

# NRI

CONNECT

June 2024



**REVERSE MIGRATION  
INFLUENCES AND IMPACTS**

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## REVERSE MIGRATION - INFLUENCES AND IMPACTS

**M**igration, particularly from developing countries, has been a common phenomenon for years. People migrate when they find career or business opportunities, a better quality of life, or more lucrative opportunities in another country. Reverse migration is when these migrants return to their country of origin after a stint in a foreign country.

### The need for reverse migration in India

The migration of humans from a country amounts to a loss of human capital. India is estimated to be third among countries with the maximum number of highly skilled individuals living overseas. The Indian government has been making a concerted effort to stop the brain drain from India and to trigger reverse migration to the country. Speaking during the interactive meet on 'Economy and the Vision for Amrit Kaal-2047' in April 2024, Finance Minister Ms. Nirmala Sitharaman pointed out that "Reverse migration has started in India, a lot of people who have a global footprint, are finding businesses, professions and careers to be built in India. Ideally, India should be a country worth our grandchildren to stay and live and lead their lives and contribute to the country rather than leading to better opportunities, job satisfaction, and career enhancement in other countries. "

### Government schemes aiding reverse migration

Here are a few examples of the Indian government initiatives to gain interest among overseas Indians:

- ▶ Through initiatives like the Invest India campaign, India offers a one-stop solution to non-residents to do business in India.
- ▶ India facilitated Lifelong Visa-free Travel to overseas citizens of India.

- ▶ There are tax benefits in place for non-residents willing to invest in India, like the Foreign Currency Non-Resident FD and the Non-Resident External FD Accounts.
- ▶ The Ministry of External Affairs runs scholarship programmes for diaspora children in selected fields

These efforts increase the economic and social engagements of non-resident Indians with India, paving the way for international reverse migration. Reverse migration can also be a domestic social phenomenon, as seen during the COVID-19 pandemic.

## Drivers of reverse migration

It can be rather puzzling to see migrants return to the places they originally left in search of greener pastures. However, various influential factors drive a reverse migration trend in society.

**Economic factors:** Economic downturn in the host region can influence migrants to return to their native place. If the economy takes a hit, there may be fewer job demands, rising cost of living, job loss, etc.

**Political factors:** Changes in government policies may make life difficult for migrants. If a country starts preferring natives for jobs over migrants or imposing xenophobic laws, it could trigger reverse migration.

**Personal factors:** Reverse migration can also be a personal choice for the migrant. The longing to return to the roots, familial ties, and culture shock in the host region are personal reasons that can influence a decision to reverse migration.

**Homeland development:** The economic and infrastructural development in the migrant's native place may inspire a reverse migration. The migrant can carry out business or profession closer to home.

## Challenges of a reverse migration decision

A migrant and the family must consider several factors while deciding to embark on a reverse migration. This includes considerations like –

**Adjusting to old life:** A migrant gets used to a certain lifestyle while living in a foreign land. A sudden switch to the native place, particularly after a prolonged absence, can disorient the migrant and their family. Reverse culture shock is as real a challenge as culture shock.

**Financial adjustments:** A reverse migration changes the cost of living and income levels. An unavoidable reverse migration may also land the migrant in an inferior financial position. The migrants may have to accordingly adjust their lifestyle and spending habits.

**Career compromises:** A migrant may have to step down in his/her career to get closer to home. It is not uncommon to see migrants settling for a change in work profile or settling for lower pay while migrating reversely.



## INCREDIBLE INDIA: DISCOVER YOUR NEXT DREAM VACATION DESTINATION

**I**ndia, a melting pot of vibrant cultures, rich history, and stunning landscapes, offers travellers an incredible array of attractions and experiences. From the lofty Himalayas in the north to the serene backwaters of Kerala in the south, traversing arid deserts and lush rainforests, India's diverse terrain and cultural richness provide endless opportunities for exploration and adventure.

Many of you may feel nostalgic and long to revisit cherished places, relive memories, and reconnect with your heritage. Reuniting with family and introducing the younger generation to their cultural roots makes visiting India special.

Sharing herewith a few of the top tourist destinations that you can explore on your next visit to India along your family.

