

*Dear NRI Patron,*

At the outset I feel extremely happy to express my sincere gratitude to you for the unstinted support extended to the Bank over the years. During the historic 85 years your Bank has grown from strength to strength, presently in the forefront of the best performing Banks in the country.

Investment climate in India is now encouraging for NRIs with a stable Government heading our country. Reasonable forex rates, scope for the growth in manufacturing and infrastructure sectors, tax free NRE Deposits with higher interest rates are some of the other factors which has bolstered the economy.

In this context, the Bank has launched a new Deposit scheme called "SIB Freedom", for a period of 15 months @ 9.15% p.a interest. The annualized yield under this scheme is 9.58% which is the highest now available when compared to peer Banks. The scheme is open to NRIs as well as residents and is available only for a limited period. Hence I earnestly request all NRI patrons to make use of this opportunity and send maximum amount to your bank for investing under this high yielding deposit scheme.

I am relinquishing office on 30th Sep 2014 after an association of about 11 years, having joined as Executive Director and subsequently elevated as Managing Director & CEO. The year on year growth recorded during this period in all parameters have been made possible only due to the wholehearted support of all my clients especially the NRI patrons working abroad.

As I demit office at the end of September 2014, my colleague Mr V G Mathew, presently the Executive Vice president will take over as MD&CEO of the Bank effective from 01st October 2014. He brings in the rich experience gathered from State Bank Of India, having served the bank both in India and abroad. I look forward to your continued patronage to our bank in the days ahead.



With regards,  
Yours Sincerely

*[Signature]*  
**Dr. V A Joseph**  
MD & CEO  
30-09-2014



## Our New MD & CEO

Mr.V.G.Mathew , will be the new MD & CEO of the bank with effect from 01st Oct 2014. He joined our bank as Executive Vice President in January 2014. He was formerly the Chief General Manager of State Bank of India and comes with rich banking experience having served in India & abroad.



### Features of various Deposit Schemes available for Non-Resident Indians (NRIs)

Particulars	Foreign Currency (Non-Resident) Account (Banks) Scheme [FCNR (B) Account]	Non - Resident (External) Rupee Account Scheme [NRE Account]	Non - Resident Ordinary Rupee Account Scheme [NRO Account]
(1)	(2)	(3)	(4)
Who can open an account	NRI is (Individuals/entities of Bangladesh/Pakistan Nationality/Ownership require prior approval of RBI)	NRI is (Individuals/entities of Bangladesh/Pakistan Nationality/Ownership require prior approval of RBI)	Any person resident outside India (other than a person resident in Nepal and Bhutan). Individuals/entities of Pakistan Nationality/Ownership entities of Bangladesh Ownership and erstwhile Overseas Corporate Bodies require prior approval of the Reserve Bank.
Joint account	In the names of two or more non - resident individuals provided all the account holders are persons of Indian nationality or origin;  Resident close relative (relative as defined in Section 6 of the Companies Act, 1956) on 'former or survivor' basis. The resident close relative shall be eligible to operate the account as a Power of Attorney holder in accordance with extant instructions during the life time of the NRI/PIO account holder.	In the names of two or more non - resident individuals provided all the account holders are persons of Indian nationality or origin;  Resident close relative (relative as defined in Section 6 of the Companies Act, 1956) on 'former or survivor' basis. The resident close relative shall be eligible to operate the account as a Power of Attorney holder in accordance with extant instructions during the life time of the NRI/PIO account holder.	May be held jointly with residents





