



*Hello...*



Please visit us at: [www.southindianbank.com](http://www.southindianbank.com)

E.mail: [customercare@sib.co.in](mailto:customercare@sib.co.in)

Toll free: 1800 843 1800 / 1800 833 1800



Experience Next Generation Banking



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RABHINATH  
09/11

**SOUTH INDIAN Bank**

EXPERIENCE NEXT GENERATION BANKING

Savings Bank  
Pass Book

## Greetings and welcome to South Indian Bank.

Dear Sir / Madam,

First of all let me thank you for choosing SIB as your preferred bank. We understand that, in this competitive market, while you had other choices, you have preferred us with great expectations, to meet your banking needs. We assure you that we have rededicated ourselves, to make you delighted and comfortable in banking, more than your expectations.

Incorporated in 1929, SIB, during its 80 years of service to the nation, has been able to project itself as a vibrant, fast growing, service oriented and trend setting financial intermediary in the banking sector. We at SIB will continue to provide a secure, agile, dynamic and conducive banking environment to the customers, with commitment to values, ethics and unshaken confidence. Leveraging the advantage of a CORE banking network of over 500 branches spread across 23 States and Union Territories, we humbly strive to deploy the best technology, standards, processes and procedures, where customer convenience is of significant importance.

This Hand Book titled 'Hello...' contains certain key contact details, which will be of great help to you, while availing various services and products. For your ready reference, we have included the details of various personal banking products and services, being offered by your bank. User guides on ATM, Internet Banking and Mobile Banking services are also included herewith. Kindly get acquainted with the products and services and preserve this Hand Book for future reference. You may please visit our website [www.southindianbank.com](http://www.southindianbank.com) for further updates, terms & conditions, service charges etc.

With your valuable suggestions, ideas, patronage and support, we are confident to emerge ourselves as the most preferred bank in the country. In this context, we request you to share your feedback on our products and services, which will enable us to provide more customized services and products that truly lingers the experience of next generation banking, in the minds of our valued customers. For further updates, terms & conditions, you may contact our branches / Regional Offices. We have published complete address, contact number and names of branch heads in our website for your easy contacts and personalised services. Though we are fully equipped with tech-savy products and services, we still believe in relationship banking. We rely on the dictum 'Tradition with Technology'. You may also send your queries by Email to [customercare@sib.co.in](mailto:customercare@sib.co.in) or contact through telephone 1800 843 1800 OR 1800 833 1800 (Toll Free India) or 91-484-2365657

Once again I thank you for opening a Savings Account with us. I welcome you to the South Indian Bank family, by offering a warm and long term relationship with you. This is a great beginning of a long relationship and we offer a bouquet of products and services for you to choose. Let us grow together

We have taken every care to incorporate information upto 30.04.2009. Customers are requested to visit our website [www.southindianbank.com](http://www.southindianbank.com) for latest information

Sincerely yours,



**Dr. V.A. Joseph**  
(Managing Director & CEO)



More than eighty years of service to the nation

## SAVINGS BANK ACCOUNTS

**How To Open an Account:** Download the application form from the home page of our website [www.southindianbank.com](http://www.southindianbank.com) or collect it from

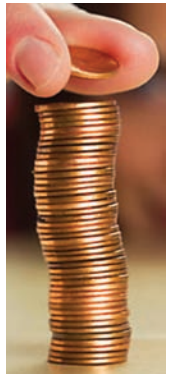


our nearest branch. Fill in the details carefully, sign the form and please get the account introduced. You have to submit the filled up application form along with two passport-size photographs and documents to prove your address and identification. Documents with photo like Passport, PAN card, Voter's Identity Card, Driving license, Ration Card or Identity card (subject to the bank's satisfaction) are accepted as proof of identification. Utility bill, Ration Card,

Bank account statement with address, letter from employer (Subject to satisfaction of the bank) etc., are accepted as proof of address. You may also register for the value-added services by filling up the respective forms

### DOMESTIC BANKING

**Regular Savings Bank Accounts:** These are plain vanilla savings accounts that help you and your family to accumulate savings. Cheques, Drafts, Interest warrants, Dividend Warrants etc. in Indian rupees and foreign currencies can be collected and credited to this account and liberal withdrawal facilities are offered. Income tax will not be deducted at source on interest earned. Minimum balance held in the account between the 10th and the last working day of the month is eligible for interest. Standing instruction for remittance of insurance premium, rent and similar payments are carried out in this account on a small fees and nomination facility is also available. In order to promote small savings, we allow free remittance up to Rs.5000/- per transaction from any of our branches for credit of savings bank free of charge.



**Special Savings Bank Accounts:** Bank has designed some customized savings bank accounts to suit the banking needs of certain special customers.

**a. SARAL Accounts:** This is a simple savings account introduced by the bank to promote financial inclusion, where Rs.10/- is stipulated as the minimum balance. No add on facilities, viz. ATM card, Internet Banking, Mobile Banking etc. are offered in these accounts. However, cheque book is issued.

**b. SIB Junior Accounts:** With a mission to impart 'Savings Habit' among students South Indian Bank has come up with this product named 'SIB JUNIOR'. This product is an SB account exclusively for students having completed 12 years of age with an upper age limit of 23 years. A minimum balance of Rs 150/- has to be maintained and there is no penalty for not maintaining the minimum balance. Free ATM cum Global Debit Card will be issued in these accounts. Parents can transfer fund from their ABB A/c with us to SIB Junior A/c free of cost. This is to promote the education of the ward.

**c. Any Branch Banking Accounts:** ABB facilitates transactions in accounts through all the branches of the Bank. ABB cheques can be en-

cash at all branches; these at par payable cheques can be collected through any of the branches and credited to accounts in any branch directly. With total interconnectivity of the branches, the customer banks with the bank and not with his branch. This facility can be availed by choosing the right category of the Privilege Account, that best suits the banking needs of the customer. Accounts are offered under 5 categories - Standard, Silver, Gold, Diamond and Platinum, which are bundled with varying limits of free facilities, including purchase of demand drafts. Global ATM cum Debit Card, Internet Banking, Mobile Banking and fund transfer through RTGS/NEFT to any other banks accounts are some of the attractive features of this product. Kindly opt for the right category to suit your requirements after understanding the product features fully.

**d. Youth Plus Account:** This is a feature-centric Savings Bank account exclusively for the tech-savvy youth in the age group of 20 to 35 years. Youth Plus offers brand new technological features along with exciting freebies - FREE Internet banking, FREE Global ATM cum Debit Card, FREE Mobile Banking Service, FREE Any Branch Banking facilities, FREE Personalized Cheque Book, FREE Depository account opening are the main attractions of this scheme.



**e. Group Salary Savings Account:** Group Salary Savings Account (GSSA) is for the employees of various business / service enterprises. This scheme offers multiple advantages over and above a regular savings account, FREE of Charges!

This scheme is available in 3 categories to suit the requirements of employees. FREE Any Branch Banking facilities, FREE fund transfer facilities, FREE Global ATM cum Debit card with out AMC charges, FREE usage of other bank's ATMs in India, FREE Internet & Mobile Banking facilities are major features. To make it more attractive, minimum balance is not insisted in these accounts.

