

Dear NRI Patrons,

I am delighted to reach you through this newsletter.

The unstinted support and trust of our dear patrons all these years have transformed the bank into a service oriented, vibrant and fast growing financial intermediary. Your bank is present across the length and breadth of the country with 733 branches and 757 ATMs as on 02-11-2012. We express our profound gratitude for your support.

Your bank had arranged NRI family get together at nine locations in Kerala during August 2012. We wish to tell you that each of the meetings were not only inspiring but also a source of valuable feed-back on our products and services. I express our sincere gratitude to our beloved NRI patrons for their overwhelming response.

With major foreign currencies retaining high values against Rupee in the recent past coupled with high interest rates on NRE/FCNR deposits (free of income tax), the time is right for inward remittances. We are glad, that you have been making use of this opportunity. I earnestly request you to continue investing your hard earned savings in our high-return deposit schemes.

There is no respite in sight for global economic woes. The world economy is yet to find a new source of momentum. However, it is expected that European Central Bank's recent decision to support struggling European Union nations by unlimited bond buying would strengthen the Euro economy. The latest round of Quantitative Easing announced by the US Federal Reserve may steer cash into their economy. We can hope for a better co-ordination among giant economies like USA, Europe and emerging economies like China, India and Brazil, which will ensure easy flow of products and services across the globe, ultimately reducing imbalances.

Back home, the rate of inflation is almost under control, albeit an upward bias. But balancing growth and inflation continue to be tough for policy makers. On the bright side, our economy with abundant investment capabilities, stable consumption demand and low leverage always have the right ingredients for growth. With the recent bold policy measures from Government including opening up of Foreign Direct Investment in retail with a cap of 51% and aviation sector with a cap of 49% in private Indian carriers, regaining a growth trajectory of 8% GDP is possible in the near future, from the present 6.50%.

Recently concluded 'Emerging Kerala Global Connect Summit 2012' at Kochi which showcased the investment opportunities in Kerala in Information Technology, Infrastructure, health, tourism, logistics etc has been a great success. This initiative is expected to pave way for flow of huge capital to the state, eventually transforming it to a major investment hub. With the presence of 400 branches and deployment of huge funds in this State, the bank has been playing a proactive role in building up the State's economy.

Your bank has completed yet another successful quarter. With your patronage the bank has recorded a net profit of Rs.220.18 Cr. for the half year ended 30th September-2012, as against Rs.177.44 Cr for the corresponding period of previous year, registering a growth of 24.08%. The total business of the bank has increased by Rs.10,724 Cr from Rs.56,386 Cr to Rs.67,110 Cr on an year to year basis registering a growth of 19.02%.

While total deposits have gone up by Rs.5451 Cr from Rs.33,038 Cr to Rs.38,490 Cr, the advances have increased by Rs.5272 Cr from Rs.23,348 Cr to Rs.28,620 Cr. The capital adequacy ratio is comfortable at 14.43%, much higher than 9% stipulated by RBI.

The banking space in the country has become increasingly ubiquitous with players of different scales. As far as SIB is concerned high quality customer oriented service delivery backed by latest-in-the-breed technology is the key differentiator. We are glad to let you know that our Bank has bagged the coveted 'Banking Technology Excellence Award 2011-12' from IDRBT the technology arm of RBI.

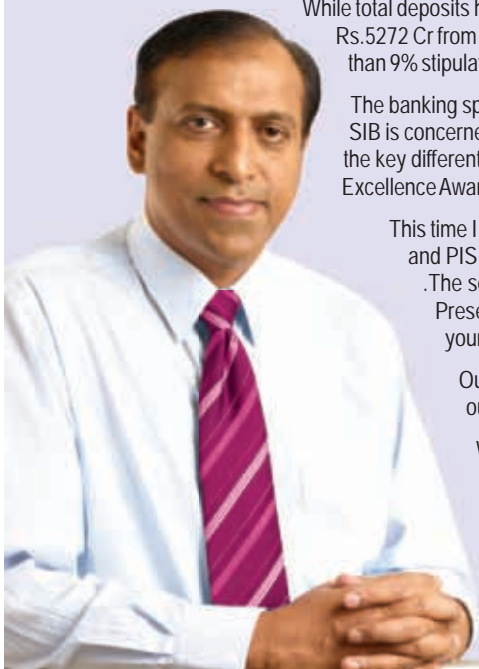
This time I suggest you two important schemes for your convenience and safe future. One is to open Demat and PIS accounts in the names of all major family members with us and avail the benefit of our low AMC. The second is to join in National Pension Scheme of Government Of India (our bank being a Point of Presence) to safeguard your future. Please visit our website www.southindianbank.com or contact your nearest branch for any queries.

Our dream is to reach 1.00 lac cr. of total business in FY 2013-2014. With the continued support of our patrons we are confident of scaling this magical height in time.

With warm regards and greetings of the season.



