



## MD's MESSAGE



Dear NRI Customers,

I am happy to connect with you again through the latest issue of SIB NRI Newsletter. I hope you and your family are safe and doing well. A lot of water has flowed under the bridge since I wrote to you last time and the Covid-19 pandemic that ravaged the world is slowly ebbing out. There are signs of recovery across the world and the global economy is poised to bounce back. Many countries have now fully opened up for business and work, post strict lockdowns to contain the scourge. The increase in NRI remittances proves that major world economies are returning to normalcy.

I am proud to inform you that, South Indian Bank, in spite of this challenging period has achieved a milestone in NRI business in the last quarter. Thank you for holding this institution in high regard and reposing your faith in us. I consider the growth a harbinger of the good times ahead.

The contribution of NRI customers in making this institution a resounding success is invaluable. Our motivated team is constantly striving to innovate new avenues in digital banking. Over the years, we have set new benchmarks in NRI services and our ever-growing NRI business is testimony to it. At South Indian Bank, we leave no stones unturned in ensuring that NRIs get the best services. Our digital banking offerings are aligned to serve you better. We have recently introduced enhanced service like Outward Remittances through SIBerNet Internet Banking.

Further, to serve you better, we have employed exclusive NR Relationship Managers at selected branches. New business verticals have also been introduced for providing top class service to NRI customers.

Our representative office at Dubai is receiving overwhelming response from the Indian diaspora in the UAE. Let me add that we also have dedicated Relationship Managers in the UAE and Qatar for serving our customers.

We have also established tie-ups with major exchange houses across the globe. Our tie-up with Hadi Exchange House having 9 branches across the UAE facilitates instant credit to your South Indian Bank account from the UAE.

I am hopeful that we would come out of the pandemic in the near future and with the digital innovations in place, please be assured that our NRI services would be seamlessly available at your reach in any geography, as per your convenience.

With all this and more, I look forward to your continued patronage.

Thank you.

With best regards,

Murali Ramakrishnan  
Managing Director and CEO

## KEY EVENTS

### Banking on Relationships

A photo journey through the event Kalyanamalai held at Chennai and Madurai in association with South Indian Bank.







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# KNOWLEDGE CORNER



## Foreign Exchange Rate

Every year local currencies across the world face intense pressure in the forex market. This pressure has a direct link to the US controlled global financial system. This is mainly due to the emergence of US dollar as centre of global finance. Let us understand how US dollar became king of global finance. Countries were struggling to find the best way to settle the trade balance. Finally countries agreed to settle trade deficits through the exchange of gold. Member countries in the Bretton woods agreement agreed to maintain a fixed exchange rate which could be adjusted if deficits or surpluses persisted. The price of gold was fixed at \$ 35 per ounce. The US agreed to supply gold at this price in exchange with dollars held by other countries. The “gold for dollar” system worked during 1950 – 70. But it came under strain as gold supply was finite, whereas the dollar printing had no limits. Hence the linking of gold to dollar came to an end in 1971.

## What is exchange rate and why is it required?

A domestic trader selling goods in the domestic market will receive payment in terms of the domestic currency. But if the trader wants to export to the international market he will receive payment in foreign currency i.e., in Dollar or Pound or Euro which he has to convert into the domestic currency i.e., Indian Rupee. To facilitate this exchange form, banking institutions play a role. The trader will go to a bank for domestic currency. The bank will then quote the day's exchange rate i.e., TT buying rate - the rate at which Indian rupee is paid to customer in exchange of foreign currency and when the customer buys foreign currency in exchange of Indian rupee, the bank quotes TT selling rates. An exchange rate is the rate at which one currency is exchanged for another. Thus, an exchange rate can be regarded as the price of one currency in terms of another. An exchange rate is a ratio between two currencies. If 5 UK pounds or 5 US dollars buy Indian goods worth Rs. 400 and Rs. 250 respectively then pound-rupee or dollar-rupee exchange rate becomes £1 = Rs. 80 or \$1 = Rs. 50. Exchange rate is usually quoted in terms of rupees per unit of foreign currencies. Thus, an exchange rate indicates external purchasing power of money.

## Briefly explain the types of exchange rate system.

There are three types of exchange rate system:

### a. Flexible / Floating Exchange Rates

When the exchange rates are determined by the foreign exchange market, such rates are called flexible exchange rates. The exchange rates fluctuate on a moment-to-moment basis. Flexible exchange rates move based on what the foreign exchange market thinks the currency is worth. Those judgments depend on a lot of factors. The three most important are the Central Bank's interest rates, the country's debt levels, and the strength of its economy due to which the demand and supply of the foreign currency fluctuate.

