSINESS CLASS

- a) For business purpose: To meet additional working capital requirement / To purchase agricultural products / To finance the working capital requirements for agriculture related purpose / For investment in business
- b) Eligible loan amount: 10 times total networth of the firm or Rs 1000 lacs whichever is lower

#### PROPERTY SECURITY

Urban/ non urban residential property/ residential flat/ villas

#### MARGIN

50% to 60% of the market value of the property

#### CO-BORROWER / GUARANTOR

Spouse of the applicant / Close relatives

#### ATTRACTIVE FEATURES

| Hassle-free loan | Attractive rate of Interest | Flexibility in purpose | Can be availed for takeover of existing facilities with other bank/Fls | Age limit - 21 years to 70 years

#### DOCUMENTS REQUIRED FOR LOAN PROCESSING

Income proof - Salary Slip/ITR/Form 16/Proof of inward remittance for 12 months/Income proof abroad/Audited financial statements for the last two years; ID proof, age proof, address proof, photograph, PAN etc.; Title deeds & related papers

##Conditions apply

#### Interest rate on NRE Deposits with effect from w.e.f 07th May 2016

Period	Single deposit less than Rs.100 lacs
1 year to 3 years	7.55%
Above 1 year to less than 15 months	7.55%
15 months	7.55%
SIB MAXIMO (15 months: Deposit amount above Rs. 15 lakhs to less than Rs. 1 Cr)	7.65%
Above 15 months to 3 years	7.55%
Above 3 years to up to and incl 10 years	7.30%

- 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.

#### Interest rate on FCNR(B) Deposits with effect from 01-06-2016

PERIOD	USD	GBP	EURO	AUD	CHF	JPY	CAD
1 year to less than 2 yrs	1.90	1.63	0.87	2.94	0.36	0.95	1.97
2 years to less than 3 yrs	2.08	1.86	0.86	2.86	0.34	0.89	2.05
3 years to less than 4 yrs	2.30	2.06	1.01	2.98	0.46	0.97	2.17
4 years to less than 5 yrs	2.40	2.15	1.04	3.19	0.50	0.99	2.21
5 yrs	2.48	2.23	1.13	3.25	0.57	1.02	2.27

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.

#### NRO deposits less than Rs.100 lacs from 07-05-2016

Period	Single Deposit less than Rs.100 lacs
	<b>General</b>
7 days to 45 days	4.00%
46 days to 90 days	6.50%
91 days to less than 12 months	7.05%
1 year to 3 years	7.55%
Above 3 years to upto & incl.10 years	7.30%
Tax Gain Deposit	7.30%

#### Interest rate on NRO and NRE Deposits w.e.f 07th May 2016

Period	General
15 months (SIB MAXIMO)	7.65%



#### **SOUTH INDIAN BANK WON BANKING TECHNOLOGY EXCELLENCE AWARD 2014-2015**



South Indian Bank has won the prestigious Banking Technology Excellence Award 2014-2015 for 'Cyber Security Risk Management' from IDRBT, the technical arm of Reserve Bank of India. South Indian Bank is winning the IDRBT award for the 5th time. The Banking Technology Excellence Awards are the best indicators of efficient and effective technology implementation and innovation in the Indian Banking and Financial Sector. RBI Governor Dr. Raghuram Rajan presenting the Banking Technology Excellence Award to Sri.V.G.Mathew, MD & CEO of South Indian Bank. Sri.H.R.Khan, Deputy Governor, Reserve Bank of India & Chairman IDRBT, Sri.Raphael.T.J., General Manager (DICT and Marketing) South Indian Bank are also seen.



Shri. Murali N.A, General Manager - Mumbai Region receiving "Social Banking Excellence Award 2015" (Runner up position, Rural banking -Small bank) instituted by ASSOCHAM on behalf of South Indian Bank from Hon. Minister of State for Finance Mr. Jayanth Sinha at a glittering function at Mumbai on 29/01/2016. Also seen in the picture from Left to Right, Mr. Kurian Abraham, AGM R.O Mumbai, Mr. Vinod Francis AGM, Br. Nariman Point Mumbai, Mr. Sunil Kanoria President ASSOCHAM, Mr. B Sriram, MD SBI and V Vaidyanathan, Chairman and MD, Capital First.



