



Dear NRI Patrons,

I take this opportunity to express my sincere thanks and deep gratitude to all NRI customers for your continued support and patronage which has contributed substantially, for the bank to grow from strength to strength over the years.

I am extremely delighted to inform you that your bank has posted an impressive growth of all time high net profit of Rs. 72.57 crore, during the second quarter of the current financial year. The total business of the bank has increased by Rs. 6,263 crore from Rs. 26,836 crore to Rs. 33,099 crore on year-to-year basis registering a growth of 23.34%. While the deposits have gone up by Rs. 3,973 crore from Rs. 15,715 crore to Rs. 19,688 crore registering a growth of 25.28%, the advances have increased by Rs. 2,290 crore from Rs. 11,121 crore to Rs. 13,411 crore registering a growth of 20.59%. Low cost deposit of the bank has increased by Rs. 791 crore from Rs. 3,985 crore to Rs. 4,776 crore registering a growth of 19.85%.

Oscar Award Winner Mr. Resool Pookutty launched our service of the "New Pension System" recently started by Govt. of India which is being implemented by Pension Fund Regulatory & Development Authority (PFRDA) for our NRI customers. The "New Pension System" is the ideal scheme for the NRIs to promote security of their income in their old age. This scheme will enable a subscriber – NRI or Resident – to plan his/her retirement and pension. Apart from being a good investment tool, it will also be a recurring income after retirement. The contributions for the scheme, which is open to anyone from 18 years to 55 years of age, can be made only till the 60 years and pension will start at the age of 60 years. I am also happy to inform you that your Bank has the largest number of service providers for NPS in India.

For better servicing of our NRI customers, we have started an exclusive NRI service department "NRI Division" at Cochin. NRI Division is dedicated only for the service of our NRI customers. With an upper hand in technology and vision to uphold the image as the most preferred bank of NRIs, we are committed to surpass the expectations of our NRI clientele.

Our bank already has drawing arrangement with twenty eight Exchange Houses and three Banks across the world, to provide better remittance facilities to our NRI customers. The Bank is in the process of making additional drawing arrangements with new Exchange Houses/Banks in Saudi Arabia and other Middle East Countries, which will help our NRI customers for speedy and faster remittances.

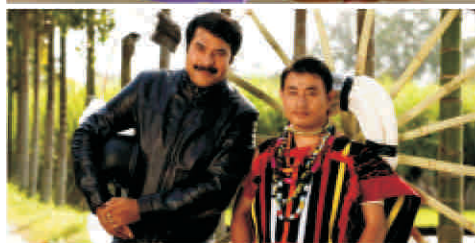
Dear patrons, let me sum up by saying that your bank is posted at an exciting phase of growth which, with your continued support and blessings will propel to even greater heights.

Wish you a very happy X mas and prosperous New Year.

With warm regards,



**Dr. V.A. JOSEPH**  
MD & CEO



**East or West,  
North or South  
feel our presence**



*Happy X-mas & New Year*

**DOLLAR TRENDS/ SENSEX MOVEMENT**

Date	1 \$ = Rs	SENSEX (BSE)
2-Apr-09	50.32	10,348
17-Apr-09	49.77	11,023
29-Apr-09	50.19	11,403
12-May-09	49.47	12,158
29-May-09	47.32	14,625
12-Jun-09	47.51	15,237
30-Jun-09	47.90	14,493
13-Jul-09	49.27	13,400
31-Jul-09	48.15	15,670
17-Aug-09	48.70	14,784
31-Aug-09	48.86	15,666
14-Sep-09	48.71	16,214
29-Sep-09	48.03	16,852
14-Oct-09	46.14	17,231
30-Oct-09	46.98	15,896
10-Nov-09	46.48	16,440
19-Nov-09	46.50	16,785
24-Nov-09	46.57	17,131
30-Nov-09	46.44	16,926
7-Dec-09	46.49	16,983
11-Dec-09	46.59	17,119
18-Dec-09	46.84	16,719
22-Dec-09	46.80	16,692

**SOUTH INDIAN BANKS ESSAY COMPETITION FOR NRI STUDENTS**

As a part of the social commitment of your bank, "SIB essay competition" was started in the year 1992 and this annual event has been drawing good response by the public. To spread our wings abroad, from 1994 onwards, we had also included Non Resident Indian Students studying abroad to compete in this event.