### b. Fixed Exchange Rates

When a country's currency doesn't vary according to the forex market, it has a fixed exchange rate. The country



makes sure that its value against the dollar, or other important currency, remains the same. It buys and sells large quantities of its currency and the other currency to maintain that fixed value.

For example, China maintains a fixed exchange rate. It pegs its currency, the Yuan, to a targeted value against the dollar. The country which follows this system will have the advantage in terms of making its product more competitive in the international market. The United States spends more on buying Chinese goods than it makes by selling American made products to China. As a result, China's volume of exports to the United States largely outweighs its American imports.

### c. Managed floating exchange rate

It refers to a system in which Foreign Exchange Rate is determined by market forces and the Central Bank influences the exchange rate through intervention in the foreign exchange market. India has this type of exchange rate system. During extreme fluctuations, the Central Bank under a managed floating exchange rate system intervenes in the foreign exchange market. Objective of this intervention is to minimise the fluctuation in the exchange rate of rupee.

### What is foreign exchange market?

The Indian exporter sells goods, where the price of goods is quoted in foreign currency. The Indian exporter then receives foreign currency and the foreign currency is sold in exchange for rupees. If instead the Indian exporter is to be paid in Indian rupees, the importer is required to arrange for Indian rupee by sale of his foreign currency. In the former case the Indian exporter initiates a transaction that produces a credit in the Balance of payments accounts i.e., it produces sale of foreign currency and a purchase of Indian rupee. Similarly, in the case of an import transaction, the Indian importer initiates a transaction that has a debit impact in the Balance of payments accounts i.e., it produces purchase of foreign currency and sale of Indian rupee. This purchase and sale of foreign exchange is conducted in the foreign exchange market.

### What do you mean by effective exchange rate?

The value of a currency is measured by the effective exchange rate, which is a weighted average of the value with respect to all other currencies, where the weights are usually determined by the relative importance of trade with each of the respective nations.

### Briefly explain the term arbitrage in terms of exchange rate.

Each currency has an exchange rate with respect to other currencies. The currency can be purchased in many different financial centers. The cost of any one currency is the same in all locales due to arbitrage (riskless gain that requires no funds). If the US dollar cost of a pound is lower in Paris than the U.S. dollar cost of a pound in London, then arbitrageurs will buy pounds in Paris and simultaneously sell them in London, profiting from the difference. The act of buying in the cheap market will cause the cheap rate to rise, and the act of selling in the expensive market will cause the expensive rate to fall, until the rates are identical except for very small transaction costs. Arbitrage can also occur across three or more financial centers (triangular arbitrage). If dollars bought with euro in Paris can be converted to pound in New York more cheaply than directly using dollars to buy pound in London, then arbitrageurs can profit from the difference, and will cause rates to be consistent everywhere in the world.



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## Portfolio Investment Scheme (PIS) for NRIs



### Easy way to buy/sell Indian shares from abroad

Portfolio Investment Scheme (PIS) enables NRIs to invest in equity shares and convertible debentures of listed Indian Companies on a recognized stock exchange in India. Through this you can buy shares up to limits prescribed by RBI in a company and your investment can be on repatriable basis.

#### **Salient Features:**

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- 2. Nil issuance charges**
- 3. No minimum balance requirement**
- 4. Low transaction cost**
- 5. Competitive tariff and no hidden charges**
- 6. Computation and remittance of Capital Gain Tax on behalf of customers**
- 7. Facility to transfer fund from SB NRE accounts to PIS accounts through Internet / Mobile Banking**

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PIS Cell, South Indian Bank, Retail Banking Department, 2nd Floor, Shanu Towers, North Kalamassery, Ernakulam – 683 104, Kerala



An aerial photograph of the Dubai skyline, featuring the Burj Khalifa as the central focus. The city's dense urban landscape, including various skyscrapers and residential buildings, is visible under a clear blue sky.