### Top Tourist Destinations in India

#### Golden Triangle (Delhi, Agra, Jaipur)

Start your journey in the capital city of New Delhi, exploring majestic monuments like the Red Fort and Qutub Minar. Head to Agra to witness the breathtaking beauty of the Taj Mahal, and finish your trip in Jaipur, the Pink City, known for its magnificent palaces and forts.

#### Kerala - God's Own Country

Kerala's serene backwaters, lush greenery, and pristine beaches make it a top travel destination. Enjoy a houseboat cruise in Alleppey, visit the tea plantations in Munnar, and rejuvenate with Ayurvedic treatments. Kerala's unique blend of natural beauty and cultural experiences ensures a refreshing getaway.

## **Rajasthan - The Land of Kings**

Rajasthan's royal heritage and desert landscapes offer a glimpse into India's regal past. Visit Jaipur's Amber Fort, the City Palace in Udaipur, and the golden sands of Jaisalmer. The state's vibrant festivals, traditional music, and dance add to its charm.

## **Goa - The Beach Paradise**

Goa is famous for its lively beach culture, vibrant nightlife, and Portuguese heritage. Relax on the sandy shores of Baga and Anjuna, explore the historic churches in Old Goa, and indulge in water sports. Goa's laid-back vibe and scenic beauty make it a perfect holiday spot.

## **Himalayan Destinations**

The majestic Himalayan ranges in Himachal Pradesh and Uttarakhand offer a stunning backdrop for both adventure and relaxation. Several scenic spots like Manali, Shimla, Rishikesh, and Nainital offer thrilling activities such as trekking, river rafting, and yoga retreats.

## **Unique Experiences in India**

### **Festivals and Celebrations**

India's festivals are a riot of colours, sounds, and flavours. Experience the joy of Diwali, the festival of lights, or join in the exuberant celebrations of Holi, the festival of colours. These festivals provide a unique opportunity to immerse yourself in Indian culture and traditions.

### **Wildlife and Nature**

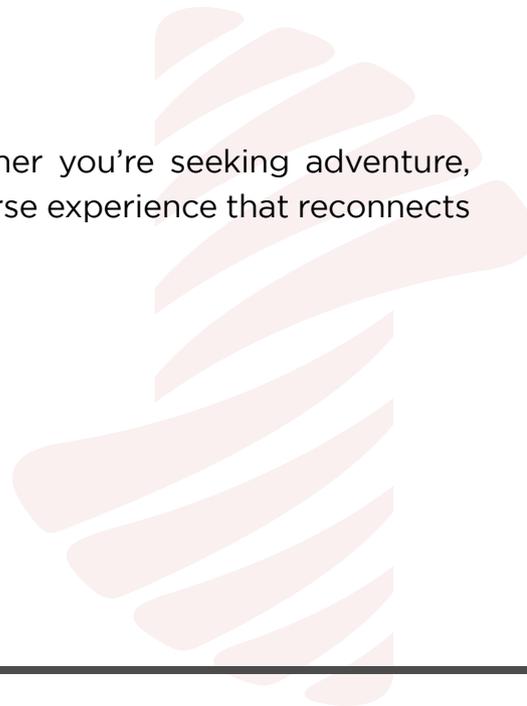
India's national parks and wildlife sanctuaries offer thrilling encounters with nature. Embark on a safari in Ranthambore to spot tigers, explore the lush greenery of Kaziranga to see rhinos, or visit Jim Corbett for a chance to see elephants and diverse bird species.

### **Culinary Journey**

Savour the diverse dishes from different regions, such as the spicy curries of Punjab, the dosas of South India, the rich flavours of Rajasthani cuisine, and the sweets of Bengal. For NRIs, this culinary journey is a delightful way to reconnect with flavours of home and share them with the next generation.

### **Conclusion**

India has a lot to offer every traveller, especially NRIs. Whether you're seeking adventure, relaxation, or a cultural deep dive, India provides a rich and diverse experience that reconnects you with your roots and offers new discoveries for your family.



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# News Corner

## Saudi Arabia establishes logistics zone in Djibouti to expand economic presence in Africa



During a delegation visit of Saudi investors to the capital city of the East African country, the contract was signed by Hassan Al-Huwaizli, president of the Federation of Saudi Chambers, and Aboubaker Omar Hadi, chairman of Djibouti Ports and Free Zones Authority. Supplied

## UK announces plans to introduce new caps on work & family visas



UK's ruling Conservative party plans to implement new annual caps on work and family visas to curb rising net migration levels ahead of the upcoming July election.