A relevant topic is selected every year for SIB essay competition. This year the topic selected is **"GLOBAL ECONOMIC RECESSION -LESSONS AND IMPACTS"**. A gist of rules framed is given below:-

**Topic** : **"GLOBAL ECONOMIC RECESSION- LESSONS AND IMPACTS"**.

**Eligibility** : High School including plus Two Students.

**Category** : Non Resident Indians (NRI) students.

**Language** : English

**Prize** : Cash Prizes will be awarded to the top two winners and 20 consolation prizes for others.

**Last date** : **31.12.2009.**

Entry forms are available in our website: [www.southindianbank.com](http://www.southindianbank.com).

**INAUGURATION OF BRANCH AGRA**



Mrs. Radha S Chauhan, I A S, Divisional Commissioner, Inaugurating our 563rd branch at Agra in the presence of Mr. H Suresh Prabhu, Executive Director, Mr. K P Agarwal, Chairman, K P Group of Institutions, Mr. P E Mathai, DGM and Regional Head Delhi, Mr. Bobby James, AGM, and Mr. Alexander C V, Officer In Charge, Br. Agra.

**TAX DEDUCTION AT SOURCE (TDS)**

W.E.F 01/04/2010, any person (Including Non- Residents) whose receipts are subject to deduction of tax at source i.e. the deductee, shall mandatorily furnish his correct PAN to the deductor. Any failure in the submission of PAN Number, the deductee may not be able to enjoy the benefits of DTAA and the deductor may deduct tax at source at higher rates.

**NEW PENSION SYSTEM (NPS)**

PFRDA (Pension Fund Regulatory and Development Authority) which is set up by the Government of India has appointed your bank as one of the point of presence (POP) to act as the Service Providers for the New Pension System. The flamboyant factor delighting is that the South Indian Bank is the only Bank from the traditional bank segment to be nationally selected as one of the 22 entities prescribed by PFRDA for collections under the New Pension System. This scheme is for the unorganized sector and is open for any individuals, including NRIs, between the age of 18 and 60 years.

**NATIONAL LAUNCH OF NEW PENSION SYSTEM**



Mr. D.Swarup (IAS), Chairman, PFRDA at the National Launch of New Pension System in the presence of our MD & CEO Dr. V. A Joseph, Mr.Kewal Singh (IPS), Addl. Commissioner, Delhi Police, Mr. R.P Pathak, Secretary, RME Corporative House Building Society and our Director Mr. N J Kurian.

**NEWLY OPENED BRANCHES**

SIB has its presence in 24 states/ Union Territories having 565 Branches, 7 Extension Counters and 332 ATM centers. Recently opened branches are as follows

BRANCH NAME	EMAIL ADDRESS
MALVIYA NAGAR, DELHI	br0559@sib.co.in
PUNJABI BAGH, DELHI	br0560@sib.co.in
AVADI, CHENNAI	br0564@sib.co.in
PHAGWARA, PUNJAB	br0575@sib.co.in
KANPUR, UTTAR PRADESH	br0577@sib.co.in
AGRA, UTTAR PRADESH	br0580@sib.co.in
SHILLONG, KOLKATA	br0578@sib.co.in
MEERUT, UTTAR PRADESH	br0576@sib.co.in
KENGERI STELLITE TOWN, BANGALORE	br0583@sib.co.in
SHIMLA, HIMACHAL PRADESH	br0579@sib.co.in
ALWAL, ANDHRA PRADESH	br0581@sib.co.in
MANESAR, HARYANA	br0584@sib.co.in
PUDUKOTTAI, TAMIL NADU	br0582@sib.co.in

For locating the Branch Address and Telephone Number, Kindly visit our website [www.southindianbank.com](http://www.southindianbank.com)

*"The greater the difficulty the more glory in surmounting it. Skillful pilots gain their reputation from storms and tempests."*