# NEXT GENERATION BANKING IN THE CITY OF DREAMS.

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## LIST OF CORRESPONDENT BANKS WITH SWIFT ARRANGEMENT

Currency Details	Bank & Address	SIB's A/c No. with them	SWIFT Code
<b>USD</b> (US Dollar)	The Bank of New York Mellon (BNY Mellon) 240 Greenwich Street NY 10286, USA ABA ROUTING NO: 021000018	803-3162-716	IRVT US3N
	Standard Chartered Bank One Madison Avenue New York, NY 10010-3603 ABA ROUTING NO: 026002561	3582021649001	SCBLUS33
<b>GBP</b> (Pound Sterling)	Standard Chartered Bank 1 Basinghall Avenue London EC2V 5DD, United Kingdom IBAN Number: GB88 SCBL 6091 0412 6928 56	01269285601	SCBLGB2L
<b>EURO</b>	Commerzbank AG Frankfurt AM Main, Germany	400 875107500EUR	COBADEFF
	Standard Chartered Bank (Germany) GMBH Franklinstrasse 46-48 60486 Frankfurt /Main, Germany IBAN: DE40512305000018160002	018160002	SCBLDEFX
<b>JPY</b> (Japanese Yen)	Standard Chartered Bank 21st Floor Sanno Park Tower 2-11-1 Nagatacho, Chiyoda-ku Tokyo 100-6155 Japan	23762101110	SCBLJPJT
<b>CAD</b> (Canadian Dollar)	The Bank of New York Mellon (BNY Mellon) 240 Greenwich Street NY 10286, USA	8033060042	IRVTUS3N (Intermediary bank:- Royal Bank of Canada, Toronto ROYCCAT2
<b>CHF</b> (Swiss Franc)	Zurcher Kantonalbank Hardstrasse 201, Zrich (Prime Tower) IBAN Number: CH9500700070001284444	0-0700-01284444	ZKBKCHZZ80A
<b>AUD</b> (Australian Dollar)	State Bank of India Suite 31.02, Australia Square, 264, George Street Sydney, NSW 2000, Australia	30113039120001	SBINAU2SXXX
<b>AED</b> (UAE Dirham)	Mashreq Bank P.O. Box 1250, Riqa, Deira Dubai, UAE IBAN No: AE960330000019030000172	019030000172	BOMLAEAD
<b>SGD</b> (Singapore Dollar)	DBS Bank Ltd 12 Marina Boulevard Marina Bay Financial Centre Tower 3, Singapore-018982	037-003682-0	DBSSSGSG
<b>SAR</b> (Saudi Riyal)	Al Rajhi Bank Head Office, Al Olayia Main Street – Riyadh Al Akaria Building 3, P.O. Box 28, Riyadh – 11411 Saudi Arabia	IBAN: SA0780000100608010055456	RJHISARI



## LIST OF EXCHANGE HOUSES/BANKS HAVING RUPEE DRAWING ARRANGEMENT WITH SOUTH INDIAN BANK

Country	Name of the Bank / Exchange Company	Remittance facility
UAE	Hadi Express Exchange, P.O. Box 28909, Dubai, UAE (Managed by SIB Officers), Ph: 00971-43537650	SIB Express
	UAE Exchange Centre LLC, Head office, P.O. Box 170, Abu Dhabi, UAE, Ph: 00971-26322166	SIB Express
	Al Ahaliya Money Exchange Bureau, P.O. Box 2419, Abu Dhabi, UAE, Ph: 00971-26270004	SIB Express
	Al Rostamani Exchange, P.O. Box 10072, Al Rostamani Bldg. (Above First Gulf Bank) Mezzanine Floor, Bur Dubai, UAE, Ph: 00971-263223222	SIB Express
	Al Fardan Exchange Company, P.O. Box 498, Abu Dhabi, UAE, Ph: 00971-26223222	SIB Express
	Al Ansari Exchange, Head office, P.O. Box 6176, Dubai, UAE, Ph: 00971-26224421/26108888/43772666	SIB Express
	Sharaf Exchange LLC, P.O. Box 29040, Dubai, UAE, Ph: 00971-43554560	SIB Express
	Lulu International Exchange LLC, P.O. Box 4059, Plot No. C-210, Muroor Road, Abu Dhabi, UAE, Ph: 00971-26421800	SIB Express
	Joy Alukkas Exchange, P.O. Box 171468, Bur Dubai, UAE, Ph: 00971-42522900	SIB Express
	GCC Exchange, P.O. Box 41704, Al Sabkha, Deira, Dubai, UAE	SIB Express
	Delma Exchange, P.O. Box 129869, Abu Dhabi, UAE, Ph: 00971-26225511/26225544	SIB Express
	Federal Exchange (formerly Noor Ahalia Exchange), Mohammed Bin Zayed City, P.O. Box 29407, Abu Dhabi, UAE, Tel: 00971-25558851	SIB Express
	Muthoot Exchange, P.O. Box 123387, Ayal Nasar, Naif Road, Deira, Dubai, Tel: 00971-42726339	SIB Express
Kuwait	UAE Exchange Centre, Kuwait, P.O. Box 26155, Postal Code: 13122, Safat, Kuwait, Ph: 00965-22459417	SIB Express
	National Exchange Co., P.O. Box 11520, Postal Code: 15355, Dasma, Kuwait, Ph: 00965-5736603	SIB Express
	M/s Kuwait Asian International Exchange Co W.L.L, Office No. 48 Adel & Anwar Mustafa Thunayan Al Ghanim Complex, Street 7 Block 73, Fahaheel Area, Kuwait, Tel: 00965-23912944	SIB Express
	M/s Wall Street Exchange Co WLL, P.O. Box : 29942, Safat, 13160, Kuwait Tel: 00965-1822055 Ext. #115	SIB Express
Oman	Joyalukkas Exchange LLC (formerly Majan Exchange LLC) P.O. Box 583, Postal Code: 117 Sultanate of Oman, Ph: 00968-24794017	SIB Express
	Musandam Exchange, P.O. Box 2155, Postal code: 112, Ruwi, Sultanate of Oman, Ph: 00968-24794127	SIB Express
	Oman International Exchange, P.O. Box 994 Postal Code: 114, Hay Al Mina, Sultanate of Oman Ph: 00968-24834954	SIB Express
	Hamdan Exchange Co., Head Office, P.O. Box 190, Postal Code: 211, Salalah, Sultanate of Oman Ph: 00968-23211258/24830893	SIB Express
	Lulu Exchange Co LLC (formerly Asia Express Exchange Co. LLC), P.O. Box 881 Ruwi, Postal Code: 112, Sultanate of Oman, Ph: 00968-24788787	SIB Express



