



Dear NRI Patrons,

At the onset of this New Year, I feel extremely happy to express my sincere gratitude to you for the unstinted support extended to the bank over the years. Your support has helped us establish a commendable position among the realm of best performing banks in the country.

The bank was able to achieve an all time high net profit of Rs.81.56 crores for the 9 months period ended 31st December 2006. The total Business of the bank has

increased by Rs. 3,725 crores from 14,726 crores to Rs. 18,451 crores on a year-to-year basis registering a growth of 25.30%. While the deposits have gone up by Rs.2, 348 crores from Rs.8, 577 crores to Rs.10, 925 crores, the advances have increased by Rs.1.377 crores from Rs.6, 149 crores to Rs. 7,526 crores. The bank earned a total income of Rs.271 crores registering a growth of 30.90% as against Rs.207 crores for the corresponding quarter last year. Net NPA has been drastically brought down from 2.42% to 1.49%. The capital Adequacy ratio has gone up from 9.98% to 11.76% as on 30.12.2006.

The NRI business of the Bank has shown positive growth and has crossed the magical figure of Rs.3000 crore. We feel extremely happy to state that we could register customer base growth of over 25% within a short span of two years. I am well aware that this was made possible through our fruitful relationship with the NRI fraternity all over the world.

Your bank is now providing management support to Hadi Express Exchange, Dubai. We are happy to inform you that "SIB EXPRESS" money transfer facility is available from our Hadi office. Funds transferred through this facility will be credited in all networked branches of SIB within 24 hours. We have plans to extend this service to Sharjah, and other centres through the network of Hadi Express Exchange.

Your bank has drawing arrangements with 22 Exchange Houses/Banks in UAE and also with banks worldwide. We have recently made remittance arrangements with M/s. Money Gram.

Bank has joined hands with TATA Mutual fund, Prudential ICICI AMC, Sundaram BNP Paribas MF, Franklin Templeton MF, UTI Mutal Fund and Reliance MF for marketing their mutual fund products and with ICICI Prudential, United India Insurance for life and non life insurance schemes.

The bank has already obtained permission to open another 13 branches to take the total number to 475. Recently, we have opened Branches at Jammu, Lucknow, Dehradun and Rajkot. We are also planning to open branches at Guwahati and Ranchi early next month. With these branches, bank will be represented in 23 States and Union Territories in India. Your bank is targeting Rs.20, 000 crore in total business in the current year and Rs.25, 000 crore, in the next Fiscal.

The bank as a part of the brand building exercise has signed up Megastar Padmasree Bharat Mammooty as its global Brand Ambassador. His tech savvy image goes hand in hand with a bank, which has always been in the forefront in embracing technology. We are launching our new logo very soon.

Bank is on the thresh hold of becoming **the first private bank in the State** to implement core banking solution in all the branches and is expected to migrate fully to Core banking before 15-02-2007. This is an important Milestone in the banking history, as our peer banks have only just begun the initiative. We constantly strive to impart technology in all dimensions of banking. As a national level recognition to the excellent contribution made in the area of Information Systems Security Policies and Procedures, your bank won a special award for excellence in Banking Technology from IDRBT (Institute for Development and Research in Banking Technology) the technical arm of the Reserve Bank of India.

With the economic growth picking up the pace, Indian banking is heading for an evolutionary change. Amongst too many players and too many similar products, your bank could come a long way just because of your support, encouragement, world-class technology and banking products.

As the New Year dawns, we strive hard to become the most customer friendly bank among the NRIs. I solicit the continued support and encouragement from each one of you, which is sure, will add momentum to our future growth plans.

With Regards



Dr. V.A. JOSEPH
Chairman & CEO



**BANKING TECHNOLOGY
EXCELLENCE AWARD TO
SOUTH INDIAN BANK**
instituted by
IDRBT
**(INSTITUTE FOR DEVELOPMENT AND
RESEARCH IN BANKING TECHNOLOGY),**
the technical arm of
RESERVE BANK OF INDIA
for the excellent contribution made
in the area of information systems
security policies and procedures.

