



Dear NRI Patrons,

At the outset I express my sincere gratitude to our NRI Community for their unstinted support and patronage being extended to the Bank over the years. Your association has, indeed helped the Bank to grow as a legend among the best performing Banks in the country.

Dun & Bradstreet, the world's leading business information and knowledge provider rated South Indian Bank as the Best Bank in Asset Quality among new generation as well as traditional banks in the country. It is a recognition the bank received at a time when the banking community as a whole is toiling hard to manage the menace of bad assets growth.

Eighty years of service to the nation is a significant achievement for any financial institution. On 29th January 2009 South Indian Bank completed 80 years of its service to the nation. I consider this as an opportunity to express my gratitude to all those who have contributed

to the growth of this great institution during all these eighty years. To commemorate this 80th Anniversary, the Bank instituted an SIB Excellence Award for five personalities for their Life Time Achievements to the nation.

We are privileged to confer these awards to five Legends of our time for their outstanding contribution to transform the lives of millions of Indians and to emerge India stronger in various fields. Sri Vinod Rai Chief Comptroller and Auditor General of India presented the SIB Excellence Award to Dr K M Cherian, Sri Adoor Gopalakrishnan, Dr Verghese Kurian, Dr K J Yesudas and Sri Yusuff Ali M.A in a colourful function at Thrissur.

We also introduced a novel fixed deposit scheme, SIB Eighty Plus, on this occasion, to reward our loyal customers with the best interest rates in the market, including an added attraction of free accident death insurance cover up to Rs One lakh. This scheme was open upto 31/03/2009.

We now rededicate ourselves to the service of the nation in general and to our customers in particular. We also pledge that we shall strive hard to be the most customer friendly bank for the Non Resident Indians (NRIs). I solicit your continued patronage and cooperation to enable us to achieve the growth plans.

With warm regards,



Dr. V.A. JOSEPH
MD & CEO

SIB HONoured FIVE MEN OF EMINENCE



SIB Excellence Awards presented to five globally acclaimed personalities for their life-time achievement. Dr. K.M. Cherian, the eminent Cardiologist, Mr. Adoor Gopalakrishnan, the film Director, Dr. Verghese Kurien, 'the milk man of India', the music- maestro Padma Bhushan Dr. K.J. Yesudas and Mr. M.A. Yusuff Ali, the prominent NRI were conferred with the awards.

SIB CLOCKS HIGHEST EVER NET PROFIT

South Indian Bank has recorded its highest ever net profit in its 80year history of Rs 194.75 Crores in 2008-09 registering an increase of 28.44 % over the last year's Rs 151.62 Crore. The Bank's aggregate business surpassed Rs 30237 crore as on March 2009 comprising deposits worth Rs 18092 crore and advances worth Rs 12145 crore. The Board has recommended a 30 % dividend as in the past fiscal. Enhancing value for the shareholders, the Bank's Earnings Per Share (EPS) on annualized basis improved from Rs.15.02 as at March 2008 to Rs.17.23 as at March 2009. Net Interest Margin registered an improvement from 2.62% as at March 2008 to 2.92 % of the corresponding period of this fiscal.

DOLLAR TRENDS - AGAINST INDIAN RUPEE

Date	1\$ = Rs
1-Jan-09	48.73
15-Jan-09	49.05
30-Jan-09	49.03
10-Feb-09	48.70
25-Feb-09	49.84
5-Mar-09	51.79
9-Mar-09	51.77
17-Mar-09	51.33
23-Mar-09	50.45
31-Mar-09	50.94
13-Apr-09	49.88
23-Apr-09	50.21
28-Apr-09	50.45
5-May-09	49.57
7-May-09	49.39
15-May-09	49.56



Our MD & CEO Dr.VA Joseph receives the award for the best bank in asset quality among all private sector banks in India from Mr. James E Thompson, GBS Chairman & Chief Executive, Crown Group of companies on 18th February 2009 at Mumbai. Accompanied by Dr. Manoj Vaish, Presedisent & CEO, Dun&Bradstreet, India.

Mr. ABRAHAM THARIYAN- NEW EXECUTIVE DIRECTOR OF SIB



Mr Abraham Thariyan has assumed charge as the new Executive Director of the Bank with effect from 1st April 09. Mr. Thariyan has over 36 years of distinguished service in Federal bank and has handled a number of critical assignments. He was the Senior most General Manager of Federal bank at the time of assuming the responsibility in South Indian Bank. Mr Thariyan is widely known among the bankers as an expert in International Banking, Forex Management, Remittances, NRI Services etc. He has been a member of the Managing committee of the FEDAI (Foreign Exchange Dealers Association of India) for over fifteen years.