# SOUTH INDIAN BANK NRI NEWSLETTER

Sept - Oct

2014

*Refresh  
Corner*

Particulars	Foreign Currency (Non-Resident) Account (Banks) Scheme [FCNR (B) Account]	Non - Resident (External) Rupee Account Scheme [NRE Account]	Non - Resident Ordinary Rupee Account Scheme [NRO Account]
Nomination	Permitted	Permitted	Permitted
Currency in which account is denominated	Any permitted currency i.e. a foreign currency which is freely convertible	Indian Rupees	Indian Rupees
Repatriability	Repatriable	Repatriable	Not repatriable except for the following
			i) all current income and
			ii) Up to USD 1 (one) million per financial year (April-March), by A NRI/PIO
Type of Account	Term Deposit only	Savings, Current, Recurring, Fixed Deposit	Savings, Current, Recurring, Fixed Deposit
Period for fixed deposits	For terms not less than 1 year and not more than 5 years.	For one to three years, However, banks are allowed to accept NRE deposits above three years from their Asset-Liability point of view	As applicable to resident accounts.
Rate of Interest	<p>With effect from March 1, 2014 (i) deposits of 1 year to less than 3 year maturity, interest shall be paid within the ceiling rate of LIBOR / SWAP rates plus 200 basis points; (ii) deposits of 3-5 years maturity, interest shall be paid within the ceiling rate of LIBOR/ SWAP rates plus 300 basis points</p> <p>On floating rate deposits, interest shall be paid within the ceiling of SWAP rates for the respective currency / maturity plus 200 bps / 300 bps as the case may be. For floating rate deposits, the interest reset period shall be six months.</p>	With effect from March 1, 2014, interest rates offered by banks on NRE deposits cannot be higher than those offered by them on comparable domestic rupee deposits.	Banks are free to determine their interest rates on savings deposits under Ordinary Non-Resident (NRO) Accounts. However, interest rates offered by banks on NRO deposits cannot be higher than those offered by them on comparable domestic rupee deposits.
Operations by Power of Attorney in favour of a resident by the non-resident account holder	Operations in the account in terms of Power of Attorney is restricted to withdrawals for permissible local payments or remittance to the account holder himself through normal banking channels.	Operations in the account in terms of Power of Attorney is restricted to withdrawals for permissible local payments or remittance to the account holder himself through normal banking channels.	<p>Operations in the account in terms of Power of Attorney is restricted to withdrawals for permissible local payments in rupees, remittance of current income to the account holder outside India or remittance to the account holder himself through normal banking channels.</p> <p>Remittance to the NRI / PIO account holder is subject to the ceiling of USD 1 (one) million per financial year.</p>

## Note

- When a person resident in India leaves India for Nepal and Bhutan for taking up employment or for carrying on business or vocation or for any other purpose indicating his intention to stay in Nepal and Bhutan for an uncertain period, his existing account will continue as a resident account. Such account should not be designated as Non-resident (Ordinary) Rupee Account.
- Authorised Dealers (ADs) may open and maintain NRE / FCNR (B) Accounts of persons resident in Nepal and Bhutan who are citizens of India or of Indian origin, provided the funds for opening these accounts are remitted in free foreign exchange. Interest earned in NRE / FCNR (B) accounts can be remitted only in Indian rupees to NRIs and PIO resident in Nepal and Bhutan
- In terms of Regulation 4(4) of the Notification No.FEMA.5/2000-RB dated May 3, 2000, ADs may open and maintain Rupee accounts for a person resident in Nepal and Bhutan.

