

NRI

C O N N E C T

January 2024



**FOREIGN CURRENCY
NON-RESIDENT ACCOUNTS**

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JOBIN JOSE



FOREIGN CURRENCY NON-RESIDENT ACCOUNTS

FCNR stands for Foreign Currency Non-Resident and a popular investment avenue for non-resident Indians (NRIs) seeking to park their foreign earnings in India. FCNR deposits are term deposits in which NRIs can park their foreign earnings in designated foreign currencies and can earn attractive returns. Hence the deposits are maintained in foreign currencies, and the interest is paid in the same currency.

KEY FEATURES OF FCNR DEPOSITS:

■ **Currency Options:** FCNR deposits support various foreign currencies like US Dollar (USD), Euro (EUR), British Pound (GBP), Japanese Yen (JPY), Australian Dollar (AUD), Canadian Dollar (CAD), Swiss Franc (CHF) etc... NRIs can choose the currency that aligns with their preferences. Provides currency diversification, helping to mitigate the risks associated with fluctuations in the Indian Rupee.

■ **Repatriability:** Both the principal amount and the interest earned on FCNR deposits are freely repatriable. Account holders can transfer their funds back to their foreign accounts without any restrictions. Both the principal and interest earned on FCNR deposits are fully repatriable without any exchange rate risk. NRIs can repatriate their funds in the same foreign currency without converting them into Indian Rupees. FCNR deposits facilitate international transactions and payments in the same currency or any currency of their choice, making it convenient for NRIs who have financial commitments in foreign countries.

■ **Tax Implications:** Interest on FCNR deposit is exempt from Indian income tax. However, it is essential for NRIs to be aware of tax regulations in their country of residence, as they might have tax obligations there.

■ **Tenure:** : FCNR deposits typically have fixed tenures ranging from 1 to 5 years. The interest rates are predetermined and locked in for the entire tenure.

- **Attractive loan options:** Rupee advance can be availed against FCNR (B) deposits on non-repatriation basis.
- **Interest Rates:** Interest rates on FCNR deposits are generally high. The interest is paid in the same foreign currency in which the deposit is denominated, reducing the impact of currency fluctuations on returns.
- **Conversion of FCNR (B) Accounts of Returning Indians into RFC Account:** Returning Indians i.e., those Indians, who were non-residents earlier, and are returning now for permanent stay, are permitted to open Resident Foreign Currency Account and allowed credit the proceeds of FCNR Deposits. FCNR (B) accounts of NRI's who return to India for permanent settlement can be continued till maturity at the contracted rate of interest, if desired.

WHO CAN OPEN FCNR ACCOUNTS?

- Non-Resident Indian (NRI):
- Person of Indian Origin (PIO)
- Overseas Citizen of India.
- Opening of accounts in the names of Pakistani/Bangladeshi nationals, though of Indian origin, will be subject to the instructions issued by Foreign Exchange Department, Reserve Bank of India from time to time.

JOINT HOLDERS

- The deposit can also be held jointly with one or more NRIs
- With resident close relative on 'former or survivor' basis

OPENING OF FCNR DEPOSITS

- Transfer funds from abroad in a freely convertible foreign currency through wire transfer/telegraphic transfer-SWIFT mode
- Present foreign currency notes/Foreign cheques brought in by account holder during his/her visit to India
- Transfer funds from an existing FCNR Account held in other banks
- Conversion of funds from NRE account of account holder to convertible foreign currency.

FCNR WITH FORWARD BOOKING

Foreign Currency Non-Resident Platinum (FCNR-Platinum) deposits with forward booking refer to a strategy where an NRI (Non-Resident Indian) enters into a forward contract with bank simultaneously with making an FCNR deposit. This combination allows the account holder to manage currency risk and potentially enhance returns. A forward contract is a financial instrument that allows the NRI to lock in the exchange rate for a future date. The forward contract specifies the exchange rate at which the bank will buy the foreign currency from the NRI on the maturity of the FCNR deposit.