ROOTING FOR THE ROOTS!!! PRAVASI BHARAT SUMMIT HIGHLIGHTS

Few excerpts from PM's address on 5th Pravasi Bharatiya Divas celebrations

When I meet Heads of State and government and business leaders in distant lands they tell me very proudly that the Indian community in their countries, is a great asset, that people of Indian origin are highly creative, productive, enterprising, peace-loving and devoted to their families, their communities and their neighborhoods. We in India wish to see you engaged in India's great adventure of building an India free from the fear of war, want and exploitation. India has now emerged as one of the fastest growing economies in the world. India's growth process creates enormous opportunities for promoting cross-border flows of trade, capital and technology.

I would like overseas Indian communities to take full advantage of these exciting opportunities that are now on the horizon. I would like you to reach out and invest in a new India. Invest not just financially, but intellectually, socially, culturally and, above all, emotionally. Your roots are what bring you here. Your branches are what will keep you engaged year after year here in India's great development saga.

I am conscious of the great importance of enhancing educational opportunities for persons of Indian origin for study in our country. I want Indian universities to be more open to children of overseas Indians. India is the land of the ancient universities of Takshasila,

Nagarjuna and Nalanda, to which students came from far off places. A proposal to establish an Indian Overseas Facilitation Centre is presently being developed and examined. This is envisaged as a source of investment advisory services for overseas Indian investors. A suggestion has been made that a professional body should devise an appropriate strategy to give shape to this idea. Towards this end, the constitution of Central Council for the Promotion of Overseas Employment has been mooted. This proposal is also being examined by the government.

I want every Indian living and working in India, to aspire for the global recognition that a Zubin Mehta, a Lakshmi Mittal, an Indra Nooyi, an Amartya Sen and our chief guest Prof. Jayakumar or a Kalpana Chawla gets when they go overseas.

India is known for its pluralism, for its inclusiveness, for its willingness and ability to provide a home for all faiths. Every great religion of the world has found a home here and is practiced in peace here. This pluralism, this sense of 'live and let live', this mutual respect and celebration of diversity helps us to live in peace in distant lands and among different cultures.

Our success will have a profound influence on the course of human civilization in the 21st century, where we see strife and tension building up everywhere. I invite you to be active participants in this great saga of adventure and enterprise of building a new India.

Saluting the Pravasis who have taken India to greater heights!!!

Congrats to Dave Sukhdip Singh Hayer (Canada), Sir Moti Tikaram (Fiji), Sibabrata Roy (Germany), Kenneth S. Benjamin (Jamaica), Pheroze Nowrojee (Kenya), Tan Sri Dato' Dr. K.R. Somasundaram (Malaysia), Dr. Abdool Magid Abdool Karim Vakil (Portugal), Billy Nair (South Africa), Syed M. Salahuddin (UAE), Dr. B.R. Shetty (UAE), Lord Diljit Rana (UK), Dr. M. Anirudhan (USA), P. Jayaraman (USA), Gopal Raju (USA) and Nirmal K. Sinha (USA) on being conferred with the Pravasi Bharatiya Award 2007!!

NEW FINANCIAL INSTRUMENTS FOR NRIs SOON: Sri P Chidambaram (FM)

Expressing confidence that the Indian economy would clock close to nine per cent growth this fiscal, the Government has promised NRIs of coming out with financial instruments for attracting remittances. Pointing out that NRI remittances to India, on an average are of three-year duration, Finance Minister P Chidambaram asked them to expand their horizon to bring longer term money for at least 10 years, as well as their expertise in various fields into the country. Chidambaram promised NRIs that the government would bring new financial instruments and institutions to help them bring longer-term money and their knowledge base into India. He particularly asked them to bring their expertise to put agriculture on a sustained growth path of not less than four per cent in a year so that fruits of growth could reach every section of society.

Source: NDTV, 9th January 2007

GOVERNMENT IDENTIFIES SECTORS NEEDING INVESTMENT: Sri Pranab Mukherjee

Seeking Indian diaspora's expertise, experience and capital in a big way for balanced economic development of the country, the government has identified infrastructure, agriculture, social and energy sectors as requiring urgent investment. External Affairs Minister Pranab Mukherjee emphasized that within the country, all states needed to perform in tandem to propel the national economic growth and asked those lagging behind to carry out needed reforms to attract investments. He said areas like infrastructure, agriculture, education, drinking water and health are yet to be set right and investments would be required in this regard. There exists immense potential for investments in irrigation, food processing and marketing of agricultural products," Mukherjee said. On infrastructure in the country, the External Affairs Minister said a large deficit remains and there is urgent need for aggressive investment, including FDI and technology infusion. He cited the example of the condition of ports, highways, airports, transport and urban infrastructure and said that there is definitely a scope for investment in this sector for our friends from overseas.