Our  
NRI  
Deposits  
crossed  
**Rs.10,000**  
Crores

*Thank  
you  
patrons*





## COUNTRY WISE REMITTANCE ARRANGEMENT LIST OF EXCHANGE COMPANIES/BANKS

Country	Name of the bank/ Exchange Company	Remittance facility	Country	Name of the bank/ Exchange Company	Remittance facility
UAE	<b>Hadi Express Exchange</b> P.O Box 28909,Dubai,UAE Ph: 00971 43537650	SIB Express	Oman	<b>Majan Exchange LLC</b> P.O Box 583 , Postal Code 117 Sultanate of Oman, Ph: 00968 24794017	SIB Express
	<b>UAE Exchange Centre LLC</b> Head office, P.O Box 170,Abudhabi,UAE Ph: 00971 26322166	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>Al Ahaliya Money Exchange Bureau</b> P.O Box 2419 Abu Dhabi ,UAE Ph: 00971 26270004	SIB Express		<b>Musandam Exchange</b> P.O box:2155, Postal code 112 Ruwi, Sultanate of Oman Ph: 00968 24794127	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>Oman International Exchange</b> P.O Box : 994 Postal Code 114 Hay Al mina Sultanate of Oman , Ph: 00968 24834954	SIB Express
	<b>Al Fardhan Exchange Company</b> P.O Box No: 498 Abudhabi ,UAE, Ph: 00971 26223222	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>Wall Street Exchange Centre LLC</b> P.O Box:3014,Dubai,UAE Ph: 00971 42227580	SIB Express	Bahrain	<b>Asia Express Exchange Co.LLC</b> PO Box 881,Ruwi,Postal Code: 112, Sultanate of Oman Ph: 00968 24788787	SIB Express
	<b>Al Ansari Exchange</b> Head office, P.O Box :6176, Dubai, UAE Ph: 00971 26224421 Ph: 00971 26108888 Ph: 00971 43772666	SIB Express		<b>Nonoo Exchange Co</b> P.O Box 11970 Manama, Bahrain Ph: 0097317230905	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>Bahrain Financing Company,</b> P.O Box: 243 Mnama, Bahrain Ph: 0097317228888	SIB Express Draft Drawing
	<b>Sharaf Exchange LLC</b> P.O Box:29040, Dubai, UAE Ph: 00971 43554560	SIB Express	Qatar	<b>Zenj Exchange Co</b> P.O box: 236 Manama ,Bahrain Ph: 0097317224352	SIB Express
	<b>Dubai Exchange Centre</b> P.O Box: 844 Dubai, UAE Ph: 00971 42246949	SIB Express		<b>Al Fardan Exchange Co. ,</b> P.O Box.No.339 Doha,Qatar, Ph: 00974 4335117	Draft Drawing 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>Gulf Exchange Co</b> P.O Box 4847 Doha, Qatar Ph: 009744383222	SIB Express
	<b>Joyalukkas Exchange</b> P.O Box 171468,Bur Dubai,UAE Ph : 00971 42522900	SIB Express		<b>City Exchange Co</b> Near Arab Roundabout/Souq Al Najadah ,P.O Box-16081 ,Doha Qatar Ph:009744435060	SIB Express
	<b>GCC Exchange</b> P.O Box 41704 , Al Sabkha Deira , Dubai , UAE	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>Delma Exchange,</b> P O Box 129869,Abu Dhabi, UAE Ph:00971 26225511/00971 26225544	SIB Express		<b>M/s Islamic Exchange Co,</b> PB No-80925, Doha, Qatar Ph: 0097444422718	SIB Express
	<b>Union National Bank</b> P B 3865, AbuDhabi, UAE Ph: 00971 5026741600	TT (Swift) Draft Drawing		<b>Doha Bank</b> P O Box 3818, Grand Hamad Avenue, Doha, Qatar, Ph: 00974 44456600	Draft Drawing TT (Swift)
				<b>Commercial Bank of Qatar</b> P B 3232, Doha, Qatar Ph: 00974 4495 4399	TT Draft Drawing
			Saudi Arabia	<b>AlRajhi Bank</b> P B No28, Riyadh 11411 Kingdom of Saudi Arabia Ph: 00966 1 2116000	TT (Swift)
				<b>Alamoudi Exchange Co,</b> P O Box123, Jeddah 21411, Saudi Arabia. Ph: 0096626493960	SIB Express
Kuwait	<b>UAE Exchange Centre,</b> Kuwait P.O Box 26155 Postal Code:13122 Safat ,Kuwait, Ph: 00965 22459417	SIB Express	Singapore	<b>Arab National Bank</b> P O Box No 56921 , Riyadh 11564 Saudi Arabia Ph: 00966590302887	TT (TeleMoney)
	<b>National Exchange Co,</b> P.O Box:11520 Postal Code 15355 Dasma Kuwait Ph: 00965 5736603	SIB Express		<b>HBZ International Exch. Co (S) Pte Ltd</b> 111 ,North Bridge Road, #01-17/18 Peninsula Plaza Singapore – 179098 Ph: 00656387749	Draft Drawing

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

## SIB Recurring Deposit Scheme (NRE)

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

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



www.southindianbank.com



## Freedom to get more in less time.

For  
NRIs

Limited Period  
Offer

Short Term Deposit Scheme for 15 months @9.15%  
Annualised yield @ 9.58%

### Salient Features of SIB Freedom

- Tenure - 15 months
- Rate of Interest - 9.15% Annualised yield @9.58%
- Min. Deposit - Rs. 1000/-
- Max. Deposit - Rs. Up to 1 Crore
- Available in NRE/NRO categories
- Cumulative and Simple Interest Schemes available
- Monthly interest will be paid on depositor's instruction at discounted values
- 100% repatriable and 100% tax free for NRE Deposits
- Interest on NRO Deposits are subject to TDS

### Interest rate on NRE Deposits with effect from 01-11-2014

Period	Single deposit less than Rs.100 lacs
12 months to less than 15 months	9.00%
<b>SIB Freedom (15 Months)</b>	<b>9.15%</b>
Above 15 months to less than 3 years	8.80%
3 years up to & incl 10 years	8.75%



### Interest rate on NRO Deposits with effect from 01-11-2014

- The revised rates will apply only to fresh deposits and on renewal of maturing deposits.
- No interest will be paid if closed within one year.
- No additional interest will be paid for Senior Citizens under NRE Term deposit schemes.
- There is no premature closure penalty charges for NRE Term deposits less than Rs. 100 lacs.
- There is no Pre Closure Penalty for FCNR(B) Deposits before Maturity.