SIB FCNR DEPOSIT SCHEME:

South Indian Bank is offering both FCNR deposit (product name –FCNAB) and FCNR Deposit with forward booking (Product name – FCNAB Platinum) with attractive interest rates. Deposits can be opened in seven currency viz GBP (British Pound), USD (US Dollar), EURO, AUD, CAD, CHF and JPY.

- For opening in USD, Euro and GBP currencies there is no minimum amount requirement, however for AUD, CHF and CAD minimum of 5000 units is required and for JPY it is 5 lakhs units.
- Deposit tenure is minimum 1Year to a maximum of 5 years.
- There is no pre closure penalty for FCNAB deposits, however no interest will be paid if closed within 1 year.
- FCNAB Platinum deposits – tenure is 1 Year 1Day. Pre mature closure is not allowed. Product is tagged with Forward Contract enabling the deposit holder to know upfront the maturity amount receivable in INR. Can be opened in USD, GBP, Euro and JPY currencies.
- FCNAB accounts of NRI's who return to India for permanent settlement can be continued till maturity at the contracted rate of interest, if desired.
- Repatriation of deposit amount and interest freely permitted – the maturity proceeds of FCNAB deposits can be remitted to third parties outside India, provided the transaction is authorised by the account holder and bank is satisfied about the bonafide of the transaction. If the account holder opts, the funds can be converted to INR and credited to the NRE account.
- Rupee loan can be availed against deposits in the form of term loan, overdraft etc. Additionally, the account holder needs to comply with the Know Your Customer (KYC) norms and other requirements set forth by the Reserve Bank of India (RBI) and the bank where they intend to open the FCNR deposit.



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CROSS-BORDER REMITTANCES AND SWIFT

International money transfers (also known as cross-border remittances) are transactions that we carry out from one source account to another destination account, which is located in another country. Since we live in a world which has become increasingly globalised in every regard, finance plays an important role in the business world. It is becoming more and more normal to move money internationally, and often in different currencies.

The geographical scope, the amount and the currency in which a transfer is carried out may determine the time it takes to arrive and the associated costs (fees) of the transfers. International transfers of our country are through the SWIFT system. SWIFT stands for the Society for Worldwide Interbank Financial Telecommunications which is a member-owned cooperative network that offers secure and safe money transfer for its representatives. The network was set up in 1973 and is headquartered in La Hulpe, Belgium.

WHAT IS A SWIFT CODE?

Each financial institution included in the SWIFT network is assigned a unique ID code 8 - 11 characters long which identifies the name, city, country, and branch. The code can be broken down as follows:

- Characters 1-4: refers to the bank name
- Characters 5-6: stands for the bank's country
- Characters 7-8: stands for the city code or location
- Characters 9-11: These are optional and used to specify the exact bank branch

NON-RESIDENT INDIANS (NRIS):

Non-Resident Indians (NRIs) often need to make international money transfers to and from India for various reasons. Here are key aspects to consider for international money transfers involving NRIs:

(i) Inward Remittance to India

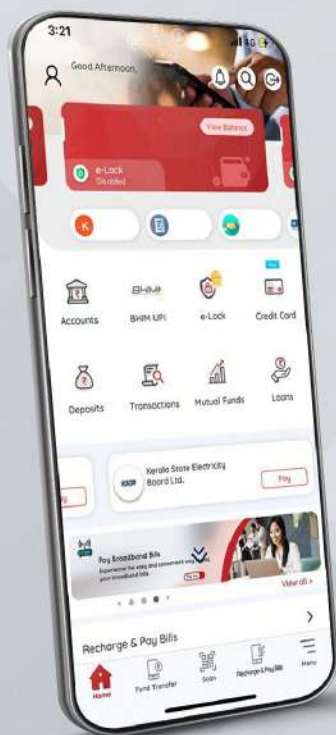
- There is no specific limit on the amount that NRIs can remit to India. However, the purpose of the remittance, as well as regulatory compliance, will be considered.

