

Dear NRI Patrons,

As a bank honored by your trust and patronage, I would like to express my heartfelt gratitude for the unstinted support extended to our Bank. We have unitedly achieved this, raising us to the enviable position of belonging to the cadre of the best performing old generation private sector banks in the country.

With your support, your bank has recorded a net profit of Rs.58.44 Cr for the first quarter ended June 30, 2010. The total business of the bank has increased by Rs.8892.36 Cr from Rs.31127.05 to Rs.40019.41Cr on a year to year basis, registering a growth of 28.56%. While the deposits has gone up by Rs.4646.53 Cr from Rs.18488.63 Cr to Rs.23135.16 Cr, the advances have increased by Rs.4245.82 Cr from Rs.12638.42 Cr to Rs.16884.25 Cr. The bank earned a total income of Rs.581.78 Cr registering a growth of Rs. 60.54 Cr. from Rs.521.24 Cr in the corresponding quarter last year. Net NPA has come down from 0.68 % to 0.39 %. The Capital Adequacy ratio has gone up from 15.08 % to 15.99 % as on 30.06.2010.

As you are aware, your bank has always been in the forefront for providing exceptional services to our NRI customers, unmatched by other banks. I now have great pleasure in informing you that our bank has now launched a web based service for inward remittance from the US under the brand name SIB eazy Remit, in association with our correspondent bank, Bank of New York Mellon, using the internet platform. US based NRIs can login and register at our website and make use of this facility for inward remittances ( 30,000 USD/month) to India. This is most secured and fastest mode of remittance facility available. This facility uses the service of automated clearing house (ACH), which is a paperless clearinghouse in the US. At a request from the customer to debit his account with a bank in USA and transfer funds to our correspondent bank, Bank of New York Mellon, with the details of the beneficiary in India, the beneficiary gets the money within 4 FOREX working days at competitive rates.

I am confident that all the benefits accruing out of our continuous efforts to provide world class facilities backed by latest version of technology will enable us to share the fruits with you all over the world, where ever you may be.

We also propose to open 60 new branches during the current year, which will take the total number of branches to 640.

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

With festival greetings



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



[www.southindianbank.com](http://www.southindianbank.com)

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SIB  
**eazyRemit**

**SOUTH  
INDIAN Bank**

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## DOLLAR TRENDS/ SENSEX MOVEMENT

Date	1 \$ = Rs	Sensex (BSE)
31-Jul-09	48.15	15,670
31-Aug-09	48.86	15,666
29-Sep-09	48.03	16,852
30-Oct-09	46.98	15,896
30-Nov-09	46.44	16,926
31-Dec-09	46.65	17,464
29-Jan-10	46.34	16,357
26-Feb-10	46.21	16,429
31-Mar-10	45.08	17,527
13-Apr-10	44.57	17,821
21-Apr-10	44.42	17,472
20-May-10	46.56	16,519
15-June-10	46.63	17,412
28-June-10	46.16	17,774
12 July-10	46.73	17,937
27 July-10	46.78	18,077

## OFFICIAL VISIT OF OUR MD&CEO TO USA



Our MD&CEO Dr. V.A Joseph in the company of Mr. David Cruikshank, Global Head Treasury Services, BNY Mellon at the Head Quarters of Bank of New York Mellon. Mr. Joly Sebastian, Chief Manager, Br. Ernakulam NRI is also seen in the photo. Our Bank has recently entered into an agreement with BNY Mellon for SIB easyRemit- an online inward remittance in USD.

## NEW PENSION SYSTEM

NPS was introduced by the Government of India to promote old age income security to all citizens of India including non residents. Those who are between 18 - 60 years of age can enroll to this scheme with a minimum payment of Rs.6,000.00 per year (in four installments). Pension will start between the ages of 60 and 70 depending on the retirement age.

Government of India (GOI) has announced an incentive of Rs.1000.00 per year (for next three years) for those who join the NPS before 31.03.2011. This one time incentive scheme called 'Swavalamban', was introduced by Government of India from 01.04.2010. South Indian Bank is the only old generation Private Sector Banks appointed by the GOI to act as Service Provider. For more details write to [npsproject@sib.co.in](mailto:npsproject@sib.co.in)

## LIC OF INDIA ANNUAL PERFORMANCE AWARD 2010-11



Mr. C. T Devis, DGM, Marketing & NRI Division receives the award from Mr. T.S Vijayan, Chairman, LIC of India for being the No.1 performer in the Private Sector banks among LIC of India in connection with LIC of India Annual Performance Award 2010-11 held at Hotel Trident, Mumbai on 24th May 2010 in the presence of Mr. A.K Dasgupta, MD, LIC, Mr. A.K Sahoo, ED (B&AC), LIC and Mr. Thomas Joseph, DGM and Regional Head, SIB, RO Mumbai