Period	Single Deposit less than Rs.100 lacs
7 days to 14 days	-----
15 days to 45 days	4.00%
46 days to 90 days	4.50%
91 days to 180 days	7.00%
181 days to less than 12 months	8.25%
12 months to less than 15 months	9.00%
<b>SIB Freedom (15 Months)</b>	<b>9.15%</b>
Above 15 months to less than 3 years	8.80%
3 years to up to & incl. 10 years	8.75%
Tax Gain Deposit	8.75%

### Interest rate on FCNR(B) Deposits with effect from 01-11-2014



Period	USD	GBP	EURO	AUD	CHF	JPY
1 year to less than 2 yrs	2.34%	2.71%	2.21%	4.72%	2.07%	2.17%
2 years to less than 3 yrs	2.72%	3.11%	2.24%	4.77%	2.02%	2.16%
3 years to less than 4 yrs	3.14%	3.39%	2.29%	4.86%	2.07%	2.17%
4 years to less than 5 yrs	3.48%	3.61%	2.36%	5.08%	2.14%	2.20%
5 yrs	3.76%	3.79%	2.47%	5.17%	2.21%	2.24%



## SWIFT TRANSFER (SIB'S SWIFT CODE : SOININ55)

SWIFT transfer is the easiest way of fund transfer from across the world. The facility is permitted in all leading currencies through our correspondent banks. NRIs may instruct their banker to do SWIFT transfer through our correspondent Banks located in various currencies as per the table given below: An example of Transfer of funds - GBP through HSBC Bank is given below: The following details may be given to your banker:



Our correspondent Bank/Branch	HSBC Bank Intl Branch, London EC2P 2 BX
IBAN No	GB34MIDL40051535832431
ABA Routing No (If applicable)	
Swift Code	MIDLGB22
Nostro Account	35832431

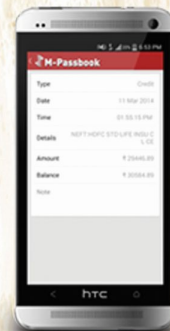
BENEFICIARY BANK DETAILS	
Beneficiary Bank	South Indian Bank
Swift Code of SIB	SOININ55
Branch (any branch of South Indian Bank)	
Beneficiary Name	
Beneficiary Account Number (16 Digits)	

### List of Correspondent Banks of South Indian Bank

No.	Currency Details	Bank & Address	SIB'S a/c no with them	SWIFT CODE
1	USD	HSBC Bank USA International Banking Dept 140 Broadway, Newyork - 10005 ABA Routing No. 021001088	000-03881-4	MRMDUS33
		The Bank Of Newyork Mellon 1 Wall Street Newyork, NY 10286 ABA Routing No. 021000018	803-3162-716	IRVTUS3N
		Standard Chartered Bank One Madison Avenue Newyork, NY 10010-3603 ABA Routing No. 026002561 CHIPS ABA 0256 FED ABA: 026002561	3582021649001	SCBLUS33
		Deutsche Bank 60 Wall Street New York 10005 USA	04454296	BKTRUS33
2.	GBP	HSBC Bank Intl Branch, London EC2P 2 BX IBAN: GB34MIDL40051535832431 Sort Code : 400515	35832431	MIDLGB22
3.	EUR	Commerz Bank AG, Kreiserplatz 60261 Frankfurt Am Main Germany	400 875107500 EUR	COBADEFF
		Standard Chartered Bank (Germany) GMBH Franklinstrasse 46-48 60486 Frankfurt/Main, Germany IBAN: DE40512305000018160002	018160002	SCBLDEFX
4.	AUD	HSBC Bank Australia Ltd Level 6, 580 George Street Sydney NSW 2000, Australia BSB No: 342049	011-795952-041	HKBAAU2S
5.	JPY	Hongkong & Shanghai Banking Corporation 11-1- Nihonbas HI, 3-Chome, Chuo - Ku Tokyo, 103-0027, Japan	009-102385-026	HSBCJPJT
6.	CAD	The Bank Of Nova Scotia Trade Services & Financial Institutions Global Transaction Banking, King Street West Toronto, Ontario Canada M5H1H1	527120260517	NOSCCATT
7.	CHF	Zürcher Kantonalbank, Hardstrasse 201, Zürich (Prime Tower)	0-0700-01284444 IBAN:CH95007000 70001284444	ZKBKCHZZ80A
8.	AED	Bank Of Baroda Dubai Main Branch P O Box 3162, Dubai, UAE	AE540110090010 200009320	BARBAEAD
9.	SGD	HSBC BANK 21 Collyer Quay #01-00 HSBC Building Singapore 049320	052-142304-001	HSBCSGSG