(ii) Outward Remittances from India:

- NRIs can remit funds from their NRE (Non-Resident External) and NRO (Non-Resident Ordinary) accounts for various purposes such as NRE Repatriation, investments, maintenance of family abroad, education, medical expenses, etc.
- The overall limit for remittances from NRO accounts is subject to a maximum of USD 1 million per financial year. For doing outward remittance from NRO Accounts, 15CA and 15CB should be obtained and it can be done only through branches.



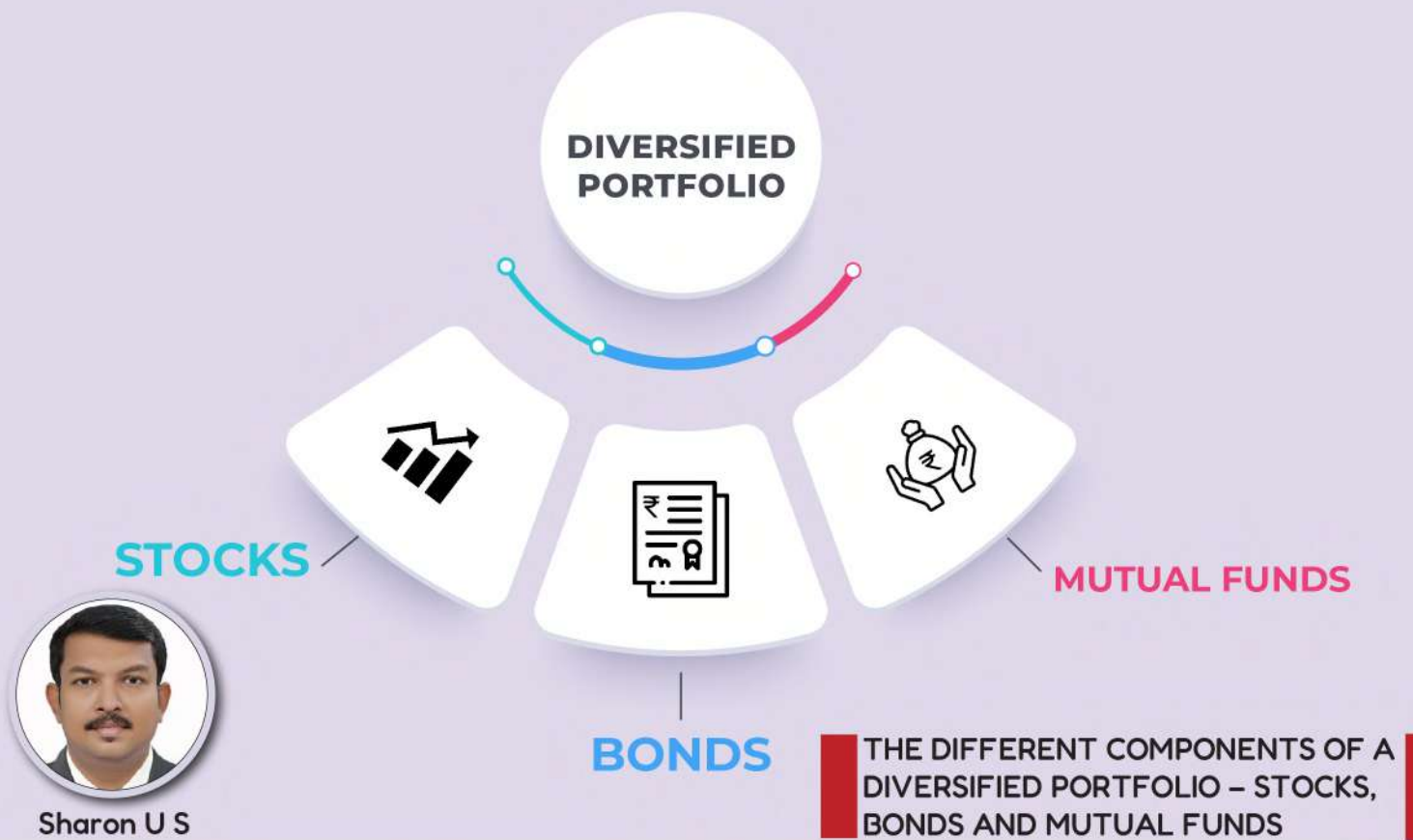
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THE DIFFERENT COMPONENTS OF A DIVERSIFIED PORTFOLIO – STOCKS, BONDS AND MUTUAL FUNDS