NRIs CAN AVAIL LOANS UP TO 100 LAKHS

In a major policy initiative the RBI has now relaxed the ceiling on the loans on the security of NRI Term Deposits from Rs. 20 lakhs to Rs.100 lakhs. This will be of much help to all our NRI customers.

DADS BLESSINGS

A young man was getting ready to graduate from college. For many months he had admired a beautiful sports car in a dealer's showroom, and knowing his father could well afford it, he told him that was all he wanted.

As Graduation Day approached, the young man awaited signs that his father had purchased the car. Finally, on the morning of his graduation, his father called him into his private study. His father told him how proud he was to have such a fine son, and told him how much he loved him. He handed his son a beautifully wrapped gift box. Curious, but somewhat disappointed, the young man opened the box and found a lovely, leather-bound Bible, with the young man's name embossed in gold. Angry, he raised his voice to his father and said "With all your money, you give me a Bible?" and stormed out of the house, leaving the Bible.

Many years passed and the young man was very successful in business. He had a beautiful home and wonderful family, but realized his father was very old, and thought perhaps he should go to him. He had not seen him since that graduation day. Before he could make arrangements, he received a telegram telling him his father had passed away, and willed all of his possessions to his son. He needed to come home immediately and take care of things.

When he arrived at his father's house, sudden sadness and regret filled his heart. He began to search through his father's important papers and saw the still new Bible, just as he had left it years ago. With tears, he opened the Bible and began to turn the pages. And as he did, a car key dropped from the back of the Bible. It had a tag with the dealer's name, the same dealer who had the sports car he had desired. On the tag was the date of his graduation, and the words PAID IN FULL.

How many times do we miss Spirit's blessings and answers to our prayers because they do not arrive exactly as we have expected.

We are what we repeatedly do. Excellence, therefore, is not an act but a habit.

Aristotle

FEATURES OF VARIOUS DEPOSIT SCHEMES AVAILABLE TO 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	NRIs (individuals / entities of Bangladesh/ Pakistan nationality/ ownership require prior approval of RBI)	NRIs (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 Bangladesh / Pakistan nationality / ownership as well as erstwhile OCBs require prior approval of RBI)
Joint account	In the names of two or more non-resident individuals	In the names of two or more non-resident individuals	May be held jointly with residents
Nomination	Permitted	Permitted	Permitted
Currency in which account is denominated	# Pound Sterling, US Dollar, Japanese Yen, Euro, Canadian Dollar and Australian Dollar	Indian Rupees	Indian Rupees
Repatriable	Repatriable	Repatriable	Not repatriable except for the following in the account - 1) current income 2) up to USD 1 million per financial year (April- March), for any bonafide purpose out of the balances in the account / sale proceeds of assets in India acquired by way of inheritance / legacy inclusive of assets acquired out of settlement subject to certain conditions.
Type of Account	Term Deposit only	Savings, Current, Recurring, Fixed Deposit	Savings, Current, Recurring, Fixed Deposit
Period for fixed deposits Rate of Interest	For terms not less than 1 year and not more than 5 years. Subject to cap : 1 % above LIBOR / SWAP rates points for the respective currency / corresponding maturities.	At the discretion of the bank Subject to cap : Fixed Deposits : 1.75% above the LIBOR / SWAP rates. Savings Bank Account Interest rate shall be at the rate applicable to domestic savings account with effect from close of business in India on 17-11-2005.	As applicable to resident accounts. Banks are free to determine interest rates for term deposits.
Operations by Power of Attorney in favour of a resident by the non-resident account holder	Operations on 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 on 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 on 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.
Loans			
a. In India			
i) to the Account holder	Permitted up to Rs.100 lakhs	Permitted up to Rs.100 lakhs	Permitted
ii) to Third Parties	Permitted up to Rs.100 lakhs	Permitted up to Rs.100 lakhs	Permitted
b. Abroad			
i) to the Account holder	Permitted \$	Permitted \$	Not Permitted
ii) to Third Parties	Permitted \$	Permitted \$	Not Permitted
c. Foreign Currency			
Loans in India			
i) to the Account holder	Not Permitted	Not Permitted	Not Permitted
ii) to Third Parties	Not Permitted	Not Permitted	Not Permitted
Purpose of Loan			
a. In India			
i) to the Account holder	i) Personal purposes or for carrying on business activities. * ii) Direct investment in India on non-repatriation basis by way of contribution to the capital of Indian firms / companies iii) Acquisition of flat / house in India for his own residential use. (Please refer to para 9 of Sch. 2 to FEMA 5)	i) Personal purposes or for carrying on business activities. * ii) Direct investment in India on non-repatriation basis by way of contribution to the capital of Indian firms / companies iii) Acquisition of flat / house in India for his own residential use. (Please refer to para 6(a) of Sch.1 to FEMA 5)	Personal requirement and / or business purpose *
ii) to Third Party	Fund based and / or non-fund based facilities for personal purposes or for carrying on business activities *. (Please refer to para 9 of Sch. 2 to FEMA 5).	Fund based and / or non-fund based facilities for personal purposes or for carrying on business activities *. (Please refer to para 6(b) of Sch. 1 to FEMA 5)	Personal requirement and / or business purpose *
b. Abroad			
To the account holder and Third Party	Fund based and / or non-fund based facilities for bonafide purposes.	Fund based and / or non-fund based facilities for bonafide purposes.	Not permitted.