### NRI BANKING

Our rich experience in serving NRIs, have helped us in creating products and services that suit the customer needs. Our wide range of accounts and technology based value added services presents a great opportunity for you to begin a relationship with us. In addition to Savings Accounts under NRE, NRO category, we offer high return fixed deposit schemes in Indian Rupees (NRO). We also offer Foreign Currency (FCNR/RFC) and NRE Deposits in Indian Rupees

#### **Rupee Accounts :**

**NRE Accounts:** Accounts can be opened in the form of Savings account or Term Deposit from 1 year to 5 years. Joint accounts are permitted. Account can be opened by direct remittance from abroad, transfer from existing NRE, FCNR(B) accounts or by deposit of foreign currency or travellers cheque tendered personally by NRIs during their visit to India. Repatriation of credit balance is permitted. Balance on NRI Accounts are exempted from wealth tax and interest earned is exempted from Income Tax. Nomination facility is available. Loans against deposit upto Rs.1crore per customer is permitted.





**NRO Accounts:** Accounts maintained by NRI in Indian Rupees for routing bonafide local remittance is a NRO Account. Joint accounts are permitted. Interest earned in the account is subject to Income Tax rules in India (including lower rates applicable as per Double Taxation Avoidance Agreement – DTAA). Account can be maintained in the form of Savings and Term Deposits. The maturity and interest rate is same as that of domestic term deposits. Restricted repatriation is offered. Loan upto 90 per cent of the Term Deposit is permitted.

### **Foreign currency Accounts**

**FCNR Deposits:** Our Foreign Currency Deposits, have always been offering high rate of returns. Foreign Currency accounts in GBP (British Pound), USD (American Dollar) and EURO may be maintained. Accounts can be opened for a period of 1 to 5 years. The investment is insulated against exchange rate fluctuations. Balance and interest is repatriable. Joint accounts are permitted. Rupee loan can be availed against deposits up to Rs. 1 crore per customer.

**RFC Account:** A person of Indian Origin who returns to India for permanent settlement after a stay of minimum period of one year abroad is eligible to open RESIDENT FOREIGN CURRENCY (RFC) account. Accounts can be maintained in USD, GBP and EURO. Assets acquired or held abroad at the time of return and balances in NRE/FCNR(B) account are eligible for credit to RFC account. The balance can be repatriated or credited to NRE or FCNR(B) accounts, if the account holder becomes an NRI subsequently. Balance in the accounts can be used for bona fide expenses like traveling expenses for going abroad, children's education abroad etc. Loan is not permitted against RFC account.



## **DOMESTIC TERM DEPOSIT SCHEMES**

**a. Regular Term Deposits:** Customers can invest in a variety of term deposits, which offer compound interest or simple interest, as per their choice. Under Simple interest scheme, Bank will pay the interest on quarterly basis or at discounted rates on a monthly basis, and this interest amount can be credited to their Savings account. Resident senior citizens are eligible for higher rates of interest as per the RBI norms. Bank offers loans against these deposits and also permits premature closure of these deposits, there by ensuring liquidity to the customers. Term deposits matured can be predated if renewed within 14 days of maturity. If this period exceeds 14 days, interest for overdue period at the savings bank interest will be paid.



**b. Flexi Deposits:** These are term deposits under simple interest scheme, linked to Savings Bank Account. Whenever funds are required in the SB account, the same is transferred from these Flexi deposits automatically, in units of Rs.1000/-. Customer earns the applicable interest on the transferred amount for the period run and the remaining balance in the fixed deposit earns the interest at the contracted rate. Customers can reap the benefits of investing in term deposits as well as enjoy the liquidity of these funds as in Savings account. This scheme is available to NRI customers also. This is really a Liquid Term Deposit!

**c. Fast Cash Deposits:** These are ultra short term fixed deposits maintained in units of Rs.1000/-, which allow automatic renewal. Fixed Deposits for a term of 30, 46 or 91 days can be opened with cumulative or non-cumulative option. Partial withdrawal of these deposit in units of Rs.1000/- is permitted and interest is paid on this amount for the run period at the applicable rate. The remaining balance continues to earn interest at the original contracted rate. Customers need not visit the branch to renew their deposits as they are automatically renewed for similar term unless instructed otherwise before maturity. They enjoy the facility of partial withdrawal of the deposit amount. This ensures higher returns as well as easy liquidity.

**d. Tax Gain Deposits:**

Government of India has notified the scheme “Bank Term Deposit Scheme-2006” effective from 01.04.2006. An amount up to Rs.1 lac ( Minimum Rs.100/- and maximum Rs.1 lac in multiples of Rs.100/-) deposited in the bank under compound interest scheme for a period of 5 years is eligible to be exempted from Income Tax under Section 80C of IT Act, 1961. These deposit shall not be pledged to secure loan or as security to any other asset and the same can't be closed before the expiry of 5 years from the date of its receipt. Please contact our branches with a copy of the PAN card issued by IT Dept.



**RECURRING DEPOSITS**



Customers with salary / fixed income can subscribe to this type of deposit, which promotes regular savings habit. Deposits can be opened with suitable fixed monthly instalment, for a period ranging from 12 months to 120 months. Since this is not a fixed deposit, income tax will not be deducted at source from the interest. Customers can register their standing instruction with the branch to ensure the timely deposit of the instalment, by debit to their savings account.

**LOANS & ADVANCES**

Nowadays, loans are an integral part of personal banking. We offer Personal loans, Vehicle loans, Home loans, Gold loans, Educational loans etc to meet the credit requirements of our customers. Terms conditions rate of interest are subject to changes. Please visit our website for current information

**Personal Loan:** Personal loans are allowed for meeting personal / family finance requirements including expenses towards purchase of household articles / electronic / computer equipments, peripherals/ expenses for medical treatment / inland or foreign leisure travel / inland or foreign business travel / travel abroad on employment contract etc.

**Vehicle loans:** Vehicle loans are available for private vehicles, commercial vehicles and goods carriers.

**Home Loans:** We offer Home loans for residents, Non Residents including senior citizens.



**Gold Loans:** We offer liquidity to your gold ornaments by sanctioning loan against 22ct ornaments by pledge. Overdraft facility against the pledge of gold ornaments is also available

Customers can avail loan against deposits. We also purchase cheques, bills and drafts, before these instruments get realized. This is not an exhaustive list of loan products. Please visit our website for more details

## TECHNOLOGY SERVICES

**Bank's Website [www.southindianbank.com](http://www.southindianbank.com) :** South Indian bank's award winning website provides a host of information to the customers.



Customers can locate the branch and ATM in a locality based on State and District filters. Contact details of the branches along with the email id, bank code, IFSC codes and name of branch managers are available for quick reference. Contact details of Head office departments and regional offices are also available. For up to date service charges and terms and conditions of various products and

services, visit our website. Interest rates on deposits and loans are published in the website for ready reference. Information on banks third party products like mutual funds, insurance, credit cards etc can be known from the website. Customers can login to internet banking service of the bank from the home page of the website. Direct links for making online bill payments & online shopping are available in the homepage. From the website customers can down load various opening forms & request forms. Customers can access articles on customer on different topics through website. Free access to 'Students Economic Forum' – A monthly publication of bank on current banking topics is also available. Customers can login to internet banking service of the bank from the home page of the website. Facility to lodge the customer grievances is also provided.

