

 <http://www.facebook.com/thesouthindianbank>



The South Indian Bank Ltd., Regd. Office, SIB House, P.B. No. 28,  
Thrissur, Kerala, PIN-680 001, Ph: 0487 2420020, Fax: 0487 2426187,  
Toll Free (India): 1800-843-1800, 1800-425-1809 (BSNL)  
Email: sibcorporate@sib.co.in | CIN : L65191KL1929PLC001017

*South Indian Bank is a member of BCSBI and is committed to treat customers in a fair, transparent and non-discriminatory manner.*



www.southindianbank.com

## YOUR DREAM VEHICLES ARE DIFFERENT. SO ARE OUR VEHICLE LOAN SCHEMES.

TAILORED TO SUIT THE NEEDS OF:

| SALARIED CLASS | BUSINESS PEOPLE | NEXT GEN  
| AGRICULTURISTS | NRIs | SENIOR CITIZENS



\* Terms & Conditions apply

| Low Interest Rates | Easy Processing  
| Enhanced Eligibility



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## HOME COME TRUE WITH SIB HOME LOANS, YOUR DREAM IS EASIER TO REALISE.

LOW INTEREST  
ATTRACTIVE TERMS



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## Greetings and welcome to South Indian Bank.

Dear Sir/Madam,

First of all let me thank you for choosing **SIB** as your preferred bank. We understand that, in this competitive market, while you had other choices, you have preferred us with great expectations, to meet your banking needs. We assure you that we have rededicated ourselves, to make you delighted and comfortable in banking, more than your expectations.

Incorporated in 1929, SIB, during its 86 years of service to the nation, has been able to project itself as a vibrant, fast growing, service oriented and trend setting financial intermediary in the banking sector. We at SIB will continue to provide a secure, agile, dynamic and conducive banking environment to the customers, with commitment to values, ethics and unshaken confidence. Leveraging the advantage of a CORE banking network of over 823 branches spread across 30 States and Union Territories, we humbly strive to deploy the best technology, standards, processes and procedures, where customer convenience is of great importance.

This Hand Book titled ‘**Hello...**’ contains certain key contact details, which will be of great help to you, while availing various services and products. For your ready reference, we have included the details of various personal banking products and services, being offered by your bank. User guides on ATM, Internet Banking and Mobile Banking services are also included herewith. Kindly get acquainted with the products and services and preserve this Hand Book for future reference. You may please visit our website [www.southindianbank.com](http://www.southindianbank.com) for further updates, terms & conditions, service charges etc.

With your valuable suggestions, ideas and patronage, we are confident to emerge as the most preferred bank in the country. In this context, we request you to share your feedback on our products and services, which will enable us to provide more customized services and products that, will truly give you the experience of next generation banking with its added comforts and convenience. For further updates, terms & conditions, you may contact our branches /Regional Offices. We have published complete address, contact number and names of branch heads in our website for your easy contacts and personalized services. Though we are fully equipped with tech-savvy products and services, we still believe in relationship banking. We rely on the dictum ‘Tradition with Technology’. You may also send your queries by Email to [customercare@sib.co.in](mailto:customercare@sib.co.in) or contact through telephone 1800 843 1800 OR 1800 425 1809 (Toll Free India) or 91-484-2365657.

Once again I thank you for opening a Savings Account with us. I welcome you to the South Indian Bank family, by offering a warm and long term relationship with you. This is a great beginning of a long relationship and we offer a bouquet of products and services for you to choose. Let us grow together.

We have taken every care to incorporate information up to 30.04.2015. Customers are requested to visit our website [www.southindianbank.com](http://www.southindianbank.com) for latest information.



Mr. V. G. Mathew

(Managing Director & CEO)

## SAVINGS BANK ACCOUNTS



**How to Open an Account:** Download the application form from our website [www.southindianbank.com](http://www.southindianbank.com) or collect it from our nearest branch. Fill in the details carefully & sign the form. You have to submit the filled up application form along with two passport size photographs and documents to prove your address and identification. Documents with photo Passport, PAN card, Voter's Identity Card, Driving license, Aadhaar

Card are accepted as proof of identification. **Utility bill, Ration Card, Aadhaar card, Bank account statement with address, are accepted as proof of address.** You may also register for the value-added services by filling up the respective forms

## DOMESTIC BANKING

**A. Any Branch Banking Accounts:** ABB facilitates transactions in accounts through all the branches of the Bank. ABB cheques can be en-cashed at all branches; these at par payable cheques can be collected through any of the branches and credited to accounts in any branch directly. With total interconnectivity of the branches, the customer banks with the bank and not with his branch. This facility can be availed by choosing the right category of the Privilege Account, that best suits the banking needs of the customer. Accounts can be upgraded to-Gold, Diamond and Platinum, which are bundled with varying limits of free facilities, including purchase of demand drafts. Global ATM cum Debit Card, Internet Banking, Mobile Banking and fund transfer through RTGS/NEFT to any other bank's accounts. Kindly opt for the right category to suit your requirements after understanding the product features fully.