Stocks, bonds and Mutual funds are well-known and powerful components of a diversified portfolio. To achieve desired returns to accomplish goals, it is extremely important to make sure there are different types of investments in portfolio

STOCKS

When an investor buys a stock, part ownership in the form of a share is bought. If the business or enterprise happens to do well, the investor benefits by seeing an increase in the value of the share. The share can either be held or sold at a profit on the stock exchange. If the business performs poorly, the value of the share declines, and the investor may lose some or all of the investments. Stocks are usually riskier than bonds as there is no guarantee that stock will do well. However, there is a potential to earn higher returns when it comes to stock trading.

BONDS

Bonds are a type of investment designed to aid governments and corporations to raise money. It can be viewed as a type of loan. There is no stock ownership and dividends, but investors who purchase bonds do receive payments in the form of interest.

Therefore, bonds are fixed-income assets, unlike stocks. The percentage of interest is fixed in advance. There are broadly two types of bonds, government bond and corporate bonds. Business issues bonds instead of seeking a loan or overdraft from the banks as interest rates are cheaper on bonds and the bond market offers better terms.

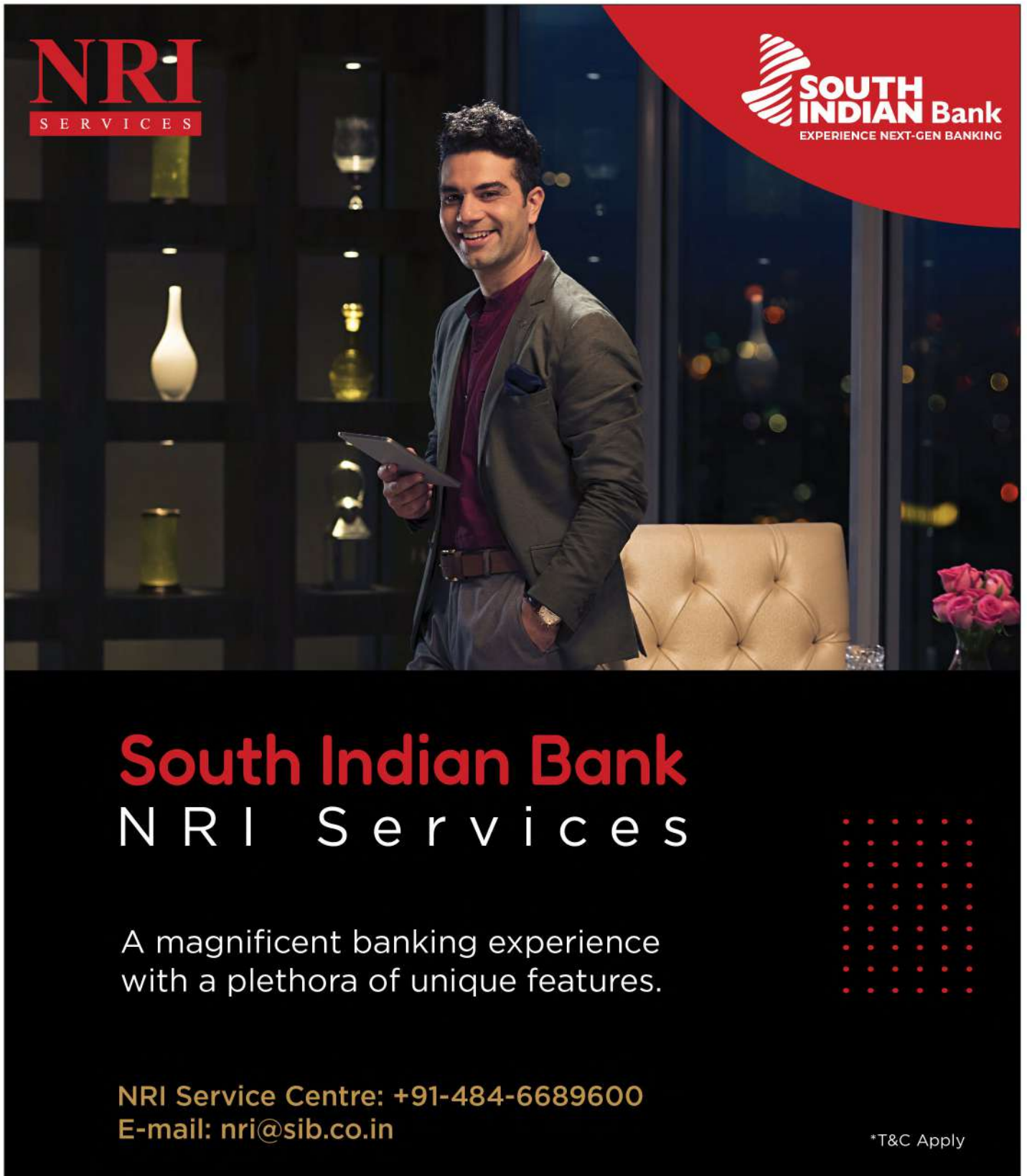
STOCK VS. BONDS

When bonds and stocks are compared, bonds are considered to be a safer investment. Owing to stock offers more potential for returns, but bonds come with much less downside volatility. Bonds investments play a key role in balancing and reducing the short-term volatility associated with stocks.