**Epictetus**



## Happy X-mas & New Year

### LIBERALISED REMITTANCE SCHEME OF USD 200,000

1. What is the Liberalised Remittance Scheme of USD 200,000?  
This is a facility extended to all resident individuals under which, they may freely remit upto USD 200,000 per financial year for any permissible current or capital account transaction or a combination of both.
2. Whether minors can also avail of the remittance facility?  
The facility is available to all the resident individuals including minors.
3. Whether remittances under the facility can be consolidated in respect of family members?  
Remittances under the facility can be consolidated in respect of family members subject to the individual family members complying with the terms and conditions of the Scheme.
4. Whether the Scheme can be used for purchase of objects of art (paintings, etc.,) either directly or through auction house?  
Remittances under the Scheme can be used for purchasing objects of art subject to the provisions of other applicable laws such as the extant Foreign Trade Policy of the Government of India.
5. Whether under this scheme a customer can remit funds for acquisition of ESOPs?  
The Scheme can also be used for remittance of funds for acquisition of ESOPs. The remittance is in addition to acquisition of ESOPs linked to ADR/GDR.
6. Whether a resident individual can invest in units of Mutual Funds, Venture Funds, unrated debt securities, promissory notes, etc., under this scheme?  
A resident individual can invest in units of Mutual Funds, Venture Funds, unrated debt securities, promissory notes, etc under this Scheme. Further, the resident can invest in such securities out of the bank account opened abroad under the Scheme.
7. Whether an individual, who has availed of a loan abroad while a non-resident, can repay the same on return to India, under this Scheme as a resident?  
This is permissible.
8. Whether it is mandatory for resident individuals to have PAN number for sending outward remittances under the Scheme?  
It is mandatory to have PAN number to make remittances under the Scheme.
9. In case a resident individual requests for an outward remittance by way of issuance of a demand draft at the time of his private visit abroad, whether against self declaration of the remitter such an outward remittance can be effected?  
Such outward remittance in the form of a DD can be effected against the declaration by the resident individual in the format prescribed under the Scheme.
10. Can residents avail of this facility for acquiring immovable property and other assets abroad?  
Yes. Individuals are free to use this Scheme to acquire and hold immovable property, shares or any other asset outside India without prior approval of Reserve Bank.
11. Can individuals open foreign currency account abroad for making remittance under the Scheme?  
Yes. Individuals are free to open, hold and maintain foreign currency accounts with a bank outside India for making remittances under the Scheme without the prior approval of Reserve Bank. The account can be used for putting through any transaction connected with or arising from remittances under the Scheme.
12. Whether credit facilities in Indian Rupees or foreign currency would be permissible against security of such deposits?  
No. The Scheme does not envisage extension of credit facility against the security of the deposits.

### NRI DIVISION

Our bank has always been in the forefront in providing unmatched services to our NRIs customers. SIB has the unique distinction of opening the first exclusive NRI branch in Kerala in the private sector, still occupies the prime position with eight exclusive NRI branches in the state.

For better servicing of NRI customers and for coordinating NRI business activities of our branches, we had formed an NRI Division at International Banking Division at Cochin. NRI Division is dedicated only for the service of our NRI customers. The contact details of our NRI Division are as follows,

#### NRI Division

South Indian Bank

International Banking Division

2nd Floor, SIB Building, Market Road, Kochi - 682 035, India

Tel: 0091 -484 2363077 Fax: 0091 -484 2363077

Email: nricell@sib.co.in

For support / service kindly contact our NRI Division either through email or phone.

### SIB TO SET UP ATMS AT INDIANOIL PUMPS

South Indian Bank has signed a Memorandum of Understanding with Indian Oil Corporation to set up ATMs at their retail outlets across India. To start with SIB would initially set up ATMs at 17 retail outlets in Kerala.



Mr. H.S.Bedi, Executive Director (Retail Sales), IOC and Mr. Abraham Thariyan, Executive Director, South Indian Bank, exchange the MOU.

"In the middle of difficulty lies opportunity."

Albert Einstein



*Happy X-mas & New Year*

### INAUGURATION OF BRANCH HOSUR



Sri.K.N Radhakrishnan (President & CEO, TVS Motor Co. Ltd) inaugurating our 554th branch at Hosur on 01.10.2009 in the presence of our Chairman Sri.G. A. Shenai, Sri.S Rajendran (Premier Sealing Products), Sri.Thomas Joseph K (DGM & Regional Head- Bangalore Region) and Sri. Shine Kappen (Branch Manager)

### MAHILA SAVINGS & NRI FEST AT CHENNAI



Bharath Mammooty inaugurating the Mahila savings & NRI Fest in Chennai in the presence of our MD & CEO Dr. V.A Joseph, Executive Director Mr. Abraham Thariyan, and Mr. Joseph George Kavalam, DGM & Regional Head, Chennai.

### NRI CUSTOMER MEET AT ERNAKULAM



Mr.Abraham Thariyan, Executive Director delivering the presidential address in connection with NRI Customer meet held at Ernakulam in the presence of Mr. Cheriyan Varkey, Chief General Manager, Mr. Roy Alex, DGM and Regional Head, Ernakulam Region, Mr.N. Vijayakumar, AGM, International Banking Division, and Mr.R Krishna Iyer, a leading Tax Consultant.