## Portugal to tighten visa rules in response to record immigration



### Synopsis

Portugal's government plans to tighten immigration rules by requiring a work visa for foreigners, along with increased border controls and the creation of a task force to address visa application backlogs and help migrants living under difficult conditions.

## Australia retains minimum age requirement for post-study work visas for research students



### Synopsis

Australia's Department of Home Affairs maintains minimum age of 50 for post-study work visas for research students in the Post-Higher Education Work Stream under the Temporary Graduate 485 visa streams, effective July 1, 2024, with confirmed post-study work rights and changes to the post-

## snare snine

Among sectoral indices, Nifty Realty and Consumer Durables were biggest gainers with a gain of over a per cent. Amid the rally, Pharma and Healthcare remained only two sectoral indices in red.

By: Express Web Desk

June 18, 2024 10:22 IST

NewsGuard

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## Current Fiscal Year

BUSINESS | TOI Business Desk | TIMESOFINDIA.COM | Jun 18

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Fitch Ratings' in its latest Global Economic Outlook report forecasted India's economy to grow by 7.2% year with the central bank anticipated to implement a single

## economy



### Synopsis

Advance tax collection in FY till June 15 surged 27.6% to ₹1.48 lakh crore, with ₹1.14 lakh crore as corporate tax and ₹34,362 crore as personal income tax, indicating a strong economy and corporate performance.

By Anuradha Shukla, ET Bureau

June 18, 2024, 05:30:00 AM IST

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Updated - April 22, 2024 06:47 am IST

Published - April 21, 2024 03:02 pm IST - New Delhi

Corporate tax receipts' share slipped to 46.5% from 49.6% in 2022-23; personal income tax and securities transaction tax receipts grew at over double the pace of corporate taxes last year, say Finance Ministry data

VIKAS DHOOOT



## UAE economy to grow by 3.9% in 2024, central bank projects

World • 20:00, 13-Jun-2024  
CGTN  
Updated 21:33, 13-Jun-2024

Translate Share

The United Arab Emirates' (UAE) economy grew by 3.6 percent in 2023, the Gulf state's central bank said in its annual report on Thursday. It projected overall output growth to rebound to 3.9 percent in 2024 on the back of a recovery in various economic sectors.

The UAE's economy grew by 4.3 percent year on year in the fourth quarter, preliminary government data showed last month, with non-oil economic growth vastly outperforming overall GDP.

Meanwhile, a decline in oil activity last

## Singapore crowned world's most competitive economy in 2024

Nicole Lim Published on Tue, Jun 18, 2024 / 09:54 AM GMT+08 / Updated 5 hours ago



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Singapore reclaims the top spot as the world's most competitive economy in 2024, up from fourth place a year ago, according to the International Institute for Management Development (IMD) World Competitiveness Ranking on

## Fed policymakers warn that rates set to hold as the wait for more cooling inflation data continues

06/17/2024 17:44:00 GMT | By FXStreet Team



- Federal Reserve looks for more "good inflation" data before cutting rates.
- Jerome Powell reiterates data-dependent approach, says they will make decisions meeting by meeting.
- Federal Reserve policymakers are divided over the timing of the policy pivot.

Federal Reserve (Fed) left the policy rate unchanged at 5.25%-5.5% following the June