MUTUAL FUNDS

Mutual funds are not the same as stocks. When a person invests in a Mutual fund, he does not own shares of the stock invested in; but own a piece of fund. Furthermore, mutual funds are usually managed by fund managers in financial corporations. Stocks and bonds are characterized by asset classes. On the other hand, mutual funds are pooled investment vehicles.

There is no single investment channel that is best for any investor. Investments are usually based on four criteria, namely age, income generation, length of time until the money is required, and risk tolerance.



NRI
SERVICES

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A magnificent banking experience
with a plethora of unique features.

NRI Service Centre: +91-484-6689600
E-mail: nri@sib.co.in

*T&C Apply

News Corner


January

NEWSPAPER

16/01/2024 TUESDAY No.1864648

● ECONOMY ● BUSINESS ● TECHNOLOGY ● CULTURE

Immigration Wrap 2023: H-1B revamp, student visa changes & costlier applications for the US




WORLD

Year-end 2023: From 52-week low to all-time high; India pole vaults to top 10 best-performing markets in the world


NRI deposit flow doubles to \$6.1 billion in April-October 2023 period from last year

MONEYCONTROL NEWS
DEC 26, 2023 / 11:04 AM IST

After student visa restrictions, Canada may begin capping foreign workers in 2024



RBI's Das & Co with Arjuna's eyes had many arrows to tame India's wild inflation rate



1

16/01/2024 TUESDAY January

Fiscal deficit at 6% to exceed government target in FY24: Ind-Ra



NEW WORLD CULTURE...