## MTSS- ONLINE MONEY TRANSFER SERVICE SCHEME

We are having Money Transfer Service Scheme (MTSS) arrangement that operates under the purview of RBI guidelines and facilitates instant payment of Foreign Inward remittance to individual beneficiaries in India under the following brand names:

- 1) Wall Street Instant Cash:- A remittance arrangement with M/s Wall Street Finance Ltd, a subsidiary of M/s Wall Street Exchange Centre LLC, Abu Dhabi that facilitates instant cash payment.
- 2) Moneygram: A tie up with M/s Thomas Cook (India) Ltd. which is a super agent of Moneygram payment system Inc and facilitates moneygram remittance from all over the world.
- 3) Xpress Money: A strategic tie-up with M/s UAE Exchange & Financial Services Ltd for facilitating Global Money Transfer Service, Xpress Money. UAE Exchange & Financial Services Ltd is the principle agent for UAE Exchange Centre LLC, Abu Dhabi, for facilitating Xpress Money Service in India.
- 4) EzRemit: A strategic tie-up with M/s BFC Forex & Financial Services Pvt. Ltd for facilitating EzRemit. BFC Forex & Financial Services Pvt. Ltd is the principle agent for Bahrain Finance Company, Manama, Bahrain.

### Salient features of MTSS.

- 1) Only personal remittances such as remittances towards family maintenance and remittances favouring foreign tourists visiting India can be sent through MTSS. (Trade related remittances, remittances towards purchase of property, investments or credit to NRE / FCNR accounts, etc. or donations/contributions to charitable organization are not allowed under this arrangement).
- 2) Maximum limit of USD 2500.
- 3) 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
- 4) Only 12 Transactions per beneficiary are permitted in a calendar year.
- 5) Payment made in INR only, without any deduction of charges from beneficiary.
- 6) Reliable, swift and convenient.
- 7) It is a hassle free instantaneous payment to beneficiary against photo identification.
- 8) The scheme does not envisage repatriation of such inward remittances.

Obstacles are things a person sees when he takes his eyes off his goal.

**E. Joseph Cossman**





## ACCOUNT OPENED BY FOREIGN NATIONALS AND FOREIGN TOURISTS

FAQs on Accounts opened by Foreign Nationals and Foreign Tourists

**1. Does QA 22 Account under the erstwhile FERA continue under Foreign Exchange Management Act, 1999 ?**

No. With the introduction of Foreign Exchange Management Act, 1999, the accounts opened by foreign nationals who are resident in India are treated as resident accounts. Such accounts are at par with other resident Rupee accounts.

**2. Can foreign nationals resident in India open resident account ?**

Yes. Foreign nationals resident in India can open and maintain resident Rupee account in India.

**3. Should banks have a separate system to monitor resident accounts maintained by foreign nationals in the absence of QA 22 account ?**

From the foreign exchange point of view, no monitoring is required. However, the banks are free to put in place such administrative arrangements as considered necessary for a smooth conduct of accounts, especially in cases where it is likely that a request for repatriation of funds outside India will be made.

**4. Can AD-Category I banks remit proceeds of such accounts on closure ?**

Yes. But AD-Category I banks should ensure that the funds to be repatriated outside India were either received from abroad or are of repatriable in nature or are permissible in terms of RBI notification No.FEMA.13/2000 dated 3rd May 2000 as amended from time to time.

**5. In the absence of QA 22 account how the salary of foreign nationals be remitted?**

In terms of GOI Notification No.SO.301(E) dated March 30, 2001, banks are free to allow remittance for maintenance of close relatives abroad not exceeding net salary (after deduction of taxes, contribution to provident fund and other

deductions) of a person who is resident but not permanently resident in India and is a citizen of a foreign state other than Pakistan.

**6. Can foreign tourists open a bank account in India during their short visit?**

Yes. Foreign tourists during their short visit to India can open a Non-Resident (Ordinary) Rupee (NRO) account with any bank dealing in foreign exchange. Such account can be opened upto a maximum period of 6 months.

**7. What credits can be made to such accounts?**

Funds remitted from outside India or those obtained by sale of foreign exchange brought by the tourists to India can be credited to the NRO account.

**8. Can the NRO account be used for making local payments?**

Yes. Tourists can freely make local payments by debit to the NRO account.