Dr. V.A. JOSEPH
MD & CEO





**SIB
PURE GOLD**

It's a golden opportunity to invest in the purest gold.

24 carat 99.99% pure gold available in 4gm, 8gm,
20gm coins & ingots (bar shapes) of 50gm and 100gm.

Pure relationship, Pure investment.

For more details please visit our website
www.southindianbank.com



**SOUTH
INDIAN Bank**
Experience Next Generation Banking

SOUTH INDIAN BANK NRI NEWSLETTER

LIST OF NEW BRANCHES OPENED IN THIS FINANCIAL YEAR UP TO 31-10-2012

SI No	Branch Name	Region	Branch code	ATM Status	Phone No.	Email address
1	Neelankarai	Chennai	682	Nil	044-24495730	br0682@sib.co.in
2	Delhi Model Town	Delhi	724	Onsite	011-27232161	br0724@sib.co.in
3	Shalimar Bagh	Delhi	725	Onsite	011-27486296	br0725@sib.co.in
4	Nattakam	Kottayam	718	Onsite	8547607269	br0718@sib.co.in
5	Perumthuruthy	Pathanamthitta	730	Nil	0469 2645733	br0730@sib.co.in
6	Vadakkankulam	Madurai	729	Onsite	04637-232482	br0729@sib.co.in
7	Delhi Tilak Nagar	Delhi	723	onsite	011-28124195	br0723@sib.co.in
8	Panachipara	Kottayam	761	Onsite	09446485047	br0761@sib.co.in
9	Jamnagar	Mumbai	713	Onsite	0288-2550049	br0713@sib.co.in
10	Ahmedabad satellite Road	Mumbai	727	Onsite	079-26925501	br0727@sib.co.in
11	Anand	Mumbai	714	onsite	02692-255676	br0714@sib.co.in
12	Chingavanam	Kottayam	764	Offsite	0481-2430363	br0764@sib.co.in
13	Sakkimangalam	Madurai	733	Nil	9994312682	br0733@sib.co.in
14	Theni	Madurai	711	onsite	04546 262055	br0711@sib.co.in
15	Munnar	Kottayam	717	onsite	04865-230675	br0717@sib.co.in
16	Theethipalayam	Coimbatore	734	Nil	07708291088	br0734@sib.co.in
17	Kuniamuthur	Coimbatore	753	Nil	09751991811	br0753@sib.co.in
18	Gudalur	Coimbatore	754	Nil	09489123687	br0754@sib.co.in
19	Ancharakandy	Kannur	767	Nil	9496839481	br0767@sib.co.in
20	Virudhunagar	Madurai	720	Nil	04256-242720	br0720@sib.co.in
21	Mandamaruthi	Pathanamthitta	769	Nil	9446522399	br0769@sib.co.in
22	Meenangadi	kannur	765	Nil	8281264276	br0765@sib.co.in
23	Kottayi	Palakkad	735	Onsite	04922285040	br0735@sib.co.in
24	Palakkayam	Palakkad	736	Onsite	04924256066	br0736@sib.co.in
25	Puthupariyaram	Palakkad	737	Nil	04912555508	br0737@sib.co.in
26	Perumatty	Palakkad	738	Onsite	04923232100	br0738@sib.co.in
27	Enkakkad	Palakkad	739	Onsite	04884234750	br0739@sib.co.in
28	Shornur	Palakkad	770	Onsite	04662222282	br0770@sib.co.in
29	Thuravoor South	Pathanamthitta	768	Nil	04782562485	br0768@sib.co.in
30	Kuruvambalam	Kozhikode	741	Nil	04933202300	br0741@sib.co.in
31	New Delhi Corporate Branch	Delhi	744	Nil	01123736141	br0744@sib.co.in
32	Enathi	Madurai	732	Nil	9894110631	br0732@sib.co.in
33	Monipally	Kottayam	762	Onsite	04822243355	br0762@sib.co.in

South Indian Bank tied up with M/s Asia Express Exchange Co.LLC for SIB Express remittance arrangement from Sultanate of Oman

Your Bank has made a new remittance arrangement in association with M/s Asia Express Exchange Co. LLC in Sultanate of Oman for the convenience of our NRI Patrons for speed remittance to your account with SIB.

SIB Express arrangement is one of the fastest and safest methods of inward rupee fund transfer from the Gulf countries. We are presently having Rupee Drawing Arrangement with 6 Exchange Houses from Sultanate of Oman. Asia Express Exchange is having a network of around 15 Branches in Oman.

As per the system the remittance will be credited to the beneficiary's

account in Finacle (Core Banking Solution) based on the 16 digit account number provided by the customer within a short time. Your bank has presently arrangements with 31 Exchange Houses and 5 Banks in GCC countries. Out of these, DD Drawing arrangement with 18 Exchange houses and SIB Express Arrangement with 28 Exchange Houses included. Details of our tie up in GCC countries are enclosed in this NRI Newsletter.