## LIST OF EXCHANGE HOUSES/BANKS HAVING RUPEE DRAWING ARRANGEMENT WITH SOUTH INDIAN BANK

Country	Name of the Bank / Exchange Company	Remittance facility
<b>Bahrain</b>	N.E.C BSC (c) (formerly Nonooo Exchange Co.), P.O. Box 11970, Manama, Bahrain, Ph: 0097317230905	SIB Express
	Zenj Exchange Co., P.O. Box 236, Manama, Bahrain, Ph: 0097317224352	SIB Express
<b>Qatar</b>	Al Fardan Exchange Co., P.O. Box 339, Doha, Qatar, Ph: 00974-4335117	Draft Drawing SIB Express
	Gulf Exchange Co., P.O. Box 4847, Doha, Qatar, Ph: 00974-4383222	SIB Express
	City Exchange Co., Near Arab Roundabout/Souq Al Najadah, P.O. Box 16081, Doha, Qatar, Ph: 00974-4435060	SIB Express
	M/s Al Dar for Exchange Works W.L.L, P.O. Box 24048, Nuaijah, IBA Building, C-Ring Road, Doha, Qatar Ph: 00974-4566514	SIB Express
	M/s Islamic Exchange Co., P.O. Box 80925, Doha, Qatar, Ph: 00974-4422718	SIB Express
	Al Sadd Exchange, Post Box.17127, Al Ameer Street, Fareej Al Soudan, Doha – Qatar Ph: 00974-4432334	SIB Express
	Doha Bank, P.O. Box 3818, Grand Hamad Avenue, Doha, Qatar, Ph: 00974-44456600	Draft Drawing TT (Swift)
<b>Saudi Arabia</b>	Al Rajhi Bank, P.O. Box 28, Riyadh 11411, Kingdom of Saudi Arabia, Ph: 0096612116000	TT (Swift)
	Arab National Bank, P.O. Box 56921, Riyadh 11564, Saudi Arabia, Ph: 00966590302887	TT (Tele Money)
<b>Singapore</b>	International Exch. Co. (S) Pte Ltd., 111, North Bridge Road, #01-17/18, Peninsula Plaza, Singapore-179098 Ph: 006563387749	SIB Express
<b>Australia</b>	Flyworld Money Exchange Pty Ltd, 49 Princes Highway, Dandenong Vic, 3175, Australia. Ph: 0449 891 010	SIB Express
	PFG Forex Pty Ltd, 189 B South Center Road, Tullamarine, VIC 3043, Australia. Ph: +61-3-9001 5864	SIB Express
	Remit International Pty Ltd, Australia, 1/100 Oaks Ave Dee WHY, NSW Australia 2099. Ph: +61402098618	SIB Express
<b>Hong Kong</b>	UNIKREMIT Financial Services Limited, RM 1601-02 16/F CAR PO Commercial Building 18-20 Lyndhurst Terrace, Central District, Hong Kong. Ph: +91-9037755520	SIB Express
<b>United Kingdom</b>	M/s GCC Exchange UK Ltd, 90, High Street, Southall, Middlesex-UB1 3DB, United Kingdom, Ph: +442085712065	SIB Express
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