Fed holds rates steady indicates three cuts coming in 2024

PUBLISHED WED, DEC 13 2023 2:00 PM EST
UPDATED THU, DEC 14 2023 8:25 AM EST

Jeff Cox
@JEFFCOXCNBCOM
@JEFFCOX7528

WATCH

The Crypto Industry Holds Its Breath in Anticipation of the First Spot Bitcoin ETFs

SEC faces a Wednesday deadline to approve or reject the first funds to hold the

Bitcoin has rallied for months ahead of the expected launch of the first U.S. exchange-traded funds to hold the cryptocurrency. Skeptics say it is nearly out of room to run.

The Securities and Exchange Commission

2

16/01/2024 TUESDAY January

RBI seen using fund injections to lower money market rates



Project managers and project success define the growth story of India



TOP 10

US: Inflation figures may manage to slow the Dollar's downward trend – Commerzbank

01/08/2024 15:03:00 GMT By FXStreet Insights Team



In the US, the December inflation figures will

Global economy set for its worst half decade of growth in 30 years, World Bank says

PUBLISHED THU, JAN 9 2024 9:30 AM EST
UPDATED 2 HOURS AGO

Karen Gillebrat
@KARENGILLEBRAT

WATCH LIVE

KEY POINTS

- The global economy is on course to record its worst half decade of growth in 30 years, according to the World Bank.
- Global growth is forecast to slow for the third year in a row in 2024, dipping to 2.4% from 2.6% in 2023, the bank said in its latest "Global Economic Prospects" report.
- "Without a major course correction, the 2020s will go down as a decade of wasted opportunity," Imrith Gili, the World Bank Group's chief economist and senior vice president said.

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LIST OF CORRESPONDENT BANKS WITH SWIFT ARRANGEMENT

Currency Details	Bank & Address	SIB's A/c no. with them	SWIFT Code
USD (US Dollar)	J P MORGAN CHASE BANK NA, 383 Madison Avenue New York, New York 10179 ABA Routing Number: 021000021	906918203	CHASUS33
	The Bank of New York Mellon (BNY Mellon), 240 Greenwich Street NY 10286, USA 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 (Pound Sterling)	J P MORGAN CHASE BANK NA, 25 Bank Street, Canary Wharf London United Kingdom E14 5JP IBAN: GB03CHAS60924280035960	80035960	CHASGB2L
	Standard Chartered Bank, 1 Basinghall Avenue, London EC2V 5DD, United Kingdom IBAN Number: GB88 SCBL 6091 0412 6928 56	01269285601	SCBLGB2L
EURO	J P Morgan SE , Taunustor 1, 60310 Frankfurt am Main , Germany, IBAN: DE55501108006231419232	6231419232	CHASDEFX
	Standard Chartered Bank (Germany) GMBH, Franklinstrasse 46-48 60486 Frankfurt /Main, Germany, IBAN:DE40512305000018160002	018160002	SCBLDEFX
JPY (Japanese Yen)	Standard Chartered Bank, 21st Floor Sanno Park tower Tower 2-11-1 Nagatacho, Chiyoda-ku Tokyo 100-6155 Japan	23762101110	SCBLJPJT
CAD (Canadian Dollar)	The Bank of New York Mellon(BNY Mellon), 240 Greenwich Street NY 10286, USA	8033060042	IRVTUS3N (Intermediary bank:- Royal Bank of Canada, Toronto ROYCCAT2)
CHF (Swiss Franc)	Zurcher Kantonalbank, Hardstrasse 201, Zrich (Prime Tower) IBAN Number : CH9500700070001284444	0-0700-01284444	ZKBKCHZZ80A
AUD (Australian Dollar)	State Bank of India, Suite 31.02, Australia Square,264, George Street Sydney,NSW 2000, Australia	30113039120001	SBINAU2SXXX
AED (UAE Dirham)	Mashreq Bank, P O Box1250, Riqa, Diera Dubai, UAE, IBAN No : AE960330000019030000172	019030000172	BOMLAEAD
SGD (Singapore Dollar)	DBS Bank Ltd 12 Marina Boulevard, Marina Bay Financial Centre Tower 3, Singapore-018982	037-003682-0	DBSSSGSG
SAR (Saudi Riyal)	Al Rajhi Bank, Head Office, Al Olayia Main Street – Riyadh, Al Akaria Building 3, P.O. Box 28, Riyadh – 11411 Saudi Arabia.	IBAN: SA0780000100608010055456	RJHISARI