Contact details of M/s. Asia Express Exchange Co. LLC.

M/s. Asia Express Exchange Co. LLC., PO Box 881, Ruwi, Postal Code: 112, Sultanet of Oman, Phone: 0096824788787

BANKING TECHNOLOGY EXCELLENCE AWARD TO SOUTH INDIAN BANK LTD



Our MD&CEO Dr.V.A.Joseph, receives the award for "Banking Technology Excellence Award 2011-12" from RBI governor Dr.D. Subba Rao on 03.08.2012 at a graceful function organized by IDRBT, the Technology arm of RBI at Hyderabad in the presence of Sri B.Samba Murthy, Director IDRBT and Sri P.J. Jacob our DGM and DICT head. This is the third time we are honoured with this prestigious award.



SOUTH INDIAN BANK OPENS STALL IN THE DUBAI SHOPPING FESTIVAL(DSF)GLOBAL VILLAGE-2013

To support Indian expatriates in GCC counties South Indian Bank opens stall in Global Village during DSF-2012-13 season. This is the fourth consecutive year that your bank is participating in DSF. Indian diaspora in UAE and other GCC countries can avail all the products and NRI banking services offered by South Indian Bank by visiting our stall. Our officers are available at the counters to help you. For more information please contact our officer Mr.Arun Henry.(Mob:00971-504335622)

GKSF-SOUTH INDIAN BANK-EXCHANGE OF MOUS



(From left) Shri. V Vijayan, State Co-ordinator, GKSF; Shri. U V Jose, Director, GKSF; Shri. A P Anil Kumar, Hon'ble Minister for Tourism; Shri. Abraham Thariyan, Executive Director, South Indian Bank

SOUTH INDIAN BANK SELECTED AS TITLE SPONSOR FOR GRAND KERALA SHOPPING FESTIVAL-2012

Govt. of Kerala has selected South Indian Bank as the 'Title sponsor' for the prestigious Grand Kerala Shopping Festival 2012(GKSF), Asia's largest Shopping Festival. GKSF is a Government of Kerala initiative conducted by Department of Tourism in association with Industries, Finance and Revenue departments. The sixth Edition of the GKSF starts from 15-12-2012 and concludes on 31-01-2013; and is expected to involve nearly 10000 retail outlets in the state, while attracting an estimated 30 Million customers. The objective of the festival is to make the state an International shopping destination and to promote tourism and traditional products of Kerala. Fresh enterprises, mind blowing offers and exciting prizes, both for shops and shoppers make the GKSF the biggest ever shopping experience in the country.

SOUTH INDIAN BANK NRI NEWSLETTER

DOLLAR TRENDS/ SENSEX MOVEMENT/ CRUDE OIL MOVEMENT

Date	1 \$= Rs	Sensex (BSE)	Crude Oil Price per barrel
30-03-2007	43.63	13072.10	\$ 65.87
31-03-2008	39.85	15644.44	\$ 105.62
31-03-2009	51.03	9708.50	\$ 52.38
31-03-2010	45.13	17527.77	\$ 83.54
31-03-2011	44.59	19445.22	\$ 107.53
30-06-2011	44.69	18845.87	\$ 95.03
30-09-2011	48.97	16453.76	\$ 79.20
31-01-2012	49.44	17193.55	\$ 98.45
29-02-2012	49.00	17752.68	\$ 107.03
30-03-2012	50.87	17404.20	\$ 103.02
30-04-2012	52.73	17318.81	\$ 104.86
31-05-2012	56.08	16218.53	\$ 86.57
29-06-2012	55.61	17429.98	\$ 84.96
31-07-2012	55.65	17236.18	\$ 87.75
31-08-2012	55.52	17429.56	\$ 96.44
28-09-2012	52.85	18762.74	\$ 92.19
31-10-2012	53.80	18505.38	\$ 86.12

INDIA'S BIZ CLIMATE IMPROVING

The country's business climate seems to be improving with latest trends especially in demand for goods and services indicating early signs of revival, says a report.

The BluFin Business Cycle Indicator-- that reflects various macroeconomic trends on a monthly basis-- rose in September: This is the second consecutive monthly growth.

"The key factors contributing to the improvement in BCI in September continue to be data related to intermediate goods and services, which are traditional leading indicators of the business cycle.

"However, what is concerning right now is weakness in the consumer sector. In addition, significant weakness appears in sales of two wheelers and four wheelers. Domestic air traffic has also been weak," financial information provider BluFin said.

The latest BCI -- designed to ascertain turns in the business cycle -- readings come at a time when the Indian economy is showing signs of a slow down amid a host of issues, including global uncertainties and high inflation. The index takes into account five broad areas -- capital markets, foreign trade, policy, real economy and survey.

Going by September readings, there has been improvement in production across almost all basic and intermediate goods including aluminum, copper, iron ore and cement. There are also indications of a rise in demand for basic goods like steel and rubber.