# LIST OF CORRESPONDENT BANKS WITH SWIFT ARRANGEMENT

Currency Details	Bank & Address	SIB's A/c no. with them	SWIFT Code
<b>USD</b> <b>(US Dollar)</b>	<b>J P MORGAN CHASE BANK NA, 383</b> Madison Avenue New York, New York 10179 ABA Routing Number: 021000021	906918203	CHASUS33
	<b>The Bank of New York Mellon ( BNY Mellon),</b> 240 Greenwich Street NY 10286, USA ABA ROUTING NO: 021000018	803-3162-716	IRVT US3N
	<b>Standard Chartered Bank,</b> One Madison Avenue, New York, NY 10010-3603 ABA ROUTING NO: 026002561	3582021649001	SCBLUS33
<b>GBP</b> <b>(Pound Sterling)</b>	<b>J P MORGAN CHASE BANK NA,</b> 25 Bank Street, Canary Wharf London United Kingdom E14 5JP IBAN: GB03CHAS60924280035960	80035960	CHASGB2L
	<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>J P Morgan SE , Taunustor 1,</b> 60310 Frankfurt am Main , Germany, IBAN: DE55501108006231419232	6231419232	CHASDEFX
	<b>Standard Chartered Bank (Germany) GMBH,</b> Franklinstrasse 46-48 60486 Frankfurt /Main, Germany, IBAN:DE40512305000018160002	018160002	SCBLDEFX
<b>JPY</b> <b>(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</b> <b>(Canadian Dollar)</b>	<b>The Bank of New York Mellon(BNY Mellon),</b> 240 Greenwich Street NY 10286, USA	8033060042	IRVTUS3N ( Intermediary bank:- Royal Bank of Canada, Toronto ROYCCAT2 )
<b>CHF</b> <b>(Swiss Franc)</b>	<b>Zurcher Kantonalbank,</b> Hardstrasse 201, Zrich (Prime Tower) IBAN Number : CH9500700070001284444	0-0700-01284444	ZKBKCHZ80A
<b>AUD</b> <b>(Australian Dollar)</b>	<b>State Bank of India,</b> Suite 31.02, Australia Square,264, George Street Sydney,NSW 2000, Australia	30113039120001	SBINAU2SXXX
<b>AED</b> <b>(UAE Dirham)</b>	<b>Mashreq Bank,</b> P O Box1250, Riqa, Diera Dubai, UAE, IBAN No : AE960330000019030000172	019030000172	BOMLAEAD
<b>SGD</b> <b>(Singapore Dollar)</b>	<b>DBS Bank Ltd</b> 12 Marina Boulevard, Marina Bay Financial Centre Tower 3, Singapore-018982	037-003682-0	DBSSSGSG
<b>SAR</b> <b>(Saudi Riyal)</b>	<b>Al Rajhi Bank,</b> 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
<b>UAE</b>	Hadi Express Exchange, P.O Box 28909, Dubai, UAE Ph: 00971-43537650	<b>SIB Express</b>
	UAE Exchange Centre LLC, Head office, P.O Box 170, Abudhabi, UAE Ph: 00971-26322166	<b>SIB Express</b>
	Al Ahaliya Money Exchange Bureau, P.O Box 2419, Abu Dhabi, UAE Ph: 00971-26270004	<b>SIB Express</b>
	Al Rostamani Exchange, P.O Box 10072, Al Rostamani Bldg. (Above 1st gulf Bank) Mezzanine Floor, Bur Dubai, UAE, Ph: 00971-263223222	<b>SIB Express</b>
	Al Fardan Exchange Company, P.O Box 498, Abudhabi, UAE Ph: 00971-26223222	<b>SIB Express</b>
	Al Ansari Exchange, Head office, P.O Box 6176, Dubai, UAE Ph: 00971-26224421/26108888/43772666	<b>SIB Express</b>
	Sharaf Exchange LLC, P.O Box 29040, Dubai, UAE, Ph: 00971-43554560	<b>SIB Express</b>
	Lulu International Exchange LLC, P.O Box 4059, Plot No. C-210 Muroor Road, Abu Dhabi, UAE, Ph: 00971-26421800	<b>SIB Express</b>
	Joy Alukkas Exchange, P.O Box 171468, Bur Dubai, UAE, Ph : 00971-42522900	<b>SIB Express</b>
	GCC Exchange, P.O Box 41704, Al Sabkha, Deira, Dubai, UAE	<b>SIB Express</b>
	Delma Exchange, P.O Box 129869, Abu Dhabi, UAE, Ph: 00971-26225511/26225544	<b>SIB Express</b>
	Federal Exchange, Mohammed Bin Zayed City, P.O. Box 29407, Abu Dhabi, UAE. Tel : +971 2 555 8851	<b>SIB Express</b>
	Muthoot Exchange, P O Box 123387, Ayal Nasar, Naif Road, Deira, Dubai, Tel: +9714 2726339	<b>SIB Express</b>
	M/s Send Exchange, Zayed 1st Electra Street, Khalfan Megar Al Suwaidi Building, Abu Dhabi, UAE	<b>SIB Express</b>
M/s DAR Exchange, Abu Baker Al Siddique Street, Deira Dubai, P O Box 87073, Dubai, UAE	<b>SIB Express</b>	
<b>Kuwait</b>	UAE Exchange Centre, Kuwait, P.O Box 26155, Postal Code: 13122, Safat, Kuwait, Ph: 00965-22459417	<b>SIB Express</b>
	National Exchange Co., P.O Box 11520, Postal Code: 15355, Dasma, Kuwait Ph: 00965-5736603	<b>SIB Express</b>
	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	<b>SIB Express</b>
	M/s Wall Street Exchange Co WLL, P.O. Box : 29942, Safat, 13160, Kuwait Tel: +965 1822055 Ext. #115	<b>SIB Express</b>
	M/s. U J Exchange Company, Hawally, Tunis Street, Block 7, Al-Fajr complex - Shop 24, Safat 13127, Kuwait Tel: +965 22286600   +965 60724866	<b>SIB Express</b>
<b>Oman</b>	Joyalukkas Exchange LLC ( formerly Majan Exchange LLC) P.O Box 583, Postal Code: 117, Sultanate of Oman, Ph: 00968-24794017	<b>SIB Express</b>
	Oman International Exchange, P.O Box 994 Postal Code: 114, Hay Al mina, Sultanate of Oman, Ph: 00968-24834954	<b>SIB Express</b>
	Hamdan Exchange Co., Head Office, P.O Box 190 Postal code: 211, Salalah, Sultanate of Oman Ph: 00968-23211258/24830893	<b>SIB Express</b>
	Lulu Exchange Co LLC ( formerly Asia Express Exchange Co. LLC), P.O Box 881, Ruwi, Postal Code: 112, Sultanate of Oman, Ph: 00968-24788787	<b>SIB Express</b>
	M/s Wasel Exchange SAOC, PB 3548, PC 112, Ruwi, Muscat, Oman, Ph: 00968 9263 8801	<b>SIB Express</b>
	M/s Purushottam Kanji Exchange Co LLC, P O Box 41, Postal Code 100, Sultanate of Oman	<b>SIB Express</b>
<b>Bahrain</b>	N.E.C BSC (c) ( formerly Nonooo Exchange Co.), P.O Box 11970, Manama, Bahrain Ph: 0097317230905	<b>SIB Express</b>
	Zenj Exchange Co., P.O Box 236, Manama, Bahrain Ph: 0097317224352	<b>SIB Express</b>
	M/s Bahrain India International Exchange Co. BSC (c) , P.O Box :3204, Manama, Kingdom Of Bahrain	<b>SIB Express</b>