**Global ATM cum Debit Card:** SIB's ATM cum Debit Card (SIB Card) enables withdrawal of cash up to / equivalent of INR Rs. 20,000 per day through ATMs across the globe. Customers can withdraw cash from any ATM displaying the 'CIRRUS' logo of Mastercard International or the 'INFINET' logo of IDBFT, the technical arm of RBI. SIB Card can be used in merchant establishments equipped with Point-of-Sale (POS) terminals in India and abroad, displaying the 'MAESTRO' logo of MasterCard International, for purchase of goods worth up to INR 1 lakh per day. Request for the ATM cum Debit card, while opening your account. **Make it a point to change your ATM password on a regular basis and never scribble it on your ATM card pouch, transaction slip or any other place to avoid the chances of misuse.**

**Internet Banking (Sibernet):** Sibernet facilitates online and any-time banking transactions, sitting at the comfort of your home or office. Customers can perform online transfer of funds from one account to another, online bills & utility payments, e-shopping, e-commerce, make offerings & book for 'Poojas' with temples, including the famous Guruvayur Sri. Krishna temple. Customers can also get the details of account statements, request for draft, cheque books etc. Make it a point to avail this service while opening the account. **Never reveal your**



**Sibernet User ID & Password and avoid using this facility from the Internet Cafes. SIB never asks for the password of the Sibernet customers and never respond to such requests received over phone or by email. Be cautious phishing mails. For more details visit our website.**

**Mobile Banking Service (SMS):** Transaction details in accounts (debits and credits) are sent to the mobile phone number of the customer (both domestic and overseas), which is linked to the customer account for this purpose. This facility is available to NRI customers also. With this service, transaction alerts are sent to the customer on a real time basis, using the SMS technology (Short Messaging Services). Customers will also receive automatic SMS alerts, when certain preconditions, set by the customers themselves, occur in the accounts. Customers can send simple standard SMS messages to a published number of the Bank 91-9840777222, to pull certain online information of their accounts. Through the pull requests, customers can get the account balance, details of last 4 transactions, inquire the payment status of a particular cheque and locate the bank's ATMs in a given PIN code area. Facility to change the mobile banking password and also to disable / enable the mobile banking services are also available through the pull requests. Please register for this service at the time of account opening itself, so that you start receiving the transaction alerts, as soon as the opening cash transaction is posted in your account. Mobile commerce (M-commerce) is the latest trend in mobile banking service, which will be introduced by your bank shortly.



### FUND TRANSFER FACILITIES

**Fund transfer through RTGS / NEFT :** SIB customer can send funds to and receive funds from accounts with any other bank in India, who are the members of this payment system, facilitated by RBI. Through this, customers of 2 different banks in India can send / receive funds electronically on a real time basis. Customer must be aware of his 16 digit account number and the 11 digit IFSC code of his branch to receive the funds. These details are printed on their passbook / cheque leaves. Similarly, for sending the funds, account number of the beneficiary along with the IFSC code of his bank branch are required.

**Inward / Outward remittances:** Funds remitted from abroad through designated Exchange Houses and Correspondent Banks are credited on line to the accounts of the customers. SIB has tie-up with leading exchange houses and banks abroad, for this remittance facility. SIB is a member of SWIFT, and hence international fund transfer, including outward remittance is available to the customer. Customers can also receive funds, especially from the Middle East, by way of demand drafts issued in their favour, by major exchange houses. Your bank has made arrangements with M/s UAE Exchange (Xpress Money), M/s WallStreet (Instant Cash) and M/s Thomas Cook (Moneygram) for receiving online remittance from abroad. Money transfer beneficiary need not be SIB customer and cash up to Rs. 50000 can be drawn across the counter. Higher amount can be received by draft and credited to the account in case of SIB customers. Please contact your branch or visit our website for the details of such tie ups, including that of SWIFT codes allotted to our branches.



**SIB Fast Money:** If you wish to send / receive funds from another branch of SIB, this online fund transfer facility can be used. Fund transfer up to Rs.5000/- is permitted free of charges, and through this you can send / receive funds from your kith and kin, on a real time basis.

### PARA BANKING SERVICES

**a. Demat Services:** we offer Depository services for the benefit of our customers. Through this facility, our customers can hold their securities in electronic form with Central Depository Services (India) Ltd (CDSL). Thus the customers of the bank can now open Demat accounts with us through our Designated branches. A Demat Account is an account which holds the Beneficial Owner's (BO's) securities in electronic form. There are many advantages in opening a Demat account and keeping the securities in dematerialised form.

**b. Mutual Fund Services:** This is one of the preferred investment options for all those who wish to play safe, yet earn more than what traditional saving avenues offer. We have arrangements with 13 leading Mutual Funds, so that you may pick and choose, as per your investment goals. However, please understand that return from Mutual fund products are subject to Market conditions and returns are not assured as in the case of banks deposit schemes.



**c. Life Insurance Services:** At every point of life risks are many. In addition to serving as a protective cover, life insurance acts as a flexible money-saving scheme, which empowers you to accumulate wealth-to buy a new car, get your children married and even retire comfortably. Life insurance is also a tax saving investment. We offer life insurance coverage, including health packages to our customers and for this the bank act as a corporate agent of a leading life insurer.

**d. General Insurance Services:** General insurance offers various package policies to protect your money and goods against various perils like fire, earthquake and burglary. It also offers policies like mediclaim and take care of your hospitalization expenses. You can also cover against death and disability by accident. For this purpose bank act as a corporate agent of a reputed general insurer.

**e. Credit Card Services:** SIB is sourcing credit card applications from our valuable customers to facilitate card issue by leading credit card issuer, under special & liberalized credit policies formulated exclusively for South Indian Bank customers. It issues the SIB-Co-branded international credit cards solely at their discretion. These cards are accepted across the world. The credit card payments are under taken by us once a standing instruction request is registered with us.

**f. Cash Management Services:** Through our branches, customers can remit life insurance renewal premium in cash, up to Rs. 49,999/-. This facility is now available to the policy holders of ICICI Prudential, Tata AIG and ING Vysa .

**g. KYC Certification:** South Indian Bank is an authorized POS (point of service) of CDSL Ventures Ltd. We are an authorized bank for KYC

certification. In case you have a PAN card, we shall also help you with KYC certification free of cost. This is mandatory for mutual fund investments (presently for Rs. 50,000/- and above).

**h. Locker Facility:** Customers can avail the locker facility at nominal hire charges. Lockers are available in different models - small, medium and large to suit the specific needs of the customers. For availability of lockers, please contact our branches.