Source: NDTV, 8th January 2007.

THIRD QUARTER REVIEW OF ANNUAL STATEMENT ON MONETARY POLICY FOR THE YEAR 2006- 2007

Highlights

- Repo Rate increased to 7.50 per cent from 7.25 per cent.
- Reverse Repo Rate, Bank Rate and Cash Reserve Ratio (CRR) kept unchanged.
- The flexibility to conduct overnight or longer term repo including the right to accept or reject tender(s) under the liquidity adjustment facility (LAF), wholly or partially is retained.
- GDP growth forecast at 8.5-9.0 per cent during 2006-07.
- Inflation to be brought down as close as possible to 5.0-5.5 per cent at the earliest, while continuing to pursue the medium-term goal of a ceiling on inflation at 5.0 per cent.
- Provisioning requirement increased to two per cent for standard assets in the real estate sector, outstanding credit card receivables, loans and advances qualifying as capital market exposure and personal loans (excluding residential housing loans).
- Provisioning requirement increased to two per cent for the banks' exposures in the standard assets category to the non-deposit taking systemically important non-banking financial companies (NBFCs).
- Risk weight increased to 125 per cent for banks' exposure to the non-deposit taking systemically important NBFCs.
- Interest rate ceiling on NRE deposits reduced from 100 basis points to 50 basis points above LIBOR/SWAP rates for US dollar of corresponding maturity.
- Interest rate ceiling on FCNR(B) deposits reduced from LIBOR/SWAP rates to 25 basis points below LIBOR/SWAP rates for respective currency/maturities.
- Banks are being restrained from granting fresh loans, in excess of Rs. 20 lakh, against NRE and FCNR(B) deposits and being advised not to undertake artificial slicing of the loan amount to circumvent the ceiling....

Source : www.rbi.org.in, 31st January 2007.

NEWLY OPENED BRANCHES

1. LUCKNOW, NEWDELHI- PHONE: 0522 2327332
2. DEHRADUN, NEWDELHI- PHONE: 0135 2741122
3. JAMMU, NEWDELHI- PHONE: 0191 2432867
4. RAJKOT, MUMBAI- PHONE: 0281 2585947, 0281 2573243
5. KALYAN, MUMBAI- PHONE: 0251 2314834
6. NERUL, MUMBAI- PHONE: 022 27723070
7. GNANAVOLIVUPURAM- PHONE: 0452 2362858

NEW BRANCHES TO BE OPENED

- KONDOTTY, PARAPPANAGADI,
CHELARI, BIDADI, AREACODE,
RANCHI, GUWAHATI, EDAPPALLY,
KACHERIPADI(EKM), ANCHAL,
PATHANAPURAM, NALANCHIRA,
MARTHANDAM, KOTHANUR (BGLR)

TT REMITTANCE

TT Facility with M/s Al Rajhi Banking & Investment Corporation, Riyadh, Saudi Arabia. Amount will be credited to the account in 24 hours.

" We find no real satisfaction or happiness in life without obstacles to conquer and goals to achieve.

(Maxwell Maltz)



DEHRADUN BRANCH OPENING
Mr. N. D. Tiwari, Chief Minister, Utrakhhand is inaugurating the Dehradun Branch.
Mr. M. Valsan, Chief General Manager, is also seen.

LOAN PRODUCTS FOR NRIS

1. Flexi Loan

Available for any purpose not restricted by GOI/FEMA/RBI.

Security: Landed property in the name of NRI or jointly with a resident. Property offered, as security should be at least double the value of loan amount.

Loan amount: Maximum Rs.50 lacs. Repayment period: Maximum 60 months. Pre-closure penalty: Nil, Loan Eligibility: 24 times of average monthly remittance to NRI account with any bank for a minimum period of 12 months, excluding bulk remittances.