**9. Can foreign tourists repatriate the balance held in their NRO account at the time of departure from India?**

Banks have been allowed to convert the balance in the account at the time of departure of the tourists into foreign currency provided the account has been maintained for a period not exceeding six months and the account has not been credited with any local funds, other than interest accrued thereon.

**10. What can be done to repatriate the proceeds of an account that has been maintained for more than six months?**

In such cases, applications for repatriation of balance may be made on plain paper to the concerned Regional Office of Reserve Bank.

### INAUGURATION OF BRANCH MANESAR



Mr. L K Jain, Chief General Manager, Maruti Suzuki India Ltd, Manesar Unit inaugurating our 569th branch at Manesar in the presence of our MD and CEO, Dr.V A Joseph, Mr. Ashim Sarin, Executive Director, Anant Raj Industries Ltd, Mr. P E Mathai, DGM and Regional Head, Delhi, and Mr. K K Muraleedharan Nair, AGM, Branch New Delhi Connaught Place

### INAUGURATION OF ATM AT CALICUT INTERNATIONAL AIRPORT



Inauguration of our 375th ATM at Calicut International Airport on 03.05.2010 by Sri. G. Chandramouli, Airport Director, in the presence of Mr. Benoy Varghese, AGM and Regional Head, Kozhikode Region. Mr. K.M. Nizar, Manager. Br. Kondotty is also seen.

**MAMMOOTTY LAUNCHES SOUTH INDIAN BANK'S "SIB EAZY REMIT" FOR FAST REMITTANCE FROM USA**



Bharath Mammooty launches South Indian Bank's "SIB Eazy Remit" - in the presence of Dr. V.A. Joseph, MD & CEO of the Bank, Mr.Aneish Kumar.K, Managing Director & Head, Treasury Services-India Sub-Continent, Bank of New York Mellon, New York and Mr H.Suresh Prabhu and Mr Abraham Thariyan, Exective Directors of the South Indian Bank.

**SOUTH INDIAN BANK ATM COUNTERS AT AIRPORT TERMINALS**

In order to serve our esteemed customers better, we have opened three ATM counters at few international airports. These ATM's are located at departure terminal lounge of Bangalore International Airport (BIAL), city side of international terminal building at Calicut international airport and near the exit gate of domestic arrival terminal at Cochin international airport (CIAL). Shortly, we will be opening our second ATM counter at Cochin International airport, which will be located at exit gate of International arrival terminal.

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

	Office-in-charge	Address
Head Office	Mr. George Paul (General Manager)	PB No. 28909, Dubai, UAE Mobile : 00971 504516418 Email : georgepaul@sib.co.in
Bur Dubai	1.Mr. Tomy Joseph (Manager)	Al Souk Road, Near Abbra Station, Bur Dubai, PB No. 28909, Dubai, UAE Mobile: 00971 50 4552871 Ph: 009714 3537650/3534802 Fax :00971 4 3537660 E mail : hadiexp@emirates.net.ae
	2.Mr.Rofi.M.F (Assistant Manager)	Mobile: 00971 555214543
Deira Dubai	1.Mr. George Joseph (Manager)	Al Murar, Near San Marco Hotel, Deira, PB No. 28909, Dubai, UAE Mobile:00971 50 2777345 Phone: 00971 4 2716452 Fax : 00971 4 2716453 Email : hadideira@gmail.com
	2.Mr.Srijith B Nair (Assistant Manager)	Mobile: 00971 555942588
Sharjah	1.Mr. Thomas George (Manager)	Behind Dr. Sunny Medical Centre Near Rolla Square, PO BOX:69446, Sharjah, UAE Mobile:00971 50 4826120 Ph:00971 6 5634464 Fax: 00971 6 5634474 E mail : hadisib@emirates.net.ae
	2. Mr.Joemon K Poullose (Assistant Manager)	Mobile: 00971 552125567
Ras Al Khaimah	1. Mr. Prasanth G. R. (Manager)	Oman Street, Near Modern Laundry, Al Nakheel, P. O. Box. 13240, Ras Al Khaimah, UAE Mobile : 00971 50 4867757 Phone: 00971 7 2213311 Fax: 00971 7 2213313. E mail: hadirak@eim.ae
	2. Mr.Shyam S (Assistant Manager)	Mobile: 00971 555401570

**INAUGURATION OF MADURAI REGIONAL OFFICE**



The soft opening of Madurai regional office on 02.06.2010 by Sri.P.J.Jacob DGM(DICT) and overseeing executive for Madurai region along with Sri.K.Nanjan, AGM and regional head, Madurai Region and Sri.Joseph bastian, Chief Manager, Madurai RO.