* The loans cannot be utilised for the purpose of re-lending or for carrying on agriculture or plantation activities or for investment in real estate business.

\$ Provided no funds are remitted to India and are used abroad only. # SIB is accepting FCNR Deposits in USD, GBP and EURO

Source: <http://www.rbi.org.in/scripts/FAQView.aspx?Id=69>



MR. M Valsan Executive Director- SIB opens our new branch at Angadipuram in the presence of Mr. Ibrahim Kottakkal News Editor "Madhyamam" daily, Mr. Jose Varghese President Kerala Vyapari Vyavasayi Ekopana Samithi, Angadipuram unit, Advocate T.K Rasheed Ali, President Angadipuram Grama Panchayath, Mr M.M Mathew AGM Kozhikode RO and Mr Johnraj A.P, B M are also seen



Adv Devakar P, Leading Panel Advocate of Hyderabad opens our new branch at Hyderabad- Malkajgiri in the presence of Mr. Francis P Antony AGM & Regional Head, Mr. Jayaraman Chief Manager, Hyderabad RO, Mr Arun Bhaskar, B. M, Mr. P Veerakumar (Senior Superintendent Indian Railways), Father K P.Mathew (Administrative Head- SFS School Hyderabad) also seen.

Nothing will ever be attempted
if all possible objections must first be overcome.
Samuel Johnson

THE BEST "ASIAN BANKING WEB SITE" AWARD FROM ASIAN BANKING & FINANCE MAGAZINE

South Indian Bank bagged the best "Asian Banking Web Site" award from the Charlton Media Group, Singapore under the banner "Asian Banking & Finance Retail Banking Awards-2008". Among the 100 plus nominations for the Best Web Site category from various banks in Asia, SIB emerged victorious to receive this award as the owner of the Best Web Site (www.southindianbank.com). This is the first time that SIB, an 80-year-old commercial old generation private sector bank, receives an International recognition, which adds one more feather on it's cap of enduring successes.



Sri A G VARUGHESE, DGM (DICT) receiving the award for the best "Asian Banking Web Site" from the Charlton Media Group, Singapore under the banner "Asian Banking & Finance Retail Banking Awards-2008".

Great spirits have always encountered violent opposition
from mediocre minds.
Albert Einstein

HADI EXPRESS EXCHANGE (MANAGEMENT SUPPORT BY SOUTH INDIAN BANK)

Mr Shelly Joseph - General Manager (Mobile : 00971 50 4516418)

Bur Dubai Branch:-

Mr. A F Paul - Manager (Mobile : 00971 50 4552871)

Mr. Greenal Joseph - Manager (Operations) (Mobile : 00971 50 6744184)

Hadi Express Exchange, PO Box 28909, Al Souk Road, Near Abbra Station,
Bur Dubai. Phone : 009714 3537650/ 3534802 email:- hadiexp@emirates.net.ae

Sharjah Branch:-

Mr. Rajesh. K - Manager (Mobile : 00971 50 4826120)

Mr. George Joseph Asst. Manager (Mobile: 00971 50 8100143)

Hadi Express Exchange, PO Box:69446, Behind Dr. Sunny Medical Centre
Near Rolla Square, Sharjah,UAE. Phone : 009716-5634464, 009716-5634474
email:hadisib@emirates.net.ae

Ras Al Khaima Branch:- (Opening Shortly)

Mr. Thomas George : Manager (Mobile : 00971 50 4867757)

Mr. Prasanth G.R. : Asst. Manager (Mobile : 00971 50 1402640)

Hadi Express Exchange, P. O. Box. 13240, Oman Street,
Near Choithram Super Market, Al Nakheel, Ras Al Khaima. UAE
Phone: 00971 7 2213311. Fax: 00971 7 2213313.