**Point Of Presence (POP) to the New Pension System (NPS):** Pension Fund Regulatory and Development Authority (PFRDA) has launched the New Pension System (NPS) across the country with effect from 1st May 2009. To cater this service to the subscribers of NPS, PFRDA has identified South Indian Bank as a Point Of Presence (POP). In fact, SIB is the single old generation private sector bank that has been permitted by PFRDA among the 22 banks identified as POPs. Under this NPS, a subscriber contributes into his/her Permanent Retirement Account while he/she is working and shall use the accumulations at retirement to procure a pension for the rest of his / her life. The NPS is based on a unique individual Permanent Retirement Account Number (PRAN) created for individual subscribers. The services being offered by the bank include - initial subscriber registration, accepting subscriber's contribution, processing the subscriber request for change of subscriber details, change of investment scheme, change of Fund Manager, withdrawal request, issuance of printed account statement and any other subscriber services as may be prescribed by PFRDA. During the initial phase the POP services are being provided through 60 select branches of the bank across the country. Contact us for further details.

### GENERAL GUIDELINES

**Account Opening & Mode of Operation:** Deposit accounts, including Savings Bank Account, can be opened by an individual in his name (Single Account) or jointly with one or more individuals (Joint Account). A Joint Account can be maintained with or without nomination facility and operated as - Jointly (All have to authorize), Former or Survivor/s (First applicant or in case of his death the Survivor/s to authorize), Either or Survivor (either of the applicants when both are alive and otherwise the survivor to authorize), Anyone or Survivor/s (any one of the applicants when all are alive, otherwise Survivor/s to authorize) This mandate can be modified by the consent of all the account holders.



**Account Transactions:** The minimum amount which can be deposited or withdrawn from the SB account at any time shall be Rs.10. Number of withdrawals in SB accounts is restricted to 150 per financial year, including the withdrawals through ATM. If the number of withdrawal exceeds this, no interest will be paid for the account and the bank may charge for each withdrawal over and above the permitted number. In SB accounts, customers have the option of availing either a passbook entry or free monthly statement of account. Facilities for direct debit and standing instructions are available in accounts.

**Nomination Facility:** Nomination facility is available on all deposit accounts opened by the individuals. Nomination can be made in favor of one individual only. Nomination so made can be cancelled or changed



by the account holder/s at any time. While making nomination, cancellation or change thereof, it is required to be witnessed by a third party.

The nominee, in the event of death of the depositor/s, would receive the balance outstanding in the account as a trustee of legal heirs. We recommend that all depositors avail nomination facility to ensure hassle-free payment of the deposit amount, in case of the death of account holder.

**Income Tax:** As per the Income Tax Rules, PAN (Permanent Account Number) is mandatory while opening an account. PAN number is also mandatory while remitting Rs.50,000/- and above. Non PAN card holders will have to furnish Form 60 along with each such remittance. Interest on term deposits shall be liable to Income Tax on the basis of annual accrual or receipt, depending up on the interest scheme. Bank will deduct income tax at source on such interest, as per the extant income Tax rules in force. However, customers can submit Form 15G or Form 15H as the case may be, to receive the interest with out deducting the tax. These forms can be down loaded from the bank's website.

**Cheque Collection:** Customers can lodge instruments ( cheque, drafts , dividend warrants etc.) received in favour of them for collection at the branches. Local instruments are cleared on the same /next day and credited to customer's account. Outstation instruments drawn on other banks are send for collection by courier service and the proceeds are credited once the instrument is realized. However with the introduction of speed clearing at selected centers, outstation instruments are cleared locally provided the drawee bank is a participating member in the speed clearing. However privilege account holders can lodge the instruments for collection at any branch of SIB at his convenience.

**Standing Instruction :** Customers can register for standing instruction at their branches for effecting timely payment /remittance of funds. The credit can be made to Recurring deposits, savings deposits, loan accounts etc maintained with South Indian Bank. Customers can also register standing instruction for the credit of accounts maintained with other banks by way of DD/NEFT/RTGS at nominal service charges. Customers are requested to maintain sufficient balance in these accounts to honor these instructions well ahead of respective due dates.

**Service Charges:** In general, there is a requirement of keeping a minimum balance in SB & CD accounts and there is a penalty for not maintaining such minimum balance on a quarterly basis. The minimum balance for this purpose is arrived at on calculating the quarterly average balance. There is no such penalty in 'No Frills Accounts' and the terms may be different for other bundled products. There is also a fee for account closure, return of cheque, issuance of duplicate passbook/account statement, stop payment instructions etc.

#### **Method of calculation of interest on deposits.**

**a. Rupee Time deposits held in Domestic, Ordinary Non-Resident (NRO) and Non-Resident External (NRE) Accounts:** In case of cumulative deposits, interest is compounded quarterly. For term deposit with tenor less than three months or where the terminal quarter is incomplete, interest is calculated proportionately for the actual number of months and days, reckoning the year at 365 days even in case of leap years. In case of

non-cumulative deposits, interest is paid out quarterly or monthly, based on the account opening date. (as preferred by the customer)

**b. FCNR Deposit Accounts**

Interest on cumulative deposits accepted for a period of more than one year is compounded at intervals of 180 days each and thereafter for remaining actual number of days. In case of non-cumulative deposits, interest is paid out half yearly.

**USER GUIDE FOR ATM CARD HOLDERS**



South Indian Bank's Global ATM-Cum-Debit Cards are now acceptable in the Master Card International Network System as well as in the domestic National Financial Switch (NFS) Network System owned by IDRBT, the technical arm of RBI.

**Features**

1. Provide on-line access to Savings Bank or Current accounts of South Indian Bank.
2. Tie up with the world-renowned service provider, MasterCard International.
3. Can be used in 8,30,000 ATMs & 7 million Point Of Sale(POS) terminals worldwide.
4. South Indian Bank being a member of NFS network, South Indian Bank cards are acceptable in other member banks ATMs.
5. Can be used in 31000+ ATMs in India.
6. The Maestro Debit card is a PIN based card and operates similar to ATM making it 100% secure, even in POS terminals.
7. Global Cards are issued free of cost to the customers of South Indian Bank.
8. Cash withdrawal limits through ATMs is up to Rs.20,000/- per day.
9. New day starts from 00.00 hrs IST



**Privilege Card**

This is a multi-purpose debit card issued to an SIB-Privilege account holder.

All features of Global ATM-cum-Debit card available

The SIB-Privilege Card can be linked to any five SB accounts of the customer

On-line fund transfer up to Rs.1,00,000/- is allowed between these five accounts through ATMs.

The privilege card holders can withdraw money (free up to Rs.20,000/- per day) at the networked branches, by using the specially designed/ personalized privilege cheques, provided in the account.

For maintaining an SIB-Privilege account, an average monthly credit balance of Rs.1,000/- is stipulated.

**TIPS FOR USING SIB ATM**

On entering the ATM cabin you will be welcomed by SIB. Please open the PIN mailer ( If for the first time) and keep the PIN ready for entering in the machine. Please hold the card in your hand. Then insert the card in the slit provided for and take back the card. Then you will be requested to enter the personal Identification number (PIN). If not, Insert the card again since the machine has not read the card





On entering the PIN correctly the following options will be displayed

MINI STATEMENT	FAST CASH
PIN CHANGE	WITHDRAWAL
FUND TRANSFER	BALANCE INQUIRY
CHEQUE BOOK REQUEST	STATEMENT REQUEST

Please press the appropriate option button and follow the simple instructions step by step till you complete the transactions. Please collect your receipt from the receipt slot.