Revenues from foreign tourists have also shown some improvement, BluFin said.

It further said: "Confidence in the economy should improve after the recent fiscal policy announcements aimed at the consolidation of expenditures and reform biased towards a relatively free economy. However, for confidence to generate actual growth in the economy, it is crucial that these announcements be implemented reasonably soon".

Source: Economic Times

Interest rates for NRE Term Deposits & FCNR (B) Deposits of SIB

NRE TERM DEPOSITS (with effect from 01/10/2012)

SL.No.	Period	Interest Rates %
1	1 year	9.00
2	Above 1 year to less than 2 years	9.00
3	Two years to less 3 years	8.75
4	3 Years to up to & including 10 years	8.50

FCNR(B) DEPOSITS (with effect from 01/11/2012)

SL.No.	Period	USD	GBP	EURO	AUD	CHF
		Revised Interest Rates %				
1	1 Year to less than 2 years	2.88	3.10	2.55	6.03	2.33
2	2 Years to less than 3 years	2.40	2.71	2.49	4.97	2.14
3	3 Years to less than 4 years	3.52	3.79	3.62	6.04	3.16
4	4 Years to less than 5 years	3.68	3.92	3.78	6.22	3.23
5	5 years	3.87	4.08	3.99	6.33	3.34

RFC Deposits: Interest rates for RFC Term deposits for 1 year to 3 years will be the same as FCNR (B) rates of corresponding maturity.

KOZHIKODE REGION NRI MEET



A view of audience.

NRI CUSTOMER MEET OF ERNAKULAM REGION



Sri. Prajith Padmanabhan, Director, PGS Inn Pvt Ltd and his wife Smt. Mamta Prajith, Cine Actress Inaugurating SOUTH INDIAN BANK'S NRI Eve 2012 at HOTEL GATEWAY, Ernakulam in the presence of our MD&CEO Dr.V.A.Joseph, Mr. Abraham K. George DGM and Regional Head Ernakulam.



A view of Audience

SOUTH INDIAN BANK NRI NEWSLETTER

GOLD SEEN LURING WEALTHY AS BANKS EXPAND STIMULUS

More high-net-worth individuals are seeking to buy gold to protect their wealth from the risk of rising inflation after central banks boosted stimulus, according to Deutsche Bank AG's asset and wealth-management unit.

"Gold has historically been considered to be a store of value and an inflation hedge and increasingly it is being utilized as a monetary instrument," said Mark Smallwood, head of Asia-Pacific wealth-management solutions. "There is a growing interest among our clients to gain exposure," he said, with an increased preference for physical holdings.

Gold is in the 12th year of a bull run, 13.5 percent higher this year, as investors seek to hedge against weaker currencies and the threat of rising consumer prices. Holdings in gold-backed exchange-traded products expanded to an all-time high yesterday, and Bank of America Corp. and Deutsche Bank are among banks forecasting that the price will rally to a record.

"With the movements by the central banks globally in the last few weeks, there is considerable investor concern as to the long-term effects of the liquidity infusions," Smallwood said by phone from Guilin, China yesterday. "As a result of that, private clients are concerned about the possible future effects of inflation and the means of hedging that risk."

Immediate-delivery gold reached \$1,779.50 an ounce on Sept. 19, the highest price since February, after central banks took further steps to bolster their economies hurt by Europe's debt crisis. The metal, which reached a record \$1,921.15 on Sept. 6, 2011, gained 0.4 percent to \$1,774.85 at 5:30 p.m. in Singapore.

The Bank of Japan said Sept. 19 it will expand a fund that buys assets following the U.S. Federal Reserve's announcement last week of a third round of so-called quantitative easing, or QE, by buying \$40 billion of mortgage-backed securities a month. China's government has approved infrastructure plans to support the second-largest economy and the European Central Bank gave details this month of a program to buy debt of member states.

"For our ultra-high-net-worth clients, and a growing number of our high-net-worth clients who have significant liquidity, they are becoming increasingly concerned to have at least some of their exposure to this asset class in the form of allocated physical bullion itself, rather than the indirect exposure that an over-the-counter product offers," he said.

Deutsche Bank clients can store gold in Malca-Amit Global Ltd.'s vault at the Singapore FreePort, Smallwood said. Malca Amit, which holds assets for banks and individuals, is doubling its space in Singapore, the company said in February.

Gold will climb to \$2,400 by the end of 2014 if the Fed's latest easing lasts until then, Bank of America said Sept. 18. Prices will exceed \$2,000 in the first half of next year, Deutsche Bank wrote that day. The Fed said its purchases would last until it sees a "sustained improvement" in the economy.

The difference in yield between 10-year notes and same-maturity Treasury Inflation Protected Securities, a gauge of expectations for U.S. consumer prices, reached 2.73 percentage points on Sept. 17, the most since May 2006. Prices rose 0.6 percent in August, the Labor Department reported Sept. 14.