# 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
	Habib Qatar International Exchange Ltd, G – 038, Ground level, City Centre mall, West Bay- Dafna, Doha, Qatar	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
	M/s Teeparam exchange Limited, 261 London Road, Croydon London, Pin CRO2RL, United Kingdom	SIB Express
	M/s Daytona Capital Management Limited (DCM), WeWork Aviation House, DD-01C102-017, 125 Kingsway, London, WC2B 6NH, United Kingdom. Ph +44 2032862244	SIB Express
	M/s Shift Financial Services Ltd, 200 First central, 6th floor, Office 22, Lakeside Drive, London, England, UK, NW10 7FQ	SIB Express
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
	M/s.Vision Money Transfer Limited, Sound and Vision House, P O Box 708, Victoria Mahe Seychelles.	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

## Representative Office, Dubai

**CRO, Representative Office - Mr. George Joseph**

Mob: +971 543077077, Email: george\_joseph@sib.co.in

**Team Leader - Mr. Ajin Baby**

Mob : +971 521939358, Email : ajinbaby@sib.co.in

Address:

**The South Indian Bank Ltd**

Banking Representative Office

P O Box 122611, SM02, Mezzanine Floor

The Atrium Centre, Bank Street

Al Mankhool, Bur Dubai, Dubai, UAE

Mob: +971 43308877, Email: dxbrep@sib.co.in