LIST OF EXCHANGE HOUSES/BANKS HAVING RUPEE DRAWING ARRANGEMENT WITH SOUTH INDIAN BANK

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 Fardan Exchange Company, P.O Box 498, Abudhabi, UAE Ph: 00971-26223222	SIB Express
	Al Ansari Exchange, Head office, P.O Box 6176, Dubai, UAE Ph: 00971-26224421/26108888/43772666	SIB Express
	Sharaf Exchange LLC, P.O Box 29040, Dubai, UAE, Ph: 00971-43554560	SIB Express
	Lulu International Exchange LLC, P.O Box 4059, Plot No. C-210 Muroor Road, Abu Dhabi, UAE, Ph: 00971-26421800	SIB Express
	Joy Alukkas 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: 00971-26225511/26225544	SIB Express
	Federal Exchange, Mohammed Bin Zayed City, P.O. Box 29407, Abu Dhabi, UAE. Tel : +971 2 555 8851	SIB Express
	Muthoot Exchange, P O Box 123387, Ayal Nasar, Naif Road, Deira, Dubai, Tel: +9714 2726339	SIB Express
	M/s Send Exchange, Zayed 1st Electra Street, Khalfan Megar Al Suwaidi Building, Abu Dhabi, UAE	SIB Express
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
	M/s Kuwait Asian International Exchange Co W.L.L, Office No. 48 Adel & Anwar Mustafa Thunayan Al Ghanim Complex, Street 7 Block 73, Fahaheel Area, Kuwait, Tel: +965-23912944	SIB Express
	M/s Wall Street Exchange Co WLL, P.O. Box : 29942, Safat, 13160, Kuwait Tel: +965 1822055 Ext. #115	SIB Express
	M/s. U J Exchange Company, Hawally, Tunis Street, Block 7, Al-Fajr complex - Shop 24, Safat 13127, Kuwait Tel: +965 22286600 +965 60724866	SIB Express
Oman	Joyalukkas Exchange LLC (formerly Majan Exchange LLC) P.O Box 583, Postal Code: 117, Sultanate of Oman, Ph: 00968-24794017	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: 00968-23211258/24830893	SIB Express
	Lulu Exchange Co LLC (formerly Asia Express Exchange Co. LLC), P.O Box 881, Ruwi, Postal Code: 112, Sultanate of Oman, Ph: 00968-24788787	SIB Express
	M/s Wasel Exchange SAOC, PB 3548, PC 112, Ruwi, Muscat, Oman, Ph: 00968 9263 8801	SIB Express
	M/s Purushottam Kanji Exchange Co LLC, P O Box 41, Postal Code 100, Sultanate of Oman	
Bahrain	N.E.C BSC (c) (formerly Nonooo Exchange Co.), P.O Box 11970, Manama, Bahrain Ph: 0097317230905	SIB Express
	Zenj Exchange Co., P.O Box 236, Manama, Bahrain Ph: 0097317224352	SIB Express
	M/s Bahrain India International Exchange Co. BSC (c) , P.O Box :3204, Manama, Kingdom Of Bahrain	SIB Express