Billionaire investors George Soros and John Paulson increased their stakes in the SPDR Gold Trust, the biggest gold-backed exchange-traded product, in the second quarter, filings showed, while central banks from Russia to South Korea are also adding bullion to reserves. Central banks may purchase close to 500 tons this year after becoming net buyers in 2009, according to the World Gold Council.

Slowing global economies may hurt gold demand, which fell 7.1 percent in the second quarter, the London-based council said Aug. 16. Imports by India, last year's biggest buyer, slid 56 percent to 131 tons in the second quarter, the council said.

Source: Economic Times

PATHANAMTHITTA REGION NRI MEET



A view of dignitaries on the dias in connection with NRI MEET 2012 of Pathanamthitta Region - (From L to R in order) - Dr. John Abraham, Principal, Pushpagiri Institute of Medical Sciences and Research Centre, Tiruvalla, Mr. Jose Mohan C.J, General Manager, Marketing Dept, South Indian Bank, Mr. Abraham Thariyan, Executive Director, South Indian Bank, Mr. Tony Kallukalam, FCA, Chartered Accountant (Tax Expert), Mr. Balakrishnan K.N, DGM and Regional Head of Pathanamthitta RO



A view of Audience

PALAKKAD NRI MEET



Our NRI Patron Mr. Ramankutty Nair with his daughter Ms. Krishnakumari, inaugurating Palakkad NRI Meet by lighting the lamp in the presence of; (From L to R in order) Mr. Jose Mohan C.J, General Manager, Marketing Dept., South Indian Bank, Mr. A.F. Paul, General Manager, Hadi Express Exchange, Mr. Johnson Chakkalakkal, Senior Manager, NRI Division and Mr. Mohanan K, AGM & Regional Head (first from right) of Palakkad Region

SOUTH INDIAN BANK NRI NEWSLETTER

THIRUVANANTHAPURAM NRI MEET



Sri. V. S Sivakumar, Hon. Minister for Health, Family Welfare and Devaswom inaugurating Thiruvananthapuram NRI Meet in the presence of our MD & CEO, DR. V. A Joseph, Sri. U.V Jose, Director GKSF, Sri. Reddy N.J DGM & Regional head, South Indian Bank, Thiruvananthapuram RO and Sri. Sasikumar T, General Secretary SIBEA.

999.9 PURITY GOLD HISTORICAL DATA

Date	# Rate for one ounce in USD (\$)	USD/INR Currency rate #	Price for 8 Grm in ₹
31-03-2000	278.70	43.56	3122.57
31-03-2001	257.55	46.56	3084.34
31-03-2002	302.00	48.72	3784.44
31-03-2003	348.25	47.65	4268.17
31-03-2004	396.75	45.23	4615.63
31-03-2005	435.30	43.71	4893.36
31-03-2006	560.70	44.29	6387.40
31-03-2007	669.20	43.63	7509.81
31-03-2008	973.00	39.85	9973.07
31-03-2009	939.00	51.03	12324.77
31-03-2010	1116.15	45.13	12956.14
31-03-2011	1410.59	44.59	16178.04
31-03-2012	1695.59	50.87	22185.55
30-04-2012	1674.00	52.62	25571.00
31-05-2012	1575.00	56.50	25861.00
30-06-2012	1598.20	55.61	* 26186.00
31-07-2012	1613.29	55.65	* 26186.00
31-08-2012	1665.00	55.80	* 26734.00
28-09-2012	1795.00	52.77	* 27300.00
31-10-2012	1721.00	54.27	* 26958.00

1 troy ounce is equal to 31.103 Grm. Rates quoted at London Market

* Rates offered by SIB

INR MOVEMENT HISTORICAL DATA

Date	USD/INR	EUR/INR	GBP/INR	AED/INR
31-03-2007	43.63	57.55	84.825	11.875
31-03-2008	39.85	63.112	79.344	10.852
31-03-2009	51.03	66.97	72.417	13.893
31-03-2010	45.13	60.51	68.015	12.286
31.03.2011	44.59	63.06	71.37	12.12
30.06.2011	44.69	64.82	71.70	12.17
30.09.2011	48.97	65.60	76.37	13.34
31.01.2012	49.44	64.72	77.97	13.48
29.02.2012	49.00	65.88	78.09	13.34
31.03.2012	50.87	67.86	81.44	13.85
30.04.2012	52.73	70.04	85.65	14.36
31.05.2012	56.08	69.54	86.88	15.27
29.06.2012	55.61	70.39	87.34	15.14
31-07-2012	55.65	68.33	87.06	15.12
31-08-2012	55.52	69.66	87.95	15.09
28-09-2012	52.85	67.92	85.41	14.39
31-10-2012	53.80	69.72	86.77	14.65

MONEY TRANSFER SERVICE SCHEME (MTSS) ARRANGEMENT


Your bank is having Online Money Transfer arrangement under MTSS for 5 Money transfer agencies.