#### **SOUTH INDIAN BANK WON BANKING FRONTIERS INSPIRING WORK PLACES AWARDS 2015**

SIB has won the prestigious IWP Awards 2015 in two categories viz. Best HR Technology and Best HR & Talent Practices instituted by the Banking Frontiers. Mr. Paul V L, General Manager (Admn.) and Mr. Nandakumar G, DGM- Mumbai Region receiving the award from Dr. Anil Khandelwal, Ex-CMD- Bank of Baroda in the presence of Mr. Sunil Paul, CEO- M/s Finesse Global, Dr. Asha Naik, BoM- HRM Chair Professor (HRM) and Mr. Babu Nair, Founding Publisher of Banking Frontiers.



## 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	018160002	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
<b>USD (US Dollar)</b>	<b>1. The Bank of New York Mellon,</b> 1 Wall Street, New York NY 10286 ABA ROUTING NO: 021000018	803-3162-716	IRVT US3N
	<b>2. Standard Chartered Bank,</b> One Madison Avenue, New York, NY 10010-3603 ABA ROUTING NO: 026002561	3582021649001	SCBLUS33
	<b>3. Deutsche Bank</b> 60 Wall Street, New York 10005, SA ABA ROUTING NO: 021001033	04454296	BKTRUS33
<b>GBP (Pound Sterling)</b>	<b>Standard Chartered Bank</b> 1 Basinghall Avenue, London EC2V 5DD, United Kingdom. IBAN Number: GB88 SCBL 6091 0412 6928 56	01269285601	SCBLGB2L
<b>EURO</b>	<b>1. Commerzbank AG</b> Frankfurt AM Main Germany	400 875107500EUR	COBADEFF
	<b>2. Standard Chartered Bank (Germany)</b> GMBH, Franklinstrasse 46-48 60486 Frankfurt /Main, Germany <b>IBAN: DE40512305000018160002</b>	018160002	SCBLDEFX
<b>JPY (Japanese Yen)</b>	<b>Standard Chartered Bank,</b> 21st Floor Sanno Park tower Tower 2-11-1 Nagatacho, Chiyoda-ku Tokyo 100-6155 Japan.	23762101110	SCBLJPJT
<b>CAD (Canadian Dollar)</b>	<b>The Bank of New York Mellon,</b> 320 Bay Street, 10th Floor Toronto, Ontario, M5H 4A6	01500287	MELNCATT CIBCCATT (Intermediary bank - Canadian Imperial Bank of Commerce)
<b>CHF (Swiss Franc)</b>	<b>Zurcher Kantonalbank,</b> Hardstrasse 201, Zrich (Prime Tower) IBAN Number : CH9500700070001284444	0-0700-01284444	ZKBKCHZZ80A
<b>AUD (Australian Dollar)</b>	<b>National Australia Bank Limited</b> Vostro Client Services, 500 Bourke Street Melbourne, Victoria 3000, Australia, BSB Code: 083011	1803-143154-500	NATAAU33033
<b>AED (UAE Dirham)</b>	<b>MashreqBank,</b> P O Box 1250, Riqa, Diera Dubai, UAE IBAN No : AE960330000019030000172	019030000172	BOMLAHAD
<b>SGD (Singapore Dollar)</b>	<b>DBS Bank Ltd</b> 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	<b>Hadi Express Exchange</b> , P.O Box 28909, Dubai, UAE. Ph: 00971 43537650	SIB Express
	<b>UAE Exchange Centre LLC</b> , Head office, P.O Box 170, Abudhabi, UAE. Ph: 00971 26322166	SIB Express
	<b>Al Ahaliya Money Exchange Bureau</b> , P.O Box 2419, Abu Dhabi, UAE. Ph: 00971 26270004	SIB Express
	<b>Al Rostamani Exchange</b> , P.O Box 10072, Al Rostamani Bldg. (Above 1st gulf Bank) Mezzanine Floor, Bur Dubai UAE. Ph: 00971 263223222	SIB Express
	<b>Al Fardhan Exchange Company</b> , P.O Box No: 498, Abudhabi, UAE, Ph: 00971 26223222	SIB Express
	<b>Wall Street Exchange Centre LLC</b> , P.O Box: 3014, Dubai, UAE. Ph: 00971 42227580	SIB Express
	<b>Al Ansari Exchange. Head office</b> , P.O Box :6176, Dubai, UAE Ph: 00971 26224421, 00971 26108888, 00971 43772666	SIB Express
	<b>Al Razouki International Exch. Co.</b> Head Office, P.O Box : 12583, Al raffa, Dubai, UAE. Ph: 00971 43932331	SIB Express Draft Drawing