Email: hadirak@eim.ae

NEWLY OPENED BRANCHES

BRANCH NAME	EMAIL ADDRESS
Kalpetta	br0536@sib.co.in
Thippasandra	br0542@sib.co.in
St. Thomas Mount - Chennai	br0540@sib.co.in
Malkajgiri	br0539@sib.co.in
Kuttanellur- Thrissur	br0535@sib.co.in
Devanahalli	br0543@sib.co.in
Agartala	br0541@sib.co.in
Pathiripala	br0534@sib.co.in
Angadipuram	br0537@sib.co.in
Warangal	br0538@sib.co.in

For locating the Branch Address and Telephone Number,
Kindly visit our website www.southindianbank.com

NEW PENSION SYSTEM A BOON TO NRIs

Pension Fund Regulatory and Development Authority (PFRDA) launched a New Pension System (NPS) across the country for the unorganized sector with effect from 1st May 2009. PFRDA has designated your bank to act as Point Of Presence (POP). For more informations kindly visit our website www.southindianbank.com.

MoneyGram INTERNATIONAL

This is an internet based foreign inward money transfer arrangement from across the world. The beneficiary can receive money instantly through any of our 532 branches. Remittance amount should not exceed rupee equivalent of USD 2500. Up to Rs.50,000/- may be paid in cash. Credit to NRE/FCNR accounts are not permitted.

Country	Name of the Bank / Exchange Company	Remittance facilities
UAE	Hadi Express Exchange, Dubai & Sharjah	SIB Express Draft Drawing
	Al Rostamani International Exchange Co, Dubai	SIB Express Draft Drawing
	Wall Street Exchange Co, Dubai	SIB Express Draft Drawing
	Al Razouki International Exchange, Dubai	SIB Express Draft Drawing
	Al Ansari Exchange, Dubai	SIB Express Draft Drawing
	UAE Exchange Centre, Abu Dhabi	SIB Express Draft Drawing
	Central Exchange, Dubai	SIB Express Draft Drawing
	Dubai Exchange Co, Dubai	SIB Express
	Al Ahaliya Money Exchange Bureau, Dubai	SIB Express Draft Drawing
	Alfardan Exchange, Abu Dhabi	Draft Drawing
Kuwait	UAE Exchange Centre, Kuwait	Draft Drawing
	National Exchange Co. Kuwait	SIB Express Draft Drawing
Oman	Oman & UAE Exchange Centre, Oman	SIB Express Draft Drawing
	Musandam Exchange, Oman	SIB Express Draft Drawing
	Hamdan Exchange, Oman	Draft Drawing
	Modern Exchange Co, Oman	Draft Drawing
	Oman International Exchange, Oman	SIB Express
	Purshottam Kanji Exchange Co Muscat, Oman	SIB Express
Bahrain	Bahrain Finance Co, Bahrain	SIB Express Draft Drawing
	Zenj Exchange, Bahrain	Draft Drawing
	Bahrain India International Exchange Co, Bahrain	SIB Express
	Nonoo Exchange Co (S.P), Bahrain	SIB Express
Qatar	Alfardan Exchange Co, Doha Qatar	SIB Express Draft Drawing
	Gulf Exchange Co, Qatar	Draft Drawing
Singapore	HBZ International Exchange Co. (Singapore)	Draft Drawing

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 countries as per the table given below:

Example to transfer funds - USD through HSBC Bank. The following details may be given to your banker.