Salient features of MTSS:

1. It is a hassle free instantaneous payment to beneficiary against photo identification, for small value transactions.
2. Reliable, swift and convenient.
3. Only personal remittances such as remittances towards personal expenses and remittances favouring foreign tourists visiting India can be sent through MTSS.
4. Maximum remittance with a ceiling of USD 2500 per transaction
5. Amounts up to Rs. 50,000/- may be paid in cash. Any amount exceeding this limit shall be paid by means of cheque / DD / PO etc or credited directly to the beneficiary's account.
6. Only 30 Transactions per beneficiary are permitted in a calendar year.
7. Payment is made in INR only, without any deduction of charges from beneficiary.
8. The scheme does not envisage repatriation of such inward remittances.

HADI EXPRESS EXCHANGE (MANAGEMENT SUPPORT BY SOUTH INDIAN BANK)

	Office-in-charge	Address
Head Office	 Mr. A.F Paul General Manager Mob : 00971 50 4516418 Email : paulaf@sib.co.in	Al Souk Road, Near Abbra Station, Bur Dubai, PB No. 28909, Dubai, UAE Email : gm@hadiexpress.ae
Bur Dubai Branch	Mr. Tomy Joseph Manager Mob : 00971 50 4552871 Mr. Rofi M F Manager (Operations) Mob: 00971 55 5214543	Al Souk Road, Near Abbra Station, Bur Dubai, PB No. 28909, Dubai, UAE Phone : 00971 43537650 00971 43534802 Fax : 00971 43537660 E mail: hadiexp@eim.ae
Deira Dubai Branch	Mr. Shyam S Manager Mob : 00971 50 2777345 Ms. Seema Maria D'Cunha Asst Manager Mob: 00971 55 6707623	Al Murar, Near San Marco Hotel, Deira, PB No. 28909, Dubai, UAE Phone: 00971 4 2716452 Fax : 00971 4 2716453 Email: hadideira@gmail.com
Sharjah Branch	Mr. Joemon K Poulouse Manager Mob : 00971 50 4826120 Mr. Nevil J Paul Asst Manager Mob : 00971 55 6016146	Behind Dr. Sunny Medical Centre, Near Rolla Square, PO BOX: 69446, Sharjah, UAE Phone : 00971 6 5634464 Fax: : 00971 6 5634474 E mail: hadisib@eim.ae
Ras Al Khaimah Branch	Mr. Babu George Manager Mob : 00971 50 4867757 Mr. Tejamurthy A Asst Manager Mob: 00971 55 5391950	Oman Street, Near Modern Laundry, Al Nakheel, P. O. Box. 13240, Ras Al Khaimah, UAE Phone: 00971 7 2213311 Fax : 00971 7 2213313 E mail: hadirak@eim.ae
Ajman Branch	Mr. Sriji B Nair Manager Mob : 00971 56 7614787 Mr. Ranveer Solankey Asst Manager Mob: 00971 56 1045256	Shop No. 35, Al Mosala Souk Al Bustan Area, Post Box : 6704 Ajman U.A.E. Phone: 00971 67479 987 Fax : 00971 67479 983 hadiajman@gmail.com
Fujairah	Mr. Arun Henry Manager Mob : 00971 50 4335622 Mr. Jithin James Asst Manager Mob: 00971 55 1863929	Ground Floor Emirates Trade Centre Post Box : 40387 Fujairah - UAE Phone : 00971 92235622 Fax : 00971 92235623 Email: hadi.fujairah@hadiexchange.ae

"A pessimist sees difficulty in every opportunity;
an optimist sees the opportunity in every difficulty"

- Sir. Winston Churchill -

SOUTH INDIAN BANK NRI NEWSLETTER

GURUVAYUR NRI MEET



Our NRI Patrons Mrs. & Mr. Nanu P.V inaugurating Guruvayur NRI Meet by lighting the lamp in the presence of NRI Patrons Mrs & Mr. Brijesh K.B ,Mr.Jose Mohan.C.J,General Manager(First from right), South Indian Bank,Mr.Mohan.K,Asst.General Manager & Regional Head(Third from right), South Indian Bank,Palakkad Region



A view of audience

INAUGURATION OF HADI EXPRESS EXCHANGE - FUJAIRAH BRANCH



Inauguration of our Hadi Express Exchange - Fujairah branch by Mr. Muhammad S Al Hadi Chairman,Hadi Express Exchange in the presence of Mr.George Paul, the then General Manager ,Hadi Express Exchange, Mr. Tomy Joseph Manager Hadi Express Exchange Burdubai Branch, Mr. Arun Henry, Manager, Hadi Express Exchange Fujairah Branch.

"He who wants to do good knocks at the gate,
he who loves finds the gate open"

- Ravindranatha Tagore

THRISSUR NRI MEET.