	<b>Sharaf Exchange LLC</b> , P.O Box: 29040, Dubai, UAE. Ph: 00971 43554560	SIB Express
	<b>Dubai Exchange Centre</b> , P.O Box: 844, Dubai, UAE. Ph: 00971 42246949	SIB Express
	<b>Lulu International Exchange LLC</b> P.O Box 4059, Plot No. C-210, Muroor Road, Abu Dhabi, UAE. Ph: 00971 26421800	SIB Express
	<b>Joyalukkas Exchange</b> , P.O Box 171468, Bur Dubai, UAE. Ph : 00971 42522900	SIB Express
	<b>GCC Exchange</b> , P.O Box 41704, Al Sabkha, Deira, Dubai, UAE	SIB Express
	<b>Delma Exchange</b> , P O Box 129869, Abu Dhabi, UAE. Ph: 00971 26225511/ 00971 26225544	SIB Express
	<b>Union National Bank</b> , P B 3865, Abu Dhabi, UAE. Ph: 00971 5026741600	TT (Swift) Draft Drawing
Kuwait	<b>UAE Exchange Centre</b> . Kuwait. P.O Box 26155 Postal Code: 13122, Safat, Kuwait, Ph: 00965 22459417	SIB Express
	<b>National Exchange Co</b> , P.O Box: 11520 Postal Code 15355, Dasma Kuwait. Ph: 00965 5736603	SIB Express
Oman	<b>Majan Exchange LLC</b> P.O Box 583, Postal Code 117, Sultanate of Oman, Ph: 00968 24794017	SIB Express
	<b>Oman and UAE Exch. Centre</b> Head office, P.O Box: 1116, Postal code: 131, Sultanate of Oman. Ph: 00968 24788924	SIB Express Draft Drawing
	<b>Musandam Exchange</b> P.O box: 2155, Postal code 112, Ruwi, Sultanate of Oman, Ph: 00968 24794127	SIB Express
	<b>Oman International Exchange</b> P.O Box : 994 Postal Code 114, Hay Al mina, Sultanate of Oman. Ph: 00968 24834954	SIB Express
	<b>Hamdan Exchange Co</b> , Head Office, P.O Box: 190, Postal code: 211, Salalah, Sultanate of Oman Ph: 00968 23211258, 00968 24830893	SIB Express
	<b>Asia Express Exchange Co. LLC</b> PO Box 881, Ruwi, Postal Code: 112, Sultanate of Oman, Ph: 00968 24788787	SIB Express
Bahrain	<b>Nonoo Exchange Co</b> , P.O Box 11970, Manama, Bahrain. Ph: 0097317230905	SIB Express
	<b>Bahrain Financing Company</b> , P.O Box: 243, Manama, Bahrain. Ph: 0097317228888	SIB Express, Draft Drawing
	<b>Zenj Exchange Co</b> , P.O box: 236, Manama, Bahrain. Ph: 0097317224352	SIB Express
Qatar	<b>Al Fardan Exchange Co</b> , P.O Box. No. 339, Doha, Qatar, Ph: 00974 4335117	Draft Drawing, SIB Express
	<b>Gulf Exchange Co</b> , P.O Box 4847, Doha, Qatar. Ph: 009744383222	SIB Express
	<b>City Exchange Co</b> Near Arab Roundabout/Souq, Al Najadah, P.O Box-16081, Doha Qatar. Ph: 009744435060	SIB Express
	<b>M/s Al Dar for Exchange Works W L L</b> P B No 24048, Nuaijah, IBA Building, C-Ring Road, Doha, Qatar, Ph: 009744566514	SIB Express
	<b>M/s Islamic Exchange Co</b> , PB No-80925, Doha, Qatar. Ph: 0097444422718	SIB Express
	<b>Doha Bank</b> , P O Box 3818, Grand Hamad Avenue, Doha, Qatar, Ph: 00974 44456600	Draft Drawing, TT (Swift)
Saudi Arabia	<b>Commercial Bank of Qatar</b> , P B 3232, Doha, Qatar, Ph: 00974 4495 4399	TT Draft Drawing
	<b>Al Rajhi Bank</b> , P B No 28, Riyadh 11411, Kingdom of Saudi Arabia, Ph: 00966 1 2116000	TT (Swift)
	<b>Alamoudi Exchange Co</b> , P O Box 123, Jeddah 21411, Saudi Arabia. Ph: 0096626493960	SIB Express
Singapore	<b>Arab National Bank</b> , P O Box No 56921, Riyadh 11564, Saudi Arabia, Ph: 00966590302887	TT (TeleMoney)
	<b>HBZ International Exch. Co (S) Pte Ltd</b> 111, North Bridge Road, #01-17/18, Peninsula Plaza, Singapore - 179098. Ph: 006563387749	Draft Drawing