**1. Cash withdrawals:** From the main menu please press the ‘WITHDRAWAL’ button. Cash can be withdrawn by entering the required amount in multiples of Rs.100/- and press continue. Minimum amount allowed is Rs.100/- and the maximum amount is Rs. 20,000/-. Instead of this you can also press the ‘FAST CASH’ from the main menu for speedy withdrawal by selecting the fixed amounts shown.



Please collect your cash and receipt from respective slots.

**2. Balance Enquiry:** From the main menu, you can press the option to enquire the balance amount in your account for withdrawal. Thus in case you are not sure about your available balance, please use this option before proceeding to withdrawal.

**3. Mini statement :** From Main Menu you can press ‘MINI STATEMENT’ option and get the statement of your last 9 transactions. Thus the customer saves their time to collect the account statement from the branch

**4. Statement of Account/ Cheque book:** By pressing the option ‘CHEQUE BOOK REQUEST’ or ‘STATEMENT REQUEST’, the customers request will be registered in the machine and the branch will send you same through the post/courier at an early date.

**5.Change of Personal Identification Number (PIN):** At the time of issue of SIB ATM Card, The bank will provide a temporary PIN to every card holder to initiate your first operation. PIN is a four digit number known only to you but can be recalled by you at any time. Card holders are advised to change the PIN as a first transaction in SIB ATM NETWORK. When you enter the new PIN you will be asked to confirm. After you confirm your PIN will be changed to the new one. PIN is a secret code known to you and machine alone and in case you forget the PIN, you can't log in to the machine

**In case of emergency please contact:**

During working hours: weekdays (9.30am to 6 pm) Saturdays(9.30 am to 3 pm)

- ◆ Information Technology Division, Eranakulam  
Landline Telephones: 04842384588, 0484 2384589
- Non-working days and other than working hours as above
- ◆ Data Centre, Eranakulam

Landline Telephones: 0484 2353674 Mobile number: 09446475458

### ATTENTION CUSTOMERS:

- 1) Customers should ensure that the card should be blocked immediately once the card has been lost contacting the above mentioned telephone/mobile numbers.
- 2) The customers has to contact the branch for availing new card once the card has been lost/ damaged / forgetting the PIN.
- 3) Customer will be allotted with a new card and a new PIN in the case of misplacing the card.
- 4) Customer will be provided with new card while the card has been damaged. The customer can use the same old PIN in this case since a new PIN will not be provided.

### *Do's and Don'ts*

<b>Do</b>	<b>Do Not</b>
<p>Sign on the card immediately on receipt. Unsigned cards are invitations for misuse. Sign the card with a ballpoint pen only.</p> <p>Keep the card in a prominent place in wallet / vault. This will help you to notice if any of your cards are missing. Many times cardholders realise very late that their card is missing.</p>	<p>Do not throw away the expired card. Always cut the card before disposing. This will ensure that the expired card cannot be used for counterfeit / skimming.</p> <p>Do not reveal your card number / expiry date /personal details to outsiders. Do not reveal personal details and card numbers in response to any suspicious scheme/ caller. This could be a social engineering attack.</p>
<p>Ensure that the card you got back after the transaction is yours before putting in the wallet. Many times, Card Member's cards get exchanged at crowded merchant location like service station /Super market.</p>	<p>Do not hand over your card to any one including your friends / family members. Card is meant for your use only. You are responsible for the transactions they make with it Even when you are requested to hand it over to authorised bank representative, always ensure to cut the card into two before handing over.</p>
<p><b>Keep all card number, expiry date and contact number of the bank at a secure place for ready reference.</b> It has to be kept in a different place than where you normally keep cards.</p>	<p>Do not allow the card to be taken out of your sight in a merchant location. Insist that all verification to be done in your presence. At a shop or restaurant, never leave your card unattended. When using your card at a merchant establishment, only your signature is needed. NEVER reveal any other personal detail about yourself, be it your address or phone number. Never sign an incomplete sales slip. Make sure that totaling has been done.</p>
<p>Inform the Bank immediately if you lose the card or it is stolen from you. Always follow up with a written intimation.</p>	<p>Do not attempt to use your ATM/ Debit Card for internet transaction or Provide your card number details on the internet. South Indian Banks ATM CUM Debit Card cannot be used for internet transactions.</p>

Memorize PIN and destroy the mailer. PIN is an important validation of your identity. The use of PIN along with card is considered as your authentic signature. Keep it secret always.	Do not keep the PIN number written anywhere. Do not reveal your PIN to any one. Do not keep the PIN written anywhere especially in the wallet along with the card.
Inform change of address to card issuing bank immediately. Inform postal authorities also about the forwarding address.	Do not expose the card to excessive heat /magnetic field.
Keep all charge slips till you get statement from bank. Check all charge slips against the statement. If there is a mismatch immediately contact the Bank. Always keep a copy of the bill and the payment slip for a transaction and the ATM receipts for cash withdrawals.	Do not dispose statement /charge slips /bank mail before destroying. Many identity theft cases had taken place through mail sniffing / garbage pilfering techniques. Please shred the statement /charge slips /bank mail before disposing.
If you are going abroad, DO make a note of the card company's (MasterCard) emergency phone number in the country you are going to	Never reveal the card number unnecessarily

### User Guide Internet Banking (SIBERNET)

'Sibernet' is the Internet Banking Service of South Indian Bank, which allows our customers to avail the bank's services through internet. It allows our customers to conduct Banking Operations from House, Office or even during travelling. The 'sibernet' service is available 24 hours & 365 days a year. It helps our customers to access their account from anywhere in the world using Internet.



Customers can use sibernet to transfer funds from one account to another account. He/she can transfer funds from his/her account to any third party account with any branch of south Indian bank. Sibernet can be used for mobile bill payments, insurance payments, credit card payments, mutual fund payments, e-commerce, etc. A Customer can get complete details of his/her accounts (SB/Deposit/ Loan ...) through sibernet. He/She can take a Print or Save the pass-sheet of any of their operative accounts for any period. Customers can inquire about the status of Cheques or status of Clearing Instruments. They can make lien inquiry and nominee Inquiry. Interest Details of Deposit Accounts can be known using the sibernet. Customer can simulate pre-closure of his/her deposit or loan account through sibernet.

For using sibernet customers have to login to sibernet from our website [www.southindianbank.com](http://www.southindianbank.com). Customers will be provided with a user id, a login password and a transaction password. User id and login password is used to login to sibernet. Transaction id is used to confirm a fund

transfer done by the customer. Without entering transaction id fund transfer will not be successful.

To start operations, login to SIB's website, [www.southindianbank.com](http://www.southindianbank.com). Then click on "Sibernet -Retail". Click on the link "Click Here to Login". You would be taken to the login page of Sibernet.