## SIB M - PASSBOOK

Now access your passbook on your smart phone



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

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

### FEATURES

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

### Registration Process

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

1. Download SIB M - Passbook Application from App Store
2. Open the Application. Enter your mobile number that is registered with SIB and the last 5 digits of your SB/CD and OD/CCOL account.
3. mPIN will be sent to your registered mobile.  
Enter the mPIN recieved to complete your registration

Available in:

\* Selected Models only





# SOUTH INDIAN BANK NRI NEWSLETTER

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## HADI EXPRESS EXCHANGE (MANAGEMENT SUPPORT BY SOUTH INDIAN BANK)

Branches/Offices	Address	Officer -in-charge
Head Office - Dubai	Al Souk Road, Near Abbra Station, Bur Dubai, PB No. 28909, Email :gm@hadiexpress.ae	Mr. Paul A.F. General Manager Mob : +971 504516418 Email : paulaf@sib.co.in
		Mr.Nithin.K.S Asst.Manager, Mob: 971-569604665
		Mr.Nirmal Sankar Asst Manager Mob: +971 526870013
Bur Dubai	Al Souk Road, Near Abbra Station, Bur Dubai, PB No. 28909, Phone : + 971 43537650 + 971 43534802 Fax : + 971 43537660 E mail : hadiexp@eim.ae	Mr. Nevil J Paul Manager Mob: +971 504552871
		Mr. Sajeesh Kumar V Asst. Manager Mob: +971 527957067
Deira Dubai	Al Murar, Near San Marco Hotel, Deira, PB No. 28909 Phone : + 971 4 2716452 Fax : + 971 4 2716453 Email : hadideira@gmail.com	Mr.Lalu K G Manager Mob : +971 502777345
		Mr. Muneer P K Asst. Manager Mob : +971 556521100
Sharjah	Behind Dr. Sunny Medical Centre, Near Rolla Square, PO BOX:69446, Phone : + 971 6 5634464 Fax : + 971 6 5634474 E mail : hadisib@eim.ae	Mr. Anand Mathew Stanley Manager Mob : +971 504826120
		Mr. Jose J Manguzha Assistant Manager Mob: +971 529779762
Sharjah - Industrial Area	Shop No:4 Munna Mahmood Mohammed Building Near National Paints Kalba Road/Maliha Road, Muwaileh Phone : + 971 6 5393256 Fax : + 971 6 5393271 E mail : hadi07@eim.ae	Mr. Tejamurthy A Manager Mob: +971 561162870
		Mr. Joyal Xavier Asst Manager Mob: +971556973351
Ras Al Khaimah	Oman Street, Near Modern Laundry, Al Nakheel, P. O. Box. 13240, Phone : + 971 7 2213311 Fax : + 971 7 2213313 E mail : hadirak@eim.ae	Mr. Sajith J Kundukulam Manager Mob : +971 504867757
		Mr. Jithin James Asst Manager Mob : +971 551863929
Ajman	Shop No. 35, Al Mosala Souk - Al Bustan Area, Post Box : 6704 Phone : + 971 67479987 Fax : + 971 67479983 Email : hadiajman@gmail.com	Mr. Praveen H Nair Manager Mob : +971 567614787
		Mr. Ranveer Solankay Asst Manager Mob : +971 561045256
Fujairah	Ground Floor, Emirates Trade Centre. Bazar Area - Post Box:40387 Phone : +971 9 2235622 Fax : +971 9 2235623 Email:hadi.fujairah@hadiexchange.ae	Mr. Sujith Sukumar Manager Mob: + 971 504335622
		Mr.SANDEEP SINGH Asst Manager +971- 528340558