2. Loans Against NRE and FCNR Deposits

NRIs can avail Rupee loans against NRE Deposits at an interest rate of 1% above the Deposit rates. Rupee loans can also be availed against FCNR Deposits at an interest rate fixed from time to time. The added attraction of the Rupee loan is that, these loans can be repaid from remittance from local source through the NRO SB account in addition to the foreign remittances. Foreign currency loans can also be availed against FCNR Deposits at an interest rate of 1% above the deposit rate. The repayment to these loans should be done from foreign remittances in respective currencies.

3. NRI housing loan

Housing loans are available for purchase of ready built house/flat or for construction of new house/flat. Maximum amount Rs.1 Crore, restricted to 50 times of monthly average remittance received in NRE account with any bank in India during the period of last one year, excluding bulk remittances. Maximum loan period is 10 years.

**"The big secret in life is that there is no big secret.
Whatever your goal, you can get there if you're willing to work"**
(Oprah Winfrey)

TOURISM GETS A PRAVASI PUSH

In 2006, the tourist arrivals to India have crossed the 7.25 million mark. The forex earnings from tourism in 2006 were \$6.8 billion - up from \$5.7 billion in 2005.
(Source: Economic Times, 7th January 2007)

7 WAYS TO GET SAVVIER, WISER IN 2007

- Invest only in sound stocks
 - Do your own research
 - Stick to stocks that you understand
 - Do not be influenced by Market rumours
 - Do not fret over your investments
 - Cut your losses
 - Stop procrastinating
- (Source: Business Line, 31st December 2006)

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
CHANGANACHERRY	K.P.DEVASIA SR.MANAGER	0481-2410688 0481-2423813 Mob: 9447956771	br0340@sib.co.in
CHANGARAMKULAM	NANDAKUMAR A MANAGER	0494-2650869 0494-2650439 Mob: 9447973161	br0328@sib.co.in
CHAVAKKAD	T.R.JOY MANAGER	0487-2509127 0487-2508308 0487-2309135 (Res) Mob : 9249899116	br0332@sib.co.in
CHENGANNUR	ANTO M.D CHIEF MANAGER	0479-2453998 0479-2453446 0479-2427072 (Res) Mob : 9895242706	br0341@sib.co.in
ERNAKULAM	A.A. THOMAS CHIEF MANAGER	0484-2373301 0484-2380580 Mob: 995200737	br0307@sib.co.in
IRINJALAKUDA	M.L. JOSE MANAGER	0480-2821760 0480-2825021 Mob : 9446533326 0487-2253326 (Res)	br0333@sib.co.in
KOTTAYAM	N. VIJAYAKUMAR CHIEF MANAGER	0481-2569603 0481-2569602 0481-2535484 (Res) Mob:9446515484	br0344@sib.co.in
KOZHENCHERY	SHAJI K MATHEWS MANAGER	0468-2215141 0468-2214180 0468-2219006 (Res)	br0345@sib.co.in
KUNNAMKULAM	T G BASTIN CHIEF MANAGER	0488-5224912 Mob: 9447276733 0487-2253223 (Res)	br0334@sib.co.in
MUVATTUPUZZHA	A.F.PAUL MANAGER	0485-2835063 Mob: 9447956802	br0342@sib.co.in
THRISSUR	GEORGE K VARGHESE MANAGER	0487-2335940 0487-2335941 Mob: 9495509243	br0346@sib.co.in
THIRUVANANTHAPURAM	P.K. DAMODARAN SR. MANAGER	0471-2333089 0471-2333069 0471-2351183 (Res) Mob: 9447320955	br0336@sib.co.in

A NEW VISUAL IDENTITY FOR SIB



Padmasree Bharat Mammooty Unveils South Indian Bank's New Corporate Logo



LUCKNOW BRANCH OPENING
460th Branch of South Indian Bank being inaugurated by Mr. Vinod Rai, secretary, Ministry of Finance, Government of India in the presence of Dr. V A Joseph, Chairman and CEO.