To login, enter your User-id & Password, and click on "Go"

Once logged in, you would be taken to the Home page  
The important information displayed on the home page is described below.

1. Your last login date & time is displayed.
2. The alerts sent to you automatically by the system,
  - a. SB balance falling below preferred minimum.
  - b. Deposit maturing within next 7 days.
3. Mails sent to you by your Relationship Manager (Branch Manager).
4. The home page displays, Customer-wise Account Balance Summary the total balances of all accounts, grouped by the customer-id and segregated into Operative account (i.e. SB, Current), Deposits & Loans. The objective is to give the customer, a synopsis of his assets and liabilities in the bank.

### Accessing Menus

The two benefits available to you in Sibernet are "Online Inquiry of own accounts " and "Secured Instructions" to your Relationship Manager. These functions are available in the main menu bar displayed at the top of the screen. You can choose any menu of your choice by clicking on the same in the main menu - "Accounts", "Transfers", "Requests", "Mails", "Customise", "Activity", and "Modelling". The main menu bar shall always be shown to you so that you can directly access it, irrespective of the menu you are currently in. When you click on the main menu, the relevant sub-menu shall be shown on the left hand side of the screen.

### Renaming Your Accounts

As you may be having more than one account under each section, it may be difficult for you to identify each account by the name (which will be same) or the 16-digit number. Hence you have been provided an easy concept- "Account Nickname", which allows you to rename each of your own accounts in Internet Banking, which later allows you to easily identify them. Hence, before you start using the service for the first time, we request you to visit the "Customise" menu, so that you may give your own nicknames for your accounts.

Click on '**My Account Preferences**',

Click on each of the **Check boxes**, and change the respective Account Nicknames to one of your choice, say 'Tvm NRI SB', 'My Expenses Account', etc. Once the Nicknames are changed, you may scroll down & click on the, 'Update Account Preferences' button at the bottom of the screen,

For these changes to take effect you may log out once, and login again.

After logging in, you may click on '**Accounts**' menu, to explore each account.

Your accounts have been conveniently categorized into Operative, Deposit & Loan submenus, shown on the left side of the screen.



You may click on any of the three sub menus shown on the left hand side, depending on the type of account you wish to view. By default, the Operative Accounts submenu is displayed.

Once a submenu is selected, select the account from the nickname list and the Option from the option list. To see the outcome, click on Go button. The output is displayed

Now, if you want to know more about another account in the same section, you may select the account from the nickname list and the Option from the option list. To see the outcome, click on Go button,

However, as you may want to inquire on accounts of a different type, say 'Deposit Accounts', you may simply click on the 'Deposit Accounts' submenu on the left hand side. To know more about each account, select the account from the nickname list and the Option from the option list. To see the outcome, click on Go button, as shown below.

Similarly, to get information on Loan Accounts, click on the 'Loan Accounts' submenu on the left hand side. To know more about each account, select the account from the nickname list and the Option from the option list. To see the outcome, click on Go button,

To see all your accounts, in one single screen, you may click on the 'All Accounts Tab' on the left hand side. You may scroll down using scroll bar, if the page is too long.

### Short Cut

In all the Account Summary pages (Operative, Deposit & Loan), you can directly click on the nickname to quickly get a brief view about the chosen account. To do this you may click on the Account Nickname (in blue colour) shown in each record.

Now you can,

1. Select different options for the same account simply by changing the Option in the Option list and then clicking on 'Go' button. The nickname of the account chosen will remain constant, till you change it or move to another submenu.
2. You can choose another account in the same section by selecting another nickname in the 'Account Nickname' list. The desired option can be chosen then from the Option list and the final outcome can be viewed when the 'Go' button is clicked.
3. To view accounts in another section, you may click on the desired section on the left hand side & repeat step 1 or 2.

Thus you need not use the Back button in each screen to repeatedly view information about different accounts.

(You can give secured Instructions to the Branch Manager to do funds transfer which shall be executed by the branch at the earliest.

You can also view the status of such instructions)

The other Menu Options, which shall be of interest to you,

### TRANSFERS

- Self/Linked Fund Transfer- to transfer funds between your own Operative accounts.
- Third Party Transfer - to transfer funds from your own Operative account to any third party account in any branch of SIB.



## REQUESTS

- ❑ **Offline Requests-** (Secured Instructions to the branch manager)
  - ◆ Cheque Book Issue - The chequebook shall be issued and dispatched to an address of your choice.
  - ◆ DD Request - DD shall be issued and sent to the beneficiary as instructed by you.
  - ◆ TD Account Opening Request- Branch shall open a deposit account by debiting your Operative account.
- ❑ **Online Requests-** (which can be done on your own)
  - ◆ TD Pre-closure Simulation- You can simulate all by yourself, what would be the tentative amount you would receive from the bank, if you were to close one of your deposits either today or on a later date.
  - ◆ Loan Pre-closure Simulation- You can simulate on your own, what would be the tentative amount that you have to pay, if you were to close one of your loan accounts either today or on a later date.

## MAILS

You can view the secured mails sent by your Relationship Manager. You can also send secured mails back to him on any matter of your interest.

## CUSTOMISE

Using this menu, you can

- ◆ Change Password- Change your own Sibernet password.
- ◆ My Profile - Change the way amount & date is displayed on screen.
- ◆ My Account Preferences- Change the nickname of the account.

## ACTIVITY

Using this menu, you can view the history of financial & non-financial activities done by you through Sibernet.

## MODELLING

This menu option allows you to,

- ◆ Loan Modelling- to find out on your own, the EMI amount if you were to open a loan account with SIB. You can vary the different parameters on your own and analyze the results.
- ◆ Deposit Modelling- to inquire what would be the maturity /interest amount, if you were to open a deposit account with SIB.

To come back to the Home page from any other screen, you may click on the Home icon. On completion of your activities, you may logout by clicking on the logout icon and closing the window. Please keep your user-id and password confidential.



**Online Bill Payment:** This facility allow customers to make payments for the Goods/Services through Internet Banking payment facility in a secured way. Click on the link 'Online Bill Payments' provided in the bank's website for list of merchants and service providers. To avail this service, customer may login to the required merchant website, select

the goods/services and on selecting payment mode option as ‘South Indian Bank Net Banking’, the customer will be routed to the Internet Banking Login-Page of the Bank. The customer needs to Login to the Internet Banking page. On verification of the secured details such as User ID, Password, etc., and on payment confirmation from the customer, the system automatically debits the customer account (with the Bank) with the transaction amount online and the credit amount is passed on to the merchant through an aggregator authorised by the merchant for further processing.

Customers can make online offering to Guruvayur Sree Krishna temple and for this purpose click on the link ‘Guruvayur Online Offering’ provided in the bank’s website.

### User guide for SIB Mobile Service (SMS)

SMS (SIB Mobile Service) is the mobile banking service of South Indian Bank. Through SMS customers can know their account details. The SMS is provided in two ways, as pull requests and push alerts

**Pull Requests** - By Sending a simple, standard SMS messages to a published number of the Bank (91 9840 777222) customers will get online information on their account/s. Customer will immediately receive an automatic SMS reply from the Bank.