Dr. V. A. Joseph, MD & CEO, South Indian Bank Ltd, addressing NRI Patrons during Thrikkur Region NRI Meet.



A view of audience

KOTTAYAM NRI MEET



Inauguration of NRI MEET 2012 by Mr. Bharath (Munch idea star singer) in the presence of our Executive Director Mr.Cheryan Varkey, DGM & Regional Head Mr. Francis Chacko, Mr.Joy Ipe (whistling artist), Mr.Prasanth Ayyar(Chartered Accountant), Manoj Guinness (Mimicry artist) and Anju Joseph (idea star singer).



A view of audience



An NRI customer lighting the traditional lamp.

SOUTH INDIAN BANK NRI NEWSLETTER

COUNTRY WISE REMITTANCE ARRANGEMENT LIST OF EXCHANGE COMPANY/ BANKS

Country	Name of the bank/ Exchange Company	Remittance facility	Country	Name of the bank/ Exchange Company	Remittance facility
UAE	Hadi Express Exchange, P.O Box.28909,Dubai,UAE,PH:+97143537650	SIB Express Draft Drawing	Oman	Asia Express Exchange Co.LLC PO Box 881,Ruwi,Postal Code: 112, Sultanate of Oman,Ph:00968 24788787	SIB Express
	UAE Exchange Centre LLC Head office, P.O Box:170, Abudhabi, UAE Ph:+97126322166	SIB Express		Modern Exchange Co LLC P.O Box:3401 Postal Code:112 Ruwi, Sultanate of Oman, Ph: +96824834103	Draft Drawing
	Al Ahaliya Money Exch. Bureau P.O Box 2419 Abu Dhabi, UAE Ph:+97126270004	SIB Express Draft Drawing	Bahrain	Nonoo Exchange Co P.O Box 11970 Manama, Bahrain, Ph: +97317230905	SIB Express
	Al Rostamani Exchange P.O Box: 10072, Al Rostamani Bldg. (Above 1st gulf Bank) Mezzanine Floor, Bur Dubai UAE Ph :+971 263223222	SIB Express Draft Drawing		Bahrain Financing Company, P.O Box:243 Manama, Bahrain Ph:+97317228888	SIB Express Draft Drawing
	Al Fardhan Exchange Company P.O Box No: 498 Abudhabi ,UAE,Ph:+971 - 26223222	SIB Express Draft Drawing	Qatar	Bahrain India International exchange co P.O box :3204 Manama, Bahrain, Ph: +97317210440	SIB Express
	Wall Street Exchange Centre LLC P.O Box:3014,Dubai,UAE, Ph:+97142227580	SIB Express Draft Drawing		Zenj Exchange Co P.O box: 236 Manama, Bahrain Ph:+97317224352	Draft Drawing SIB Express
	Al Ansari Exchange Head office, P.O Box :325, Abu Dhabi,UAE Ph:+97126224421 Ph:+97126108888	SIB Express Draft Drawing		Al Fardan Exchange Co., P.O Box No. 339 Doha, Qatar, Ph:+974 4335117	Draft Drawing SIB Express
	Al Razouki International Exch. Co, Head Office,P.O Box : 12583, Al raffa, Dubai,UAE Ph: +97143932331	SIB Express Draft Drawing		Gulf Exchange Co P.O Box 4847 Doha, Qatar, Ph : +9744383222	Draft Drawing SIB Express
	Sharaf Exchange LLC P.O Box:29040, Dubai, UAE Ph:+97143554560	SIB Express		City Exchange Co Near Arab Roundabout/Souq Al Najadah, P.O Box-16081, Doha Qatar Ph:+9744435060	SIB Express
	Dubai Exchange Centre P.O Box: 844 Dubai, UAE, Ph: +971-42246949	SIB Express		Doha Bank P O Box 3818, Grand Hamad Avenue, Doha, Qatar, Ph: +974 44456600	Draft Drawing TT (Swift)
	Lulu International Exchange LLC P.O Box 4059, Plot No. C-210 Muroor Road, Abu Dhabi, UAE Ph: +97126421800	SIB Express		M/s. Al Dar for Exchange Works WLL, P B No 24048, Nuaijah, IBA Building, C-Ring Road, Doha, Qatar Ph: +974 4566514	SIB Express
	Union National Bank P B 3865, Abu Dhabi, UAE, Ph: +9715026741600	TT (Swift) Draft Drawing		M/s Islamic Exchange Co., PB No. 80925, Doha, Qatar Ph:+97444422718	SIB Express
	Delma Exchange, P O Box 129869, Abu Dhabi, UAE Ph: + 97126225511	SIB Express		Commercial Bank of Qatar P B 3232, Doha, Qatar Ph: + 974 4495 4399	TT Draft Drawing
			Saudi Arabia	AlRajhi Bank, P B No28, Riyadh 11411	TT (Swift)
				Kingdom of Saudi Arabia Ph: + 966 1 2116000	
				Alamoudi Excahnge Co, P.O. Box 123, Jeddah 21411, Saudi Arabia Ph: +96626493960	SIB Express
				Arab National Bank PO Box No 56921, Riyadh 11564 Saudi Arabia Ph No 00966590302887	TT (TeleMoney)
Kuwait	UAE Exchange Centre, Kuwait P.O Box: 26155 Postal Code:13122 Safat, Kuwait, Ph: +96522459417	SIB Express	Singapore	HBZ International Exch. Co Pvt Ltd 111, North brid Road, 05-16/17, Peninsula Plaza Singapore - 179098 Ph:+6563387749	Draft Drawing
	National Exchange Co, P.O Box:11520 Postal Code 15355 Dasma Kuwait Ph: +9655736603	SIB Express Draft Drawing			
Oman	Majan Exchange LLC P.O Box 583, Postal Code 117 Sultanate of Oman, Ph:+96824794017	SIB Express			
	Oman and UAE Exch. Centre Head office, P.O Box:1116 Postal code:131	SIB Express Draft Drawing			
	Sultanate of Oman, Ph:+96824788924 Musandam Exchange P.O box: 2155, Postal code - 112	SIB Express			
	Ruwi, Sulatanate of Oman, Ph: +96824834954 Oman International Exchange P.O Box : 994 Postal Code 114	SIB Express			
	Hay Al mina Sultanate of Oman, Ph: +96824830893 Hamdan Exchange Co., Head Office, P.O Box:190 Postal code:211, Salalah, Sultanate of Oman Ph: +96823211258	Draft Drawing			