FII's LIE LOW IN FIRST TWO WEEKS OF NEW YEAR

FII's have taken a tepid approach towards Indian equity in the first two weeks of January. There have been net FII outflows to the tune of Rs. 552 crore between January 1 and January 15, 2007. The cautious approach being taken by FII's this time around can be attributed to two factors. The unrelenting bull run in the markets since 2003, which has led the sensex to appreciate by 388 percent, and the relatively stretched valuations of the markets could have been the reason behind FII's slowing down on fresh investments and taking some profits off the table. Most of the other major Asian equity markets have had positive net inflows in the same period.

(Source: Business Line, 23rd January 2007)

NET FII INFLOWS IN INDIA (in Rs Cr)		COMPARISON WITH ASIAN COUNTERPARTS (as on 2007)	
		COUNTRY	INFLOWS \$ (in million)
2007	-552	INDIA	-179.90
2006	2188	INDONESIA	41.60
2005	190	JAPAN	2041.30
2004	2121	PHILLIPPINES	74.15
2003	217	S. KOREA	262.00
2002	823	TAIWAN	482.90
2001	1816	THAILAND	247.90

SOUTH INDIAN BANK EXCELS IN BUSINESS PER EMPLOYEE AND PROFIT PER EMPLOYEE

BANK	BUSINESS PER EMPLOYEE	PROFIT PER EMPLOYEE
SOUTH INDIAN BANK	4.47 CR	2.83 LAKH
STATE BANK OF INDIA	2.99 CR	2.17 LAKH
CANARA BANK	4.42 CR	3.02 LAKH
UNION BANK	4.36 CR	2.66 LAKH
BANK OF BARODA	3.51 CR	2.13 LAKH

(Data courtesy: Economic Times, 27th December 2006)

NRI's MAY BE ALLOWED TO PURCHASE FARM HOUSES

The Department of industrial policy and promotion (DIPP) is considering a proposal to allow Non Resident Indians (NRIs) to buy farmhouses and small plantations in India.

A final decision on this proposal is expected in a month and minimum requirements for such acquisition may be stipulated.

Source: Economic Times, 11th January, 2007

LIST OF CORRESPONDENT BANKS WITH SOUTH INDIAN BANK A/C NUMBER THE SOUTH INDIAN BANK LTD-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, New York-10005 ABA Routing No. 021001088	000-03881-4	MRMDUS33
	2. The Bank of New York, 1 Wall street, New York, NY 10286 ABA Routing No. 021000018	803-3162-716	IRVTUS3N
	3. American Express Bank Ltd, New York Agency, P.O Box 740, New York, NY 10008	000727586	AEIBUS33
	4. Alrajhi Banking & Investment Corporation, P O Box No.28, Riyadh-11411, KSA	000752006655/1	RJHISARI
GBP	1. HSBC Bank, International Branch, London EC2P 2 BX IBAN: GB34MIDL40051535832431	35832431604-055988-001	MIDLGB22
	2. Bank of America, N.A. 5, Canada Square, London E 14 5AQ IBAN: GB53BOFA16505023968011	23968011	BOFAGB22
EURO	1. Dresdner Bank AG, Jurgen-Ponto-Platz 1, 60301 Frankfurt AM Main, Germany IBAN: DE56500800000806321711	499 8 063 21711	DRESDEFF
	2. American Express Bank, GmBH, Theodor-Heuss-Allee 112 D-60036 Frankfurt Main	018160002	AEIBDEFX
JPY	1. Hongkong & Shanghai Banking Corp. CPO Box No 336, Kyobashi, Itchome Bldgs., 13-1, Kyobashi, 1 Chome, CHUO KUM Tokyo, 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

MARKETING DEPARTMENT - PRODUCTS AVAILABLE TO OUR NRI CLIENTS

(E-mail : h02013@sb.co.in)

- ❖ Global ATM- Debit Card covering more than 8,30,000 ATMs and 7 million merchant establishments worldwide.
- ❖ Add-on-card helps our customer's Family members to access Money, any time-any where.
- ❖ Internet Banking Facility, to bank from their home / work place.
- ❖ Mobile Banking Facility, provides information at fingertips.
- ❖ Any Branch Banking Facility at more than 400 centers in 135 cities/towns in India.
- ❖ Inward Rupee Drawing arrangement with 23 exchange houses/ Banks
- ❖ Port-folio Management systems and wealth accumulation services
- ❖ Co-branded International Visa Credit card of CITY BANK issued free of cost at selected centres like Mumbai, Delhi, KolKatta, Bangalore, Chennai, Coimbatore and Kochi.