**Push Alerts** – Customers will receive automatic SMS message from the Bank when certain events occur in their account/s. Customers can set the preconditions for such events (Alerts) in the first page of the Registration form. Any subsequent change in these preconditions can be informed to Branch Manager

1. Get the Balance in any of your SB/CA/CC/OD account/s instantaneously.
2. Fetch four transactions along with balance in any of your SB/CA/CC/OD accounts.
3. Inquire on the Status of a cheque issued by you in any of your SB/CA/CC/OD accounts.
4. Change your mobile banking PIN.
5. Disable your SIB Mobile Service temporarily.
6. Re-Enable your SIB Mobile Service temporarily.
7. Locate Nearest SIB ATMs based on PIN Code.



**Alert-1.** Your SB/CA/CC/OD account Balance Falls Below a preferred minimum set by you.

**Alert-2.** Your SB/CA/CC/OD account Balance Goes Over a preferred maximum set by you.

**Alert-3.** A credit transaction in your SB/CA/CC/OD account crosses the preferred credit limit set by you. (Rs.1000/- and above)

**Alert-4.** A debit transaction in your SB/CA/CC/OD account crosses the preferred debit limit set by you. (Rs.1000/- and above)

**Alert-5.** A transaction exactly matching the credit amount set by you is credited to your SB/CA/CC/OD account. (e.g. DD Remittance, Clearing Credit etc)

**Alert-6.** A transaction exactly matching the debit amount set by you is

debited to your SB/CA/CC/OD account. (e.g. Insurance Premium, Credit Card Payment etc)

**Alert-7.** Your Term Deposit accounts is maturing in the next week.

**Alert-8.** Your Loan instalment is due next week.

**Alert-9.** A new cheque book is issued in your account

A unique feature in our product allows you to stop receiving any Push Alert messages during odd hours. You may enter your odd hour range in 24 hour format, as “From hh:mm; To hh:mm “, in the Registration Form. The NRE customers have to convert the same to Indian Standard Time. However, you can send a Pull Request even during this time period.

Any customer (resident/non-resident) who has a SB/CA/CC/OD account (in his individual capacity) in any of our branches is eligible for this service. You can include your joint account also if the mode of operation is “Either or Survivor” or “Former or Survivor”. In such cases, all the joint account holders have to sign in the registration form.

As of now, you can make any change in your SIB Mobile Service (SMS) pre-conditions (events) by sending a simple request to your Branch Manager.

### Format for sending Pull Requests

The customer can send simple, standard SMS messages to a published number of the Bank, **919840777222** (International Customers/Indian Customers) or **09840777222** (for Customers in India, whose mobile operators don’t support 91 prefix) to get online information on his account/s. He will immediately receive the information as an automatic SMS reply from the Bank. Each request has its own key word as shown in the table below. Please note that the initial PIN number (password) of the customer is the last four digit of his 16 digit primary account number. Once the customer changes the PIN number, then he/she must use the new number as the PIN. It may also be noted that the SMS Pull requests are to be sent only from the Mobile Number registered by the customer for this purpose with his branch.

Purpose	SMS To Be Sent And Explanation
1. To Get the Balance in any of his SB/CA/CC/OD account/s instantaneously.	BALXXXX where BAL is the Keyword, XXXX is the PIN. The balance in the customer’s main account will be sent to him as a reply SMS. In case the customer has more than one account he may type BALXXXX2 or BALXXXX3 , where 2,3 are the order of his other A/c’s
2. To fetch the last four transactions in any of his SB/CA/CC/OD accounts.	TRNXXXX where TRN is the Keyword, XXXX is the PIN. The last 4 transactions in the customer’s main account along with current balance will be sent to him as a reply SMS. In case the customer has more than one account he may type TRNXXXX2 or TRNXXXX3
3. To inquire on the Status of a cheque issued by the customer in any of his SB/CA/CC/OD accounts.	CSIXXXX999999 where CSI is the Keyword, XXXX is the PIN and 999999 is the 6 digit cheque number issued in his account.

4. To change his mobile banking PIN.	PINXXXXAb12 where PIN is the Keyword, XXXX is the old PIN of the customer and Ab12 is the new preferred PIN chosen by him. PIN number can contain alpha-numeric values and they are also case sensitive.
5. To disable his SIB Mobile Service temporarily.	DISXXXX where DIS- is the Keyword, XXXX is the PIN
6. To re-Enable his SIB Mobile Service..	ENAXXXX where ENA is the Keyword, XXXX is the PIN
7. Locate Nearest SIB ATMs based on Postal PIN Code	ATMXXXX999999 (Keyword ATM is not case sensitive, XXXX – 4 digit PIN (password) of the SMS Banking Customer, 999999 – 6 digit PIN CODE of the area required

## ATM Network

**ADHRAPRADESH** Ameerpet ♦ Hyderabad ♦ Hyderabad - A.S Rao Nagar ♦ Kukatpally ♦ Secunderabad ♦ Secunderabad Diamond Point ♦ Malkajiri ♦ Warrangal **ASSAM** Guwahati **CHANDIGARH** Chandigarh **CHATTISHGAD** Raipur **DELHI** Delhi Dwarka ♦ Delhi Karol Bagh ♦ Delhi Paschim Vihar ♦ Delhi Rohini ♦ Delhi Vasanth Kunj ♦ Delhi Vikaspuri ♦ Delhi Mayur Vihar ♦ Delhi Connaught Place ♦ Janakpuri ♦ New Delhi Sainik Vihar ♦ New Delhi- Chittaranjan Park ♦ Nirman Vihar ♦ Patparganj ♦ Rajouri Garden ♦ Vivek Vihar **GOA** Panaji-Goa ♦ Margao **GUJARAT** Ahmedabad ♦ Rajkot ♦ Surat ♦ Baroda (Vadodara) **HARYANA** Gurgaon ♦ Panchkula **JAMMU AND KASHMIR** Jammu **JHARKAND** Ranchi **KARNATAKA** Banashankari ♦ Bangalore Brigade Road ♦ Bangalore City ♦ Bangalore Devanahalli ♦ Bangalore Indra Nagar ♦ Bangalore Koramangala ♦ Bangalore M.S Nagar ♦ Bangalore Mathikkare ♦ Bangalore, Christ College - I ♦ Bangalore Christ College - II ♦ Bangalore, Jayanagar ♦ Bangalore Kothannur ♦ Bhadravathy ♦ Mandya ♦ Mangalore ♦ Mangalore-Lady Hill ♦ Martha Halli ♦ Mysore N.R.Mohalla ♦ Sarjapur ♦ Thippasandra **KERALA** **ALAPPUZHA** Alappuzha ♦ Alappuzha - Convent Square ♦ Ambalapuzha ♦ Chengannur ♦ Mavelikara **ERANAKULAM** Aluva ♦ Angamaly ♦ Edappally ♦ Elamakkara ♦ Ernakulam Banerji Rd. ♦ Ernakulam Kadavanthra. ♦ Ernakulam Kaloor ♦ Ernakulam Lourdes Hospital Campus ♦ Ernakulam M.G Road ♦ Ernakulam Marine Drive ♦ Ernakulam Market Rd. ♦ Ernakulam North ♦ Ernakulam Palarivattom ♦ Ernakulam Vyttila ♦ Fort Kochi ♦ Kakkanad ♦ Kakkanad - Mavelipuram ♦ Kalady ♦ Kalamassery ♦ Kolencherry ♦ Kothamangalam ♦ Mulanthuruthy ♦ Muvattupuzha ♦ North Parur ♦ Palarivattom ♦ Perumbavoor ♦ Thiruvankulam ♦ Thrikkakara ♦ Thripunithura **IDUKKI** Thodupuzha **KANNUR** Kannur ♦ Thalassery **KASARGOD** Kasaragod **KOLLAM** Anchal ♦ Karunagapally ♦ Kollam ♦ Kottarakara ♦ Kottiyam **KOTTAYAM** Arunapuram ♦ Athirampuzha ♦ Ayarkunnam ♦ Bharananganam ♦ Changanacherry ♦ Changanacherry S.B. College Jn ♦ Chethipuzha ♦ Kaduthuruthy ♦ Kanjirapally ♦ Kottayam ♦ Kottayam Collectorate Jn ♦ Kumarakom ♦ Kuravilangad ♦ Nagampadam-Kottayam ♦ Pala ♦ Thellakom ♦ Uzhavoor ♦ Vaikom ♦ Vakathanam **KOZHIKODE** Kozhikode Mavoor Road ♦ Kozhikode Chakkaorathukulam ♦ Thamarassery **MALAPURAM** Angadipuram ♦ Areacode ♦