LIST OF EXCHANGE HOUSES/BANKS HAVING RUPEE DRAWING ARRANGEMENT WITH SOUTH INDIAN BANK

Country	Name of the bank/ Exchange Company	Remittance facility
Qatar	Al Fardan Exchange Co., P.O Box 339, Doha, Qatar, Ph: 00974-4335117	SIB Express
	Gulf Exchange Co., P.O Box 4847, Doha, Qatar, Ph: 00974-4383222	SIB Express
	City Exchange Co., Near Arab Roundabout/Souq Al Najadah, P.O Box 16081, Doha, Qatar Ph: 00974-4435060	SIB Express
	M/s Al Dar for Exchange Works W.L.L, P.O Box 24048, Nuaijah, IBA xBuilding, C-Ring Road, Doha, Qatar, Ph: 00974-4566514	SIB Express
	M/s Islamic Exchange Co., P.O Box 80925, Doha, Qatar Ph: 00974-4422718	SIB Express
	Al Sadd Exchange, Post Box.17127, Al Ameer Street, Fareej Al Soudan , Doha – Qatar Ph: +974 44323334,	SIB Express
	Doha Exchange Co WLL, Al Jasra Souq Waqif, Doha, Qatar, +974 44510733	SIB Express
Saudi Arabia	Al Rajhi Bank, P.O Box 28, Riyadh 11411, Kingdom of Saudi Arabia, Ph: 0096612116000	TT (Swift)
	Arab National Bank, P.O Box 56921, Riyadh 11564, Saudi Arabia, Ph: 00966590302887	TT (Tele Money)
Singapore	International Exch. Co. (S) Pte Ltd., 111, North Bridge Road, #01-17/18, Peninsula Plaza, Singapore-179098, Ph: 006563387749	SIB Express
Australia	Flyworld Money Exchange Pty Ltd, 49 Princes Highway, Dandenong Vic, 3175, Australia. Ph: 0449 891 010	SIB Express
	PFG Forex Pty Ltd, 189 B South Center Road, Tullamarine, VIC 3043, Australia. Ph: +61-3-9001 5864	SIB Express
Canada	Buckzy Payments INC. 67 Young Street. Suite 701, Toronto, ON M53 1J8. Ph: 91 98470 41060	SIB Express
	M/s U Remit International Corporation, 1500-4, Robert Speck Parkway, Mississauga, L4Z 1S1, Toronto, Ontario, Canada. Ph No: +971 544465611	SIB Express
United Kingdom	M/s GCC Exchange UK Ltd, 90, High Street, Southall, Middlesex-UB1 3DB, United Kingdom Ph : +442085712065	SIB Express
	M/s Direct Remit Limited, 444 Edgware Road, London, W2 1G Ph: +971 527553421, +971 553407625	SIB Express
	M/s KMB International Money Transfer Ltd, 88 Caledonian Road, King's Cross, London N1 9DN, United Kingdom, Ph: +44 7309058496	SIB Express
	M/s Horizon Remittance Ltd, 115 Uxbridge Road, London, W12 8NL, United Kingdom Tel: +44208 746 0588 Whatsapp +447749475175	SIB Express
	Daytona Capital Management Limited (DCM), WeWork Aviation House, DD-01C102-017, 125 Kingsway, London, WC2B 6NH, United Kingdom. Ph +44 2032862244	
USA	M/s Muthoot Finserve USA INC, 1407, Oak Tree Road, Iselin, New Jersey, 08830, USA customersupport@muthootgroup.us, Ph 91-8137990642	SIB Express
	M/s Wall Street Finance LLC, 1055 Westlakes Drive, Suite 175, Berwyn, PA19312, USA Ph: +1 267 205 2213	SIB Express
Seychelles	M/s Raji Exchange Limited, K B Emporium Building, Rue de Diolinda, Providence Industrial Estate, Mahe Island, P O Box 1212, Victoria, Seychelles, Ph No: +248 2505020	SIB Express
Jordan	M/s ZamZam Exchange LLC, Wasfi Altall ST, Amman, Jordan (962) 7244844 (962) 778878878/ 776211343	SIB Express
Kenya	FLEX MONEY TRANSFER LIMITED, SUITE 13, 4th FLOOR, THE GREENHOUSE, NGONG' ROAD, NAIROBI, KENYA Ph: +254 203861100 Office Mobile: +254781304137	SIB Express

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