SIB EXPRESS

Under this arrangement remittance from abroad will be credited to beneficiaries' account within 24 hours through electronic transmission from the following Exchange Houses.

1. M/s Thomas Cook Alroostamani Exchange Co. Dubai, UAE. PH: 009714 2951955
2. M/S Wall Street Exchange Centre, Dubai, UAE. PH: 009714 2269871
3. M/S Al Razouki International Exchange Co. Dubai, UAE. PH: 009712694636
4. M/S Bahrain Financing Co, Manama, Bahrain. PH: 973 17228888
5. M/S Musandam Exchange, Salah, Oman. PH: 00968 24834954
6. M/s Hadi Express exchange, Alsouq Road, Near Abbra Station, Burdubai, UAE. PH : 009714 3537650 / 3534802

Draft-Drawing-Arrangements Remittance-through-Demand-Draft

U.A.E.

1. **HADI EXPRESS EXCHANGE, DUBAI**
Management Support : The South Indian Bank Ltd.,
Address Fax No E-Mail
P.O. Box 28909 0097143537650 hadiexp@emirates.net.ae
Al Souq Road, Phone No shelly@sb.co.in
Near Abbra Station 0097143537650 / 3534802, 00971504516418(M)
Bur Dubai, UAE
2. **ABU DHABI COMMERCIAL BANK,**
PO Box 939, ABU DHABI (UAE)
3. **UNION NATIONAL BANK,**
PO Box 3865, ABU DHABI (UAE)
4. **U A E EXCHANGE BRANCH CONTACTS AND DETAILS**
Branch Name Phone No E-Mail
Abu Dhabi Main 00971-2-6322166 abudhabi.branch@uaexchange.com
Abu Dhabi Souk 00971-2-6105666 aulhodsouk.branch@uaexchange.com
Abu Dhabi Mall 00971-2-6441190 abudhabimall.branch@uaexchange.com
Bateen Mall 00971-2-6674156/157 bateen.mall@uaexchange.com
Abu Dhabi Cooperative 00971-2-6711597/6715598 auhcoop.branch@uaexchange.com
Mussafah-I 00971-2-5521777 mussafah1.branch@uaexchange.com
Mussafah-II 00971-2-55257277 mussafah2.branch@uaexchange.com
5526576/50-6410087
Mussafah-III 00971-2- 5523325 mussafah3.branch@uaexchange.com
Bada Zayed 00971-2-8844288 badazayed.branch@uaexchange.com
Al Ain 00971-3-7654258,7514181 alain.branch@uaexchange.com
Bur Dubai 00971-4-3537070 burdubai.branch@uaexchange.com
Deira Dubai 00971-4-2268616 enquiry.deiradubai@uaexchange.com
Karama 00971-4-3352444, 3362303 karama.branch@uaexchange.com
Al Qusais 00971-4-2617575 alqusais.branch@uaexchange.com
Al Quoz 00971-4-3387100 alquoz.branch@uaexchange.com
Jebel Ali 00971-4-8873663 jebelali.branch@uaexchange.com
Lulu Village 00971-4-2644402 luluvillage.branch@uaexchange.com
Mall of Emirates 00971-4-3413133 mallofemirates.branch@uaexchange.com
K M Trading 00971-4-3344020 kmt.dubai.branch@uaexchange.com
Satwa 00971-4-3325435 satwa.branch@uaexchange.com
Sharjah Main 00971-6-5625125 sharjah.branch@uaexchange.com
National Paints 00971-6-5344888 npshj.branch@uaexchange.com
Hamriya Free Zone 00971-6-5263661/ 5263368 hamriya.branch@uaexchange.com
Al Dhaid 00971-6-8829222/8828648 dhaid.branch@uaexchange.com
Al Falah 00971-6-5323222 alfalahshj.branch@uaexchange.com
Ajman 00971-6-7442666 ajman.branch@uaexchange.com
Ras Al Khaimah 00971-7-2271066 rasalkhaimah.branch@uaexchange.com
Fujairah 00971-9-2226665 fujaiah.branch@uaexchange.com
Fujairah- Lulu Hypermarket 00971-9-2244088 fujuulu.branch@uaexchange.com
Mussafah Sanayya 00971-9-2554882 sanayya.branch@uaexchange.com
Baniyas Branch 00971-2-5835625 baniyas.branch@uaexchange.com
Green Community Branch 00971-4-8854055 godubai.branch@uaexchange.com
Dubai Media City Branch 00971-4-3676770