### INSTRUCTIONS FOR SAFE BANKING AND PRECAUTIONS WHILE OPERATING INTERNET BANKING :

Online banking is safe and convenient as long as you take a number of simple precautions. Please make sure you follow the advice given below:

- Visit our internet banking site directly. Avoid accessing the site through a link from another site or an e-mail and verify the domain name displayed to avoid spoof websites.
- Ignore any e-mail asking for your password or PIN and inform us of the same for us to investigate the same. Neither the police nor we will ever contact you to ask you to reveal your online banking or payment card PINs, or your password information.
- We advise you not to use cyber cafés / shared PCs to access our internet banking site.
- We advise you to update your PC with latest anti-virus and spy ware software regularly. You may install security programmes to protect against hackers, virus attacks or malicious 'Trojan Horse' programmes. A suitable firewall installed in a computer to protect your PC and its contents from outsiders on the internet is recommended.
- Disable the 'File and Printing Sharing' feature on your operating system.
- Log off your PC when not in use.
- Do not store your ID / PIN in the Internet Explorer Browser.
- Check your account and transaction history regularly.

### SIB LAUNCHES ONLINE SHARE TRADING FACILITY

"SIBer Trade" is an online share trading facility provided by South Indian Bank in association with Geojit BNP Paribas Financial Services Ltd and IDBI Capital for our resident account holders. For more information kindly mail to [demat@sib.co.in](mailto:demat@sib.co.in) or visit our website [www.southindianbank.com](http://www.southindianbank.com)

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

**Mr. George Paul** - General Manager (Mobile : 00971 50 4516418)

#### Bur Dubai Branch:-

Mr. A F Paul - Manager (Mobile : 00971 50 4552871)  
Mr. Tomy Joseph - Manager (Operations) (Mobile : 00971 55 4769597)  
Hadi Express Exchange, PO Box 28909, Al Souk Road, Near Abbra Station, Bur Dubai. Phone : 009714 3537650/ 3534802  
email:- [hadiexp@emirates.net.ae](mailto:hadiexp@emirates.net.ae)

#### Sharjah Branch:-

Mr. Thomas George - 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](mailto:hadisib@emirates.net.ae)

#### Ras Al Khaima Branch:- (Opening Shortly)

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](mailto:hadirak@eim.ae)

"The first requisite of success is the ability to apply your physical and mental energies to one problem without growing weary."

**Thomas Edison**



*Happy X-mas & New Year*

**COUNTRY WISE REMITTANCE ARRANGEMENT  
LIST OF EXCHANGE COMPANY/ BANKS**

Country	Name of the bank/ Exchange Company	Remittance facility
UAE	Hadi Express Exchange, Dubai& Sharjah	SIB Express Draft Drawing
	Al Fardan Exchange Co	SIB Express* Draft Drawing
	UAE Exchange Centre	SIB Express Draft Drawing
	Al Ahaliya Money Exch. Bureau	SIB Express Draft Drawing
	Al Rostomani Exchange Co	SIB Express Draft Drawing
	Wall Street Exchange Centre	SIB Express Draft Drawing
	Al Ansari Exchange	SIB Express Draft Drawing
	Al Razouki International Exch. Co,	SIB Express Draft Drawing
	Sharaf Exchange	SIB Express Draft Drawing
	Dubai Exchange Centre	SIB Express
	Lulu International Exchange	SIB Express
	Union National Bank	TT (Swift)
	Kuwait	UAE Exchange Centre, WLL,
National Exchange Co,		SIB Express Draft Drawing
Oman	Majan Exchange LLC	SIB Express
	Oman and UAE Exch. Centre	SIB Express Draft Drawing
	Musandam Exchange	SIB Express Draft Drawing
	Oman International Exchange	SIB Express
	Purushottam Kanji Exchange	SIB Express
	Hamdan Exchange Co	Draft Drawing
Bahrain	Modern Exchange Co	Draft Drawing
	Nonoo Exchange Co	SIB Express
	Bahrain Financing Company,	SIB Express Draft Drawing
Qatar	Bahrain India International	SIB Express
	Zenj Exchange Co	Draft Drawing SIB Express*
	Al Fardan Exchange Co	Draft Drawing SIB Express
	Gulf Exchange Co	Draft Drawing SIB Express
	City Exchange Co WLL	SIB Express Draft Drawing
	Doha Bank	Draft Drawing TT (Swift)
	Habib Qatar International Exchange	SIB Express*
Islamic Exchange Company	SIB Express*	
Saudi Arabia	Commercial Bank of Qatar	TT* Draft Drawing*
	AlRajhi Bank	TT (Swift)
	Arab National Bank	TT* Draft Drawing*
Singapore	The National Commercial Bank	TT* Draft Drawing*
	HBZ International Exch. Co Pvt Ltd	Draft Drawing



Mr. Abraham Thariyan, Executive Director SIB with Mr. Abdulla Humaid Al Mazroei, Chairman, UAE Exchange, Abu Dhabi during his recent visit to Middle East.