Our correspondent Bank/Branch	HSBC BANK International Banking Department 140 Broadway, New York 10005
ABA Routing Number	021001088
SWIFT CODE(of correspondent bank)	MRMDUS33
Nostro account	000-03881-4
BENEFICIARY BANK DETAILS	
Beneficiary bank	South Indian Bank
SWIFT code of SIB	SOININ 55
Branch(any branch of South Indian Bank)	
Beneficiary Name	
Beneficiary Account number (16 digit)	

LIST OF CORRESPONDENT BANKS WITH SOUTH INDIAN BANK A/C NUMBER SWIFT CODE: SOININ 55

Currency Details	Bank & Address	SIB's a/c no. with them	Swift code
USD	1. HSBC bank, USA, International Banking department 140,Broadway,Newyork-10005 ABA Routing No. 021001088	000-03881- 4	MRMDUS33
	2. The Bank of Newyork, 1 Wall street, New York, NY 10286 ABA Routing No. 021000018	803-3162-716	IRVTUS3N
	3. American Express Bank Ltd, (Take over by Standard Chart. Bank) New York Agency, P.O Box 740, New York,NY 10008 ABA Routing No. 026002561	000727586	AEIBUS33
GBP	1. HSBC Bank, International Branch, London EC2P 2 BX IBAN: GB34MIDL40051535832431	35832431604-055988-001	MIDLGB22
EURO	1. Dresdner Bank AG,Jurgen-Ponto-Platz 1, 60301 Frankfurt AM Main, Germany IBAN: DE56500800000806321711	499 8 063 21711	DRESDEFF
	2. Standard Chartered Bank (Germany) GMBH Franklinstrasse 46-48 60486 Frankfurt / Main, Germany	018160002	AEIBDEFF
JPY	1. Hongkong & Shanghai Banking Corporation, 11-1- NIHONBAS HI, 3-CHOME, CHUO – KU Tokyo, 103-0027, Japan	009 -102385 -026	HSBCJPJT
CAD	1. HSBC Bank Canada, International Services Dept, 5th floor, 70 York Street, Toronto, Ontario, M5J 1S9	930-134265- 060	HKBCCATT
CHF	1. UBS AG P O Box No 8098, Zurich	0230-35300 05Q	UBSWCHZH
AUD	1. HSBC Bank Australia Ltd., Level 6, 580 George Street, Sydney NSW 2000, Australia	011-795952-041	HKBAU2S
SEK	1. Nordbanken, S 10571, Stockholm, Sweden	3952 79 07357	NDEASESS

ACQUISITION OF IMMOVABLE PROPERTY IN INDIA BY A PERSON RESIDENT OUTSIDE INDIA

1. Who can purchase immovable property in India?

Under the general permission available, the following categories can freely purchase immovable property in India:

- Non-Resident Indian (NRI)- that is a citizen of India resident outside India.
- Person of Indian Origin (PIO)- that is an individual (not being a citizen of Pakistan or Bangladesh or Sri Lanka or Afghanistan or China or Iran or Nepal or Bhutan), who

1. at any time, held Indian passport, or

2. who or either of whose father or grandfather was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955).

2. Whether NRI/PIO can acquire agricultural land/ plantation property/ farmhouse in India?

No. Since general permission is not available to NRI/PIO to acquire agricultural land/ plantation property / farm house in India, such proposals will require specific approval of Reserve Bank and the proposals are considered in consultation with the Government of India.

3. Do any documents need to be filed with Reserve Bank of India after purchase?

No. An NRI / PIO who has purchased residential / commercial property under general permission, is not required to file any documents with the Reserve Bank.

4. How many residential / commercial properties can NRI / PIO purchase under the general permission?

There are no restrictions on the number of residential / commercial properties that can be purchased.

5. Can a foreign national of non-Indian origin be a second holder to immovable property purchased by NRI / PIO?

No.

6. Can a foreign national of non-Indian origin resident outside India purchase immovable property in India?

No. A foreign national of non-Indian origin, resident outside India cannot purchase any immovable property in India. But, he/she may take residential accommodation on lease provided the period of lease does not exceed five years. In such cases, there is no requirement of taking any permission of or reporting to Reserve Bank

7. Can a foreign national who is a person resident in India purchase immovable property in India?

Yes, but the person concerned would have to obtain the approvals, and fulfil the requirements if any, prescribed by other authorities, such as the concerned State Government, etc However, a foreign national resident in India who is a citizen of Pakistan, Bangladesh, Sri Lanka, Afghanistan, China, Iran, Nepal and Bhutan would require prior approval of Reserve Bank. Such requests are considered by Reserve Bank in consultation with the Government of India.

8. Whether immovable property in India can be acquired by way of gift?

(a) Yes, NRIs and PIOs can freely acquire immovable property by way of gift either from i) a person resident in India or ii) an NRI or iii) a PIO However, the property can only be commercial or residential. Agricultural land / plantation property / farm house in India cannot be acquired by way of gift.