Umm Al Quwain 00971-6-7664088
Mirdif 00971-4-2883300 mirdif.branch@uaexchange.com
Al Aweer 00971-4-3330889 alaweer.branch@uaexchange.com
Sharjah Rolla 00971-6-5610888 sharjah2branch@uaexchange.com
Al Jazeera Branch 00971-7 244 7456 aljazeera.branch@uaexchange.com
Masafi Branch 00971-9 256 3322 masafi.branch@uaexchange.com
Al Sajja Branch 00971-6 531 0022 alsajja.branch@uaexchange.com
Safer Mail Branch 00971-6 531 2888
5. **AL ANHALIA MONEY EXCHANGE BUREAU**
Branch Name Phone No E-Mail
MUSSAFAH (ABUDHABI) 00971 2 5546644 aebmus@emirates.net.ae
ABUDHABI 00971 2 6270004 aebhamdn@emirates.net.ae
AL AIN 00971 3 7636306 aebain@emirates.net.ae
QUSSAIS (DUBAI) 00971 4 2638585 aebqsb@emirates.net.ae
DEIRA (DUBAI) 00971 4 2266607 aebdbx@emirates.net.ae
SHARJAH 00971 6 5626766 aebshj@emirates.net.ae
BURDHUBAI 00971 4 353577 aebdbx@emirates.net.ae
MADINAT ZAYED (ABU DHABI) 00971 2 8848955 aebdz@emirates.net.ae
Ajman 009716 7442055 aebajman@emirates.net.ae
6. **ALFARDAN EXCHANGE COMPANY**
Branch Name Phone No E-Mail
Sharjah 00971 6-5835581 / 5635371 sharjah@alfardanexchange.com
Al Fardan Center 00971 6-5561955 shjcentre@alfardanexchange.com
Al Fardan - Al Arouba Street 00971 6-5695999 shjrota@alfardanexchange.com
Main Branch 00971 2-6223222 abudhabi@alfardanexchange.com
Mussafah 00971 2-5555928 musafah@alfardanexchange.com
Abu Dhabi Tourist club 00971 2-6454111 abudhabitc@alfardanexchange.com
Ruwaits 00971 2-8774877 ruwaits@alfardanexchange.com
Deira 009714-2280004 dubai@alfardanexchange.com
Bur Dubai 00971 4-3513535 burdubai@alfardanexchange.com
Jebel Ali 00971 4-8814455 jebelali@alfardanexchange.com
Gold Land - Deira 00971 4-2266442 goldland@alfardanexchange.com
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STRESS BUSTER

Enhance your concept of self - Feel confident about yourself. A positive concept of self will give you strength to cope with stress.

Be positive - Adopt a positive attitude. A positive mindset makes one feel good about life in general. Do not allow your life to be dominated by negative thoughts.

Build relationship - Invest time in building relationship in your life. Have a peer group. Having someone to talk to and share experiences with minimises stress.

Communicate assertively - Cultivate the skill of asking what you want. Be very clear about that. Also, learn to say 'No' to people who demand more.

Manage time effectively - Determine priorities. Do not strive too much at one go. Whatever you do, do it efficiently.

Objective thinking - Train yourself to think in terms of objectives, it is a crucial skill. This does not just refer to major life decisions, rather all aspects of life.

Tolerance - It is not an outdated virtue. It means bearing with those whose point of view may differ from ours; or we may not like their ways.

Be prepared for future shock - This is life, anything can happen. Be prepared for that.

Apart from these, the most important factor is your health. Stress can take a toll on your health. So, eat a balanced diet and exercise regularly. Self-discipline and self-reliance are the key virtues that can help you overcome stress.

(Source: THE HINDU)

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