Mr. Abraham Thariyan, Executive Director SIB with Mr. Mohammad Al Ansari, Managing Director, Al Ansari Exchange and Mr. Basheer K, General Manager, Al Ansari Exchange, Abu Dhabi during his recent visit to Middle East.

**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 Mellon,1 Wall street, New York, NY 10286 ABA Routing No. 021000018	803-3162-716	IRVTUS3N
	3. Standard Chartered Bank One Madison Avenue New York,NY 10010-3603 ABA Routing No. 026002561 Chips ABA 0256 FED ABA : 026002561	3582021649001	SCBLUS33
GBP	1. HSBC Bank, International Branch, London EC2P 2 BX IBAN: GB34MIDL40051535832431	35832431604-055988-001	MIDLGB22
EURO	1. Commerzbank AG, Kreiserplatz, 60301 Frankfurt AM Main, Germany	400875107500 EUR	COBADEFF
	2. Standard Chartered Bank (Germany) GMBH Franklinstrasse 46-48 60486 Frankfurt / Main, Germany	018160002	SCBLDEFF
AUD	1. HSBC Bank Australia Ltd., Level 6, 580 George Street, Sydney NSW 2000, Australia	011-795952-041	HKBAU2S
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	HKBCATT
SEK	1. Nordeabank, S 10571, Stockholm, Sweden	3952 79 07357	NDEASESS
CHF	1. UBS AG P O Box No 8098, Zurich IBAN : CH660023023003530005Q	0230-35300 05Q	UBSWCHZH

\*Arrangement to be started shortly



*Happy X-mas & New Year*

### MONEY TRANSFER SERVICE SCHEMES

Your bank has tied up with money transfer service providers for easy and safe fund remittances from abroad through all our branches. The major money transfer service providers are as follows:-

- ☆ Xpress Money by M/s UAE Exchange and Financial Services Ltd
- ☆ Instant Cash by M/s Wall Street Finance Ltd
- ☆ Moneygram

All NRI patrons are requested to make use of this service for personal remittances such as remittances towards family maintenance etc. The amount of transfer is restricted to Indian rupee equivalent to US \$ 2500 per transfer and maximum 12 remittances in a year. Remittances up to Rs. 50,000/- will be paid in cash and any amount above Rs. 50,000/- will be paid by crossed draft or credit to beneficiaries account. Non customers can also make use of this facility of remittance through 565 branches across India.

*"It is our attitude at the beginning of a difficult task which, more than anything else, will affect it's successful outcome."*

**William James**

### 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 : 9447210770	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
MUVATTUPUZHA	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

### 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 Standard Chartered Bank. The following details may be given to your banker.

Our correspondent Bank/Branch	Standard Chartered Bank One Madison Avenue New York, NY 10010-3603
ABA Routing Number	026002561
SWIFT CODE(of Correspondent Bank)	SCBLUS33
Nostro Account	3582021649001
<b>BENEFICIARY BANK DETAILS</b>	
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)	

### INAUGURATION OF BRANCH PANAMPILLY NAGAR



Bharath Mammooty inaugurating our 558th branch at Panampilly Nagar in the presence of Cmde.M. Jitendran, CMD, Cochin shipyard Ltd, MD & CEO Dr. V A Joseph, Director Mr. Mathew L Chakola, Executive Director Mr. Abraham Thariyan, Ms.Sulfath Mammooty and Mr Hibi Eden, NSU(I) President.

For More Details / NRI Related Queries Contact:-

**NRI Division**

**The South Indian Bank Ltd**

2nd Floor, SIB Building, Market Road, Kochi - 682 035, India

Tel: 0091 484 2363077, Fax: 0484 2363077,

Toll Free: 1800-843-1800 (India)

Email: nricell@sib.co.in

Website: www.southindianbank.com



*Enjoy  
every moment  
of life with  
South Indian Bank*



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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