**INAUGURATION OF ATM AT COCHIN INTERNATIONAL AIRPORT**



Inauguration of our 353rd ATM at Cochin International Airport on 09/03/2010 by Dr. C. G Krishnadas Nair, Managing Director, CIAL in the presence of our Executive Director Mr. Abraham Thariyan, Mr. A. C.K Nair, Airport Director, CIAL, Mr. S Venkitashen, Company Secretary, CIAL, our Dy, General Managers Mr. Roy Alex, Ernakulam Region and Mr. A. G Varughese, DICT, Mr. Francis Chacko, AGM, Plg. & Dev. Dept and Mr. Jose D Parakkal, Senior Manager, Br. Angamaly.





## 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, Dubai & Sharjah P.O Box.28909,Dubai,UAE,PH:0097143977001	SIB Express Draft Drawing	Oman	Hamdan Exchange Co., Head Office, P.O Box:190 Postal code:211, Salalah, Sultanate of Oman Ph: 0096823211258	Draft Drawing		
	UAE Exchange Centre LLC Head office,P.O Box:170,Abudhabi,UAE Ph:0097126322166	SIB Express Draft Drawing		Modern Exchange Co LLC P.O Box:3401 Postal Code:112 Ruwi, Sultanate of Oman, Ph: 0096824834103	Draft Drawing		
	Al Ahaliya Money Exch. Bureau P.O Box 2419 Abu Dhabi ,UAE Ph:0097126270004	SIB Express Draft Drawing	Bahrain	Nonoo Exchange Co P.O Box 11970 Manama, Bahrain, Ph: 0097317230905	SIB Express		
	Al Rostamani Exchange P.O Box: 10072, Al Rostamani Bldg. (Above 1st gulf Bank) Mezzanine Floor, Bur Dubai UAE Ph :00971 263223222	SIB Express Draft Drawing		Bahrain Financing Company, P.O Box:243 Mnama, Bahrain Ph:0097317228888	SIB Express Draft Drawing		
	Al Fardhan Exchange Company P.O Box No: 498 Abudhabi ,UAE,Ph:00971 - 26223222	SIB Express Draft Drawing	Bahrain India International exchange co P.O box :3204 Manama, Bahrain, Ph: 0097317210440	SIB Express	Zenj Exchange Co P.O box: 236 Manama ,Bahrain Ph:0097317224352	Draft Drawing SIB Express	
	Wall Street Exchange Centre LLC P.O Box:3014,Dubai,UAE, Ph:0097142227580	SIB Express Draft Drawing		Qatar		Al Fardan Exchange Co. ,P.O Box.No.339 Doha,Qatar,Ph:00974 4335117	Draft Drawing SIB Express
	Al Ansari Exchange Head office, P.O Box :325, Abu Dhabi,UAE Ph:0097126224421 Ph:0097126108888	SIB Express Draft Drawing	Gulf Exchange Co P.O Box 4847 Doha, Qatar, Ph : 009744383222		Draft Drawing SIB Express	City Exchange Co Near Arab Roundabout/Souq Al Najadah ,P.O Box-16081 ,Doha Qatar Ph:009744435060	SIB Express Draft Drawing
	Al Razouki International Exch. Co, Head Office,P.O Box : 12583, Al raffa ,Dubai,UAE Ph: 0097126224421, 0097126108888	SIB Express Draft Drawing	Doha Bank P O Box 3818, Grand Hamad Avenue, Doha, Qatar, Ph No +974 44456600	Draft Drawing TT (Swift)	Islamic Exchange Company P B 17349, Souq Al Najah, Doha, Qatar Ph No +974 44426177		SIB Express*
	Sharaf Exchange Co P.O Box:29040 Ph:0097143554560	SIB Express Draft Drawing	Commercial Bank of Qatar P B 3232, Doha, Qatar Ph No + 974 4495 4399	TT Draft Drawing		Saudi Arabia	AlRajhi Bank P B No28, Riyadh 11411 Kingdom of Saudi Arabia Ph No + 966 1 2116000
	Dubai Exchange Centre P.O Box: 844 Dubai, UAE, Ph: 00971-42246949	SIB Express	Arab National Bank Mouraba Street, P O Box 56921, Riyadh 11564, Saudi Arabia. Ph No + 966 1 4029000	TT * Draft Drawing*	The National Commercial Bank P O Box 3555, Jeddah 21481, Kingdom of Saudi Arabia, Ph No : + 966 2 6463505		TT* Draft Drawing*
	Lulu International Exchange LLC P.O Box 4059, Plot No. C-210 Muroor Road, Abu Dhabi, UAE Ph: 0097126421800	SIB Express		Singapore		HBZ International Exch. Co Pvt Ltd 111 ,North brid Road, 05-16/17 Peninsula Plaza Singapore - 179098 Ph:006563387749	Draft Drawing
	Union National Bank P B 3865, AbuDhabi, UAE, Ph: 009715026741600	TT (Swift) Draft Drawing	Srilanka		Hatton National Bank Head Office #479, T B Jayah Mawatha, Colombo, Sri Lanka		
	Delma Exchange, P O Box 129869,Abu Dhabi, UAE P H No + 97126225511	SIB Express					
	Muthoot Exchange, P B No 123387, Millenium Hotel Apartment Building, Naif signal, Al Musalla Road, Deira Dubai, U.A.E +97143341945	SIB Express					
Kuwait	UAE Exchange Centre, Kuwait P.O Box: 26155 Postal Code:13122 Safat ,Kuwait, Ph: 0096522459417	Draft Drawing SIB Express					
	National Exchange Co, P.O Box:11520 Postal Code 15355 Dasma Kuwait Ph: 009655736603	SIB Express Draft Drawing					
Oman	Majan Exchange LLC P.O Box 583 , Postal Code 117 Sultanate of Oman,Ph:0096824794017	SIB Express					
	Oman and UAE Exch. Centre Head office, P.O Box:1116 Postal code:131 Sultanate of Oman ,Ph:0096824788924	SIB Express Draft Drawing					
	Musandam Exchange P.O box:2155, Postal code - 112 Ruwi ,Sulatanate of Oman, Ph: 0096824834954	SIB Express Draft Drawing					
	Oman International Exchange P.O Box : 994 Postal Code 114 Hay Al mina Sultanate of Oman ,Ph: 0096824830893	SIB Express					