## YOUR GATEWAY TO THE WORLD OF SHOPPING

South Indian Bank presents SIB Rewardz, a loyalty program for all our valued customers. Now earn SIB Reward Points every time you use your South Indian Bank Debit Card at Point of Sale terminals or online for purchases, payments and bookings. As a South Indian Bank customer, you are auto-enrolled in this program and as a special gesture; you will be rewarded with SIB Reward Points for making payments by using your South Indian Bank Debit Card since 1st November, 2015.

### SIB REWARDZ EARNING STRUCTURE:

SIB Debit Card type	SIB Reward Points earned/Rs.100 spent
Maestro/Classic/Gold/Titanium Debit Card	1
Platinum Debit Card	1.25
World Debit Card	1.5

SIB Reward Points earned will be DOUBLED in the case of international transactions. For example, a Classic Debit Card holder will earn 2 points per Rs.100 payment.

### BONUS SIB REWARD POINTS

Debit Card transaction & Service Activation*	Bonus SIB Reward Points
First purchase with Debit Card within 2 months of issuance	50
Minimum of 5 transactions with spends over Rs. 10,000 within 2 months of issuance of Debit Card	50
Over Rs. 3,00,000 spends within a six month period	500
Activation of Mobile Banking (M-pay/Mirror)	50
Activation of Internet Banking	50

## HADI Express Exchange (Management support by South Indian Bank)

Head Office Dubai	Al Souk Road,Near Abbra Station,Bur Dubai, PB No. 28909, Phone : + 971 43534802 Email : gm@hadiexchange.ae	Mr. Sreejil Mukund, General Manager Mob : +971 50 4516418 +971 52 7923333 Email : gm@hadiexchange.ae	Mr. Sanjeev Sasidharan Sr. Manager ( Compliance) Mob : +971 561295921 Email : compliance@hadiexchange.ae	Mr. Muneer P K Asst. Manager Mob : +971 505519030 Email : operations@hadiexchange.ae	Mr. Nirmal Sankar Asst Manager Mob : +971 52 6870013 Email : managementoffice@hadiexchange.ae
Bur Dubai	Al Souk Road,Near Abbra Station, Bur Dubai, PB No. 28909, Email : burdubai@hadiexchange.ae, Phone : + 971 43537650	Mr. Sajeesh Kumar Asst. Manager (Branch In-charge) Mob: +971 504552871 Email: burdubai@hadiexchange.ae			
Deira	Al Murar,Near San Marco Hotel,Deira, PB No. 28909 Phone : + 971 4 2716452, Email: deira@hadiexchange.ae	Mr. Joseph Roysten Cubelio Manager (Branch In-charge) Mob : +971 502777345 Email: deira@hadiexchange.ae		Mr. Vigil Vijayan Asst. Manager Mob : +971 503352895 Email: deira@hadiexchange.ae	
Sharjah	Behind Dr. Sunny Medical Centre, Near Rolla Square, PO BOX: 69446, Phone : + 971 6 5634464 Email : sharjahrolla@hadiexchange.ae	Mr. Siju Kuriakose Manager Mob : +971 504826120 Email: sharjahrolla@hadiexchange.ae		Mr. Leo Joseph Assistant Manager Mob: +971 569091415 Email: sharjahrolla@hadiexchange.ae	
Sharjah Industrial Area	Shop No:4 Munna Mahmood Mohammed Building, Near National Paints, Kalba Road/Maliha Road, Muwaileh, Phone : + 971 6 5393256 Email : sharjahindustrial@hadiexchange.ae	Mr. Vivian Concisso Asst. Manager Mob: +971 561162870 Email: sharjahindustrial@hadiexchange.ae			
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South Indian Bank is a member of BCSBI and is committed to treat customers in a fair transparent and non-discriminatory manner

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