



Experience Next Generation Banking

ENSURING SMILES WHEN YOU ARE MILES AWAY



**SIB
NRI
Services**



Experience Next Generation Banking

AT SOUTH INDIAN BANK WE PROMISE TO OFFER THE BEST IN CLASS BANKING SERVICE TO OUR NRI CUSTOMERS TO BRING A DELIGHTFUL AND REWARDING BANKING EXPERIENCE. OUR NRI PRIORITY CUSTOMERS WILL ENJOY A HOST OF CUSTOMISED BENEFITS TO EXPERIENCE THE ULTIMATE.

NRI PRIORITY CUSTOMERS GET ACCESS TO RED CARPET TREATMENT AT OUR BRANCHES ACROSS THE COUNTRY. ABOVE AND BEYOND THE FEE WAIVERS AND FREE SERVICES, WE ENVISAGE TO NURTURE THE CUSTOMER'S PERSONAL ECONOMY BY PROVIDING DIVERSIFIED INVESTMENT OPPORTUNITIES.

A man with a beard, wearing a dark suit, white shirt, and dark tie, is seated in an airplane cabin. He is holding a white smartphone in his left hand and adjusting his earpiece with his right hand. The cabin interior features wood paneling and a window with a view of the sky.

**SIB
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Services**



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EXPERIENCE SERVICES
THAT ARE A CLASS APART

A man with dark hair, wearing a dark pinstripe suit, a white shirt, and a blue patterned tie, is smiling and talking on a black mobile phone. He has a black leather bag strap over his shoulder and a silver watch on his left wrist. The background is a blurred indoor setting with warm lighting.

**SIB
NRI
Services**

TAILOR MADE ACCOUNTS TO SUIT YOUR BANKING REQUIREMENTS



- Free and Unlimited Any branch banking
- Free and Unlimited fund transfer to any other bank accounts in India
- Free Mastercard World / Visa Platinum NFC / Rupay Platinum
- Free usage of SIB & other banks ATMs across India
- Free utility payments and E-commerce facility
- Free SMS facility, Free & unlimited issuance of DD
- Free Accidental Insurance Coverage -SIB SURAKSHA KAVACH
- Locker -50% waiver on the first year rent (maximum up to Rs. 750 for small & medium lockers only)
- 25% concession on processing fee (maximum to the amount of Rs. 2500) for Housing Loan, Vehicle Loan, Personal Loan, Educational Loan, ODAP, LAP, Rental and Mini Rental

ALL WAIVERS/FREEBIES SUBJECTED TO APPLICABLE AMB BEING
MAINTAINED, ELSE NORMAL CHARGES APPLY.



**SIB
NRI
Services**

TAILOR MADE ACCOUNTS TO SUIT YOUR BANKING REQUIREMENTS

SB NRE/NRO RUBY Account

- Free and Unlimited Any branch banking
- Free and Unlimited fund transfer to any other bank accounts in India
- Free Visa Platinum NFC/ Rupay Platinum/Mastercard Platinum
- Free usage of SIB & other banks ATMs across India
- Free utility payments and E-commerce facility
- Free SMS facility
- Free Accidental Insurance Coverage -SIB SURAKSHA KAVACH
- Locker - 25% waiver on the first year rent (maximum up to Rs. 500 for small & medium lockers only)
- 25% concession on processing fee (maximum to the amount of Rs. 2500) for Housing Loan, Vehicle Loan, Personal Loans, Educational Loans, ODAP, LAP, Rental and Mini Rental

ALL WAIVERS/FREEBIES SUBJECTED TO APPLICABLE AMB
BEING MAINTAINED, ELSE NORMAL CHARGES APPLY.



**SIB
NRI
Services**

TAILOR MADE ACCOUNTS TO SUIT YOUR BANKING REQUIREMENTS

SIB Gold Account

- Free and Unlimited Any branch banking
- Free and unlimited fund transfer to any other bank accounts in India
- Free Visa Platinum NFC/ Rupay Platinum/Mastercard Platinum
- AMC for debit cards Applicable
- Free usage of SIB & other banks ATMs across India
- Free utility payments and E-commerce facility
- Free SMS facility

ALL WAIVERS/FREEBIES SUBJECTED TO APPLICABLE AMB
BEING MAINTAINED, ELSE NORMAL CHARGES APPLY.



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Services**



Experience Next Generation Banking

Priority BANKING

OUR EXCLUSIVE NRI PRIORITY BANKING
PROGRAMS TO EXPERIENCE
THE NEXT GENERATION BANKING.

The SIB Prime Platinum logo, featuring a crown icon above the text "SIB PRIME PLATINUM" in white, set against a blue rectangular background.

SIB
PRIME
PLATINUM

The SIB Prime logo, featuring a crown icon above the text "SIB PRIME" in white, set against a red rectangular background.