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

Contact details of the Marketing Officers are as below:-	
Area	Contact details
Abudhabi	Mr. Vinoth Kumar G Manager. Mob: 00971 528756545 Email: vinothkumar@sib.co.in
	Mr.Philson Varghese Asst.Manager Mob: 00971-508591263 Email: philsonvarghese@sib.co.in
Dubai	Mr.Nighil Babu Manager Mob: 00971 528382821 Email: nighilbabu@sib.co.in
	Mr. Achu B Manager Mob: 00971 528027160 Email: achu@sib.co.in

During this Dubai Shopping festival, South Indian bank would like to welcome you all to UAE with an NRI account. As we do every year, this year also we have made arrangements for setting up of Stall in India Pavillion, Global Village, Dubai, UAE. The stall would be manned by our officers deputed exclusively for this purpose introducing our Products and services to visitors.



## SIB HOME LOANS

Your Dream Home  
need not remain  
just a dream!!!



### NRIs



- | Target Group : NRI Individual/jointly with NRI/ resident spouse
- | Eligible Loan Amount : 50 times of average Monthly Remittance
- | Interest Rate : Base Rate (Presently 10.50%)
- | Margin : 10 to 25%
- | Repayment Period : 20 years Upto 70 years of age for NRI Salaried Class.
- | Holiday Period : As applicable
- | Upfront Charges : Maximum Rs 10000/-
- | Primary Security : Residential Property being financed
- | Co-Borrower/Guarantor : Spouse
- | Guarantor : Close relatives(if their income is also taken into account)





## NRI FAMILY MEETS 2014

*"The snapshots of the nostalgic events of NRI Meets conducted at various centers in Kerala"*

### Trivandrum



One of our esteemed customers of Trivandrum NRI branch, Mrs Mariamma Daniel lighting the lamp. Seen in the picture Dr. V A Joseph MD & CEO, Mr. Abraham Thariyan ED & Mr. Sathesh Kumar DGM & Regional Head Trivandrum

### Muvattupuzha



Sri. Joseph George Kavalam Senior Vice President and Mr. Joly Sebastian AGM & Regional Head during the official lamp lighting by Ms. Mary Georgina esteemed customer of Thodupuzha Main Branch in the NRI Meet at Muvattupuzha

### Kozhikode



A view of audience along with our Executives Mr. Thomas Joseph CGM & Mr. Jose P Varghese DGM & Regional Head of Kozhikode Region during the "Pravasi Sangamam" at Kottakkal

### Kannur



Official inauguration of NRI Familymeet of Kannur Region by Ms. Girija Valli P V wife of Mr. Padmanaban Nambair an NRI customer. Mr. Bobby James GM, & Mr. Jose Manuel AGM & Regional Head Kannur Region are seen in the picture

### Thrissur



Performance of Cine Actor Mr. Ramesh Pisharadi & Actress Ms. Subi in the Thrissur NRI Meet

### Thrissur



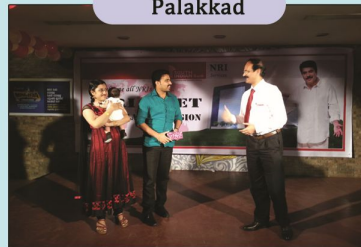
Sri. Joseph George Kavalam Senior Vice President, Mr. Raphael T J GM Marketing, Mr. Jacob E A DGM & Regional Head, Thrissur during the official lamp lighting of NRI meet at Thrissur.

### Palakkad



Mr. Jojo Antony AGM, & Regional Head, Palakkad honouring an NRI couple at Palakkad NRI Meet.

### Palakkad



Mr. Raphael T J GM, Marketing honouring an NRI couple at Guruvayur NRI Meet.

### Irinjalakuda



A view of audience during the Irinjalakuda NRI Meet

### Ernakulam



Mr. Abraham Thariyan ED addressing the gathering at Ernakulam NRI Meet.

### Thiruvalla



Mr. Raphael T J GM Marketing, Mr. Paul Thaliath DGM & Regional Head, Thiruvalla and Mr. Ramesh Pisharadi, Cine Actor during the official lamp lighting of NRI meet at Thiruvalla

### Kottayam



A view of audience along with our Executive Mr. Joseph George Kavalam SVP during the NRI Meet at Kottayam