(b) A foreign national of non-Indian origin resident outside India cannot acquire any immovable property in India through gift.

9. Whether a non-resident can inherit immovable property in India?

Yes, a person resident outside India i.e.

- an NRI
- a PIO and

iii) a foreign national of non-Indian origin can inherit and hold immovable property in India from a person who was resident in India. However, a citizen of Pakistan, Bangladesh, Sri Lanka, Afghanistan, China, Iran, Nepal and Bhutan should seek specific approval of Reserve Bank.

10. From whom can the non-resident inherit immovable property?

A person resident outside India (i.e. NRI or PIO or foreign national of non-Indian origin) can inherit immovable property from

(a) a person resident in India. (b) a person resident outside India

However, the person from whom the property is inherited should have acquired the same in accordance with the foreign exchange regulations applicable at that point of time.

11. If the immovable property was received as inheritance by the NRI/PIO can he repatriate the sale proceeds?

Yes, general permission is available to the NRIs/PIO to repatriate the sale proceeds of the immovable property inherited from a person resident in India. NRIs/PIO may repatriate an amount not exceeding USD one million, per financial year, on production of documentary evidence in support of acquisition / inheritance of assets, an undertaking by the remitter and certificate by a Chartered Accountant in the formats prescribed by the Central Board of Direct Taxes.

Source: <http://www.rbi.org.in/scripts/FAQView.aspx?id=33>

NRI BRANCHES

Our Bank continues to occupy the premier position of having the maximum network of exclusive NRI Branches in Kerala.

NRI BRANCH	MANAGER	CONTACT NO	E-MAIL ADDRESS
ANGAMALY	VARGHESE C.D SR. MANAGER	0484-2454462 0484-2453292 0484-2463698 (Res)	br0331@sib.co.in
CHANGARAMKULAM	SEBASTIAN KM MANAGER	0494-2650869 Mob: 9446234354 04885-235422 (Res)	br0328@sib.co.in
CHAVAKKAD	JOHN M JACOB MANAGER	0487-2509127 0487-2508308 (Fax) Mob: 9495526732	br0332@sib.co.in
CHENGANNUR	JAMES P.C MANAGER	0479-2453998 Mob: 94447210770	br0341@sib.co.in
ERNAKULAM	FRANCIS XAVIER K SENIOR MANAGER	0484-2380580 0484-2370770 (Fax) Mob: 9946197588	br0307@sib.co.in
KOZHENCHERY	DAVIS P THARAYIL MANAGER	0468-2215141 0468-2214180 Mob: 996106506	br0345@sib.co.in
MUVATTUPUZZHA	JAMES P MANAGER	0485-2835063 Mob: 9746411472	br0342@sib.co.in
THIRUVANANTHAPURAM	V.N. PRADEEP MANAGER	0471-2333089 0471-2337635 0471-2333069 (Fax) 0471-2402723 (Res) Mob: 93871 03140	br0336@sib.co.in

For More Details Contact:

NRI Cell

The South Indian Bank Ltd.,

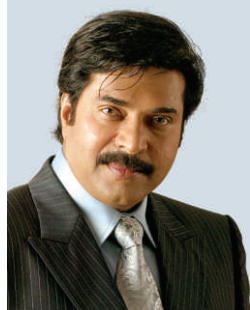
H.O. Thrissur - 680 001. Kerala - India

Phone : 91-487-2429051 Fax : 2427845

Toll Free : 1800-833-1800, 1800-843-1800 (India)

E-mail : nricell@sib.co.in nri@sib.co.in

Website : www.southindianbank.com



Total Business Crosses

Rs. 3000000000000000

South Indian Bank reaches yet another milestone.

● Total Business crosses 30,000 crore.

● 530 branches across the country ● 280 ATMs

Always striving hard for excellence in banking, SIB collects awards & accolades all along the way.

Best Bank in Asset Quality Award - Dun & Bradstreet

No.1 in Asset Quality - Business Today Ranking of Banks

Best Performer in Asset Quality - Analyst 2008 Survey

Top NPA Manager - Assocham ECO Pulse Survey

Best Old Private Sector Bank - Financial Express India's Best Banks 08-09

Best Asian Banking Website - Asian Banking & Finance Magazine Singapore are just some of those achievements.



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Disclaimer clause : The contents of this newsletter are based on information received from various sources and while compiling every effort has been made to ensure that the information is accurate and authentic. SIB does not accept any responsibility for interpretation of various rules or any errors / omissions in the newsletter.

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