"Tact is the ability to step on a man's toes without
messing up the shine on his shoes"

- HARRY S. TRUMAN

SOUTH INDIAN BANK NRI NEWSLETTER

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	HSBC BANK USA INTERNATIONAL BANKING DEPT 140 BROADWAY, NEWYORK - 10005 ABA ROUTING NO. 021001088	000-03881-4	MRMDUS33
	THE BANK OF NEWYORK MELLON 1 WALL STREET NEWYORK, NY 10286 ABA ROUTING NO. 021000018	803-3162-716	IRVTUS3N
	STANDARD CHARTERED BANK ONE MADISON AVENUE NEWYORK, NY 10010-3603 ABA ROUTING NO. 026002561 CHIPS ABA 0256 FED ABA: 026002561	3582021649001	SCBLUS33
GBP	HSBC BANK INTL BRANCH, LONDON EC2P 2 BX IBAN: GB34MIDL40051535832431	35832431	MIDLGB22
EUR	COMMERZ BANK AG, KREISERPLATZ 60261 FRANKFURT AM MAIN GERMANY	400 875107500 EUR	COBADEFF
	STANDARD CHARTERED BANK (GERMANY) GMBH FRANKLINSTRASSE 46-48 60486 FRANKFURT/MAIN, GERMANY IBAN: DE40512305000018160002	018160002	SCBLDEFX
AUD	HSBC BANK AUSTRALIA LTD LEVEL 6, 580 GEORGE STREET SYDNEY NSW 2000, AUSTRALIA	011-795952-041	HKBAU2S
JPY	HONGKONG & SHANGHAI BANKING CORPORATION 11-1- NIHONBAS HI, 3-CHOME, CHUO - KU TOKYO, 103-0027, JAPAN	009-102385-026	HSBCJPJT
CAD	THE BANK OF NOVA SCOTIA TRADE SERVICES & FINANCIAL INSTITUTIONS GLOBAL TRANSACTION BANKING KING STREET WEST, TORONTO, ONTARIO CANADA M5H1H1	527120260517	NOSCCATT
CHF	UBS AG P.O. BOX 8098 ZURICH, SWITZERLAND IBAN: CH660023023003530005Q	0230-35300.05Q	UBSWCHZH

NRI CUSTOMER MEET OF KANNUR REGION



Our Executive Director Abraham Thariyan inaugurating NRI Family Meet 2012 at Kannur in the presence of Mr.C.Sureshkumar FCA, Senior Partner M/S Suresh & Saju and Mr. Satheeshkumar K.S, AGM & Regional Head, Kannur Region.



A view of NRI customers participating in the NRI meet

"Happiness is a perfume you cannot pour on others without getting a few drops on yourself"

- Ralph Waldo Emerson

For More Details / NRI Related Queries Contact:-

JOSE MOHAN C.J,

General Manager, Marketing Dept.,

The South Indian Bank Ltd

1st Floor, SIB Building, Market Road, Kochi - 682 035, India

Tel: 0091484-2384508 FAX:0091484-2384501

Toll Free: 1800-425-1809, 1800-843-1800 Customer Care: 0484-2365657

E-Mail: nricell@sib.co.in Web Site: www.southindianbank.com



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For more details please visit our website
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