SIB
PRIME



NRI FAMILY PRIORITY BANKING

Join **SIB PRIME –MY FAMILY**

Extend the features and benefits of Priority Banking
to your family members

A SIMPLE SIB PRIME–MY FAMILY ENROLMENT FORM CAN
EXTEND THE BENEFITS TO 7 MORE FAMILY MEMBERS.
YOUR FAMILY, OUR PRIORITY.

Priority
BANKING

**SIB
NRI
Services**



EXCLUSIVE BENEFITS OF PRIORITY BANKING PROGRAM

Access to Airport lounges: Avail Airport lounge access at select Airports in India with the topnotch Mastercard World or Rupay Platinum Debit Card

Cash-Back for Purchase Transactions: Avail up to 10% cashback on monthly purchases using Mastercard World or Rupay Platinum Debit Card or Visa Platinum EMV NFC

Reward points: Earn up to 3X Reward Points (SIB Rewards) on all purchase transactions on using Mastercard World or Rupay Platinum Debit Card or Visa Platinum EMV NFC

Service Charge Waivers: Free and unlimited Cheque Book, DD/PO charges, Free Fund Transfer between SIB accounts and other bank accounts (RTGS/NEFT/IMPS), Stop payment charges, SMS alert charges, Cheque collection charges, Duplicate statement charges, Minimum Balance Charges for Family Accounts Grouped, Folio Charges in Savings A/C



**SIB
NRI
Services**

Priority
BANKING

EXCLUSIVE BENEFITS OF PRIORITY BANKING PROGRAM

Discount on Locker Rent: Entitled to a discount of up to 50% on locker rent every year

Free Digital Banking Services: Enjoy the convenience of banking, anytime, anywhere through free Internet Banking, Mobile Banking and Phone Banking services

Free Cash Withdrawal at Branches: Now enjoy free cash withdrawal from any of our 917 branches/Extn. Counters

Investment Avenues: Access to diversified investment options to help maximize wealth

Exclusive Relationship Managers: Relationship Managers to manage all your banking requirements at select branches across the country

**SIB
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Services**

Priority
BANKING

EXCLUSIVE BENEFITS OF PRIORITY BANKING PROGRAM

Loans at Discounted Rates: Get retail loans at discounted rates upto 0.15 % along with a processing fee concession upto 50%.

Credit Card Fee Reimbursement: Avail the South Indian Bank SBI Platinum Credit Card with its annual fee reimbursed in the form of gift vouchers

Insurance Cover: SIB Suraksha Kavach insurance, with cover extended to all group members. Personal Accident Death Insurance cover of Rs. 10 Lakhs, hospitalisation expenses cover for accidents only Rs. 1 Lakh. Premium including GST (per head) Rs. 275/-. Receive Rs. 199/- as cash back in to the account every year

Demat & Trading Account: Free Demat Account opening and No Demat AMC. Free Trading Account

Forex: Better rates on exchange value. No Foreign Inward Remittance Certificate (FIRC) charges.



**SIB
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Services**

Priority
BANKING

TOPNOTCH DEBIT CARDS TO MATCH YOUR REQUIREMENTS



Mastercard World



Visa Platinum EMV NFC



Rupay Platinum Debit Card

Priority
BANKING

ELIGIBILITY TO JOIN THE PRIORITY BANKING OR "SIB PRIME MY FAMILY"



A Minimum Average Quarterly Balance (AQB) of Rs. 5 lakhs
in Savings Account (Individual or *Group value)



A Minimum Average Quarterly Balance (AQB) of Rs. 2 lakhs
in Savings Account (Individual or *Group value)

*AQB is measured as combined balance across account/s linked to your
Customer ID or over the account/sof family members linked to your "Group".
SIB Prime My Family—up to 8 members in a group

FCNR PLATINUM

Deposit account that gives Protection
against exchange rate fluctuations

- Deposit accepted in 4 foreign currencies viz; USD, EURO, GBP & JPY
- Protection against exchange rate fluctuations (forward cover for maturity value)
- Period of Deposit is 1 Year 1 day to 5 Years
- Higher returns compared to NRI deposits in INR

BANKING REPRESENTATIVE OFFICE IN DUBAI

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Email: dxbrep@sib.co.in

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Manager -Mob: +971 521939358



Facilities offered to customers

- Serves as the point of contact for customers based in UAE
- Provides customers with banking, financial and investment consultation services
- Provides information to customers on bank's various Asset and Liability products
- Provides customers with information regarding local market
- Provides information to customers based in UAE who intend to develop activities in India

WE WELCOME YOU TO THE WORLD OF PRIVILEGES

Join Our NRI Priority Banking Program Now !!

Contact your **Relationship Manager / Branch Manager** to join our Priority Banking Program or to extend the Priority features and benefits under the program to family members.

**For further information/queries please write to us at:
nricell@sib.co.in**



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