Changaramkulam ♦ Chelari ♦ Chemmad-Tirurangadi ♦ Edakkara ♦ Edappal ♦ Edarikkode ♦ Edavanna ♦ Karuvarakundu ♦ Kondotty ♦ Kottakkal ♦ Manjeri ♦ Nilambur ♦ Parappanangadi ♦ Ponnani ♦ Tirur ♦ Valancherry ♦ Vengara ♦ Wandoor **PALAKKAD** Chittur ♦ Kozhinjampara ♦ Mannarkad ♦ Nemmara ♦ Ottapalam ♦ Palakkad ♦ Pathiripala ♦ Thiruvilwamala **PATHANAMTHITTA** Adoor ♦ Kozhencherry ♦ Mallapally ♦ Pandalam ♦ Pathanamthitta ♦ Pullad ♦ Ranni ♦ Tiruvalla ♦ Tiruvalla Pushagiri Medical College **TRIVANDRUM** Sreekaryam ♦ Trivandrum Kesavadasapuram ♦ Trivandrum Pazhavangadi ♦ Trivandrum-Ulloor ♦ Varkala **THRISSUR** Chalakudy ♦ Chavakad ♦ Chelakkara ♦ Erumapetty ♦ Guruvayur ♦ Irinjalakuda ♦ Kadavallur ♦ Kanjany ♦ Kattoor ♦ Kechery ♦ Kodakara ♦ Kodakara Sahrdaya College of Engg. and Technology ♦ Kodungallur ♦ Konathukunnu ♦ Koorkencherry ♦ Kunnamkulam ♦ Kuttanellur ♦ Mathilakam ♦ Meladur ♦ Mullassery ♦ Ollukkara ♦ Ollur ♦ Orumanayur ♦ Pazhayannur ♦ Pudukkad ♦ Thrissur - West Fort ♦ Thrissur Amala Nagar ♦ Thrissur Ayyanthole ♦ Thrissur East Fort ♦ Thrissur Jubilee Mission Medical College & Research Institute ♦ Thrissur Mission Quarters ♦ Thrissur- Punnamm ♦ Thrissur Round North ♦ Thrissur Viyyur ♦ Thrissur-High Road ♦ Tripprayar ♦ Vylathur ♦ Wadakkancherry **WAYANAD** Kalpetta **MADHYAPRADESH** Bhopal ♦ Indore **MAHARASTRA** Aurangabad ♦ Mumbai Goregaon ♦ Mumbai Nerul ♦ Mumbai Fort ♦ Mumbai Ghatkopar ♦ Mumbai Bandra ♦ Mumbai Andheri West ♦ Mumbai Borivilli West ♦ Mumbai Malad West ♦ Mumbai Powai ♦ Mumbai Hill Road ♦ Mumbai Vashi ♦ Mumbai Mumbra ♦ Mumbai - Andheri East ♦ Kolhapur ♦ Nagpur ♦ Nasik ♦ Bibwewadi ♦ Pune ♦ Kalyan **ORRISA** Bhubaneswar **PONDICHERY** Mahe ♦ Pondicherry **PUNJAB** Amritsar ♦ Jalandhar ♦ Ludhiana **RAJASTHAN** Jaipur ♦ Udaipur **TAMIL NADU** **CHENNAI** Adayar ♦ Chennai Anna Nagar ♦ Chennai Kellys ♦ Chennai Mount Road ♦ Chennai Mylapore ♦ Chennai T Nagar ♦ Chennai Chennai Gt ♦ Chennai Nungambakkam ♦ Chennai Poonamallee ♦ Chennai - Koyambedu ♦ Vadapalani **COIMBATORE** Coimbatore Ganapathy ♦ Coimbatore Gandhipuram ♦ Coimbatore Sai Baba Colony ♦ Coimbatore Trichy Road ♦ Coimbatore Raja Street ♦ Coimbatore NGGO Colony ♦ Coimbatore - Sree Ramakrishna Engineering College Campus ♦ Pallapalayam ♦ Pollachi ♦ R.S Puram ♦ Udumalpet **CUDDALORE** Cuddalore **DHARMAPURI** Dharmapuri **DINDIGUL** Dindigul ♦ Oddanchatram **ERODE** Erode ♦ Perundurai **KANCHEEPURAM** Chengalpet ♦ Kancheepuram ♦ Tambaram **KANYAKUMARI** Marthandam ♦ Nagercoil ♦ Nagercoil S.a Raja Polytechnic College **MADURAI** Madurai West **NAGAPATTINAM** Velankanni **NILGIRI** Coonoor **SALEM** Salem **THIRUPUR** Tirupur **THOOTHUKUDI** Tuticorin **TRICHY** Trichy **VELLORE** Vellore **VILLUPURAM** Villupuram **TRIPURA** Agarthala **UTTER PRADESH** Ghaziabad ♦ Noida ♦ Lucknow **UTTARANCHAL** Dehradun **WEST BENGAL** Kolkata- GC Avenue ♦ Kolkata-Brabourne Road ♦ Kolkata-Salt Lake ♦ Liluah-Howrah

## Branch Network

**ANDHRA PRADESH** A.S.Rao Nagar ♦ Ameerpet ♦ Guntur ♦ Hyderabad ♦ Kajuluru ♦ Kakkinada ♦ Kothur ♦ Kottipally ♦ Kukatapally ♦ Malkajgiri ♦ Nellore ♦ Rajamundry ♦ Secunderabad



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