\*Arrangement to be commenced



**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	HKBAAU2S
JPY	HONGKONG & SHANGHAI BANKING CORPORATION 11-1- NIHONBAS HI, 3-CHOME, CHUO - KU TOKYO, 103-0027, JAPAN	009-102385-026	HSBCJPJT
CAD	HSBC BANK CANADA INTERNATIONAL SERVICES DEPT 5TH FLOOR, 70 YORK STREET TORONTO, ONTARIO, M5J 1S9	930-134265-060	HKBCCATT
CHF	UBS AG P.O. BOX 8098 ZURICH IBAN: CH660023023003530005Q	0230-35300.05Q	UBSWCHZH
AED	Bank of Baroda Dubai Main Branch PO Box 3162, Dubai, UAE	90010200009320	BARBAEAD

**SIB EASY REMIT**

SIB eazyRemit is an internet based remittance service launched in association with our correspondent bank, Bank of New York, Mellon (BNYM), New York. This new facility offers a hassle free fund transfer to your loved ones in India and can be operated from the comforts of your home or office using the internet platform.

To avail this facility remitter has to login to our web site ([www.southindianbank.com](http://www.southindianbank.com)) and click at the link provided (SIB eazyRemit) for this purpose.

**SALIENT FEATURES OF THE SCHEME.**

1. Easy, secure, quick and cheap way of remitting funds to India.
2. Beneficiary gets the credit within four working days.
3. SIB applies its finest rates Exchange rate ruling on the day of credit to beneficiary.
4. Customer can give one time instruction for periodic remittances under this product.
5. Scheme is regulated by ACH rules.
6. Scheme is fully compliant as per US Federal Reserve guidelines.
7. Fund transfer charges are nominal.

**Pre-requisites**

1. The remitter should be a valid bank a/c holder of any bank affiliated to ACH network in USA
2. The Remitter can register for this facility by adding personal details and beneficiary details as specified in the operational guidelines given at our web site. Beneficiary should have an account in SIB.
3. All remitters are subject to an identity verification that will validate their name, address, SSN (social security number) and DOB and ensure accuracy through an online real time check.
4. Maximum amount per transfer is USD5000 and aggregate amount per month is USD 30000 or 10 transactions whichever is higher.

For More Details / NRI Related Queries Contact:-

**C.T. DEVIS**

DEPUTY GENERAL MANAGER

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India, Tel/Fax.0091484-2363077

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[www.southindianbank.com](http://www.southindianbank.com)



**Wherever you are,  
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