**B. MAHILA PLUS Savings:** South Indian Bank has an exclusive Savings Bank account for women - "SIB MAHILA PLUS". This packaged SB account is linked with a recurring Deposit. The account offers many free facilities along with free house to house travel insurance cover and free worldwide accidental death cover. The account can be opened in the name of a woman of age 18 years and above.

## NRI BANKING

Our wide range of accounts and technology based value added services present a great opportunity for you to begin a relationship with us. In addition to Savings Accounts under NRE/NRO category, we offer high return fixed deposit schemes in Indian Rupees (NRE/NRO). We also offer Foreign Currency (FCNR/RFC) Deposits.

### *Rupee Accounts:*



**NRE Accounts:** Accounts can be opened in the form of Savings account or Term Deposit from 1 year to 10 years. Joint accounts with NRIs and residents are permitted. Repatriation of credit balance is permitted. Balance on NRI Accounts is exempted from wealth tax and interest earned is exempted from Income Tax. Nomination facility is available. Loans can be availed against deposits.

### *NRE Savings Bank account*

- Repatriable NRE Rupee Account operated under highly tech savvy core Banking System.

- Any Branch Banking personalized cheque book facility.
- Sibernet (Internet Banking) facility with value added services.
- International Debit Card for Any Time Money. Enjoy shopping experience powered by VISA/Master Card.
- SMS alert for credit/debits to the account

NRIs/PIOs are permitted to open NRE/FCNR (B) account with their resident close relative (relative as defined in section 6 of the Companies Act, 1956) on 'former or survivor' basis. The resident close relative shall be eligible to operate the account as a Power of Attorney holder in accordance with extant instructions during the life time of the NRI/PIO account holder.

"RBI in its directive vide RBI/2013-14/437-A.P (DIR Series) Circular No. 87 dated 9<sup>th</sup> Jan 2014, has further liberalized that the NRIs as defined in Regulation 2(vi) of FEMA notifications No.5 dated 3<sup>rd</sup> May 2000, may be permitted to operate RESIDENT bank accounts on "**EITHER or SURVIVOR**" basis subject to the following terms and conditions:

- Such account will be treated as resident bank account for all purposes and all regulations applicable to a resident bank account shall be applicable.
- Cheques, instruments, remittances, cash, card or any other proceeds belonging to the NRI close relative shall not be eligible for credit to this account.
- The NRI close relative shall operate such account only for and on behalf of the resident for domestic payment and not for creating any beneficial interest for himself.
- Where the NRI close relative becomes a joint holder with more than one resident in such account, such NRI close relative should be the close relative of all the resident bank account holders.
- Where due to any eventuality, the non- resident account holder becomes the survivor of such an account, it shall be categorized as Non- Resident Ordinary Rupee (NRO) account as per the extant regulations.
- Onus will be on the non-resident account holder to keep AD bank informed to get the account categorized as NRO account and all such regulations as applicable to NRO account shall be applicable.
- The above joint holder facility may be extended to all types of resident accounts including savings bank account".

**NRE SB Privilege Account:** Offered exclusively for serving your investments needs. NRE SB Privilege account in standard, silver, gold and diamond classifications are available to customers with a host of value added services with concessions depending on monthly average minimum balance maintained.

#### **Facilities offered are;**

- Minimum monthly average balance Rs.1000 for standard
- Any Branch Banking
- International ATM-cum-Debit card
- Free SMS facility in diamond category

**NRE Term Deposit:** This deposit can be opened with direct remittance from abroad, by transfer from existing NRE, FCNR (B) accounts, foreign currency notes and travelers cheques tendered personally by NRIs during their visit to India. Minimum period of deposit is 1 year to 10 years.

**NRE Recurring Deposit:** Remittance is to be made as monthly installments for a period ranging 12 months to 120 months. Funds can be accumulated for any purpose over a period of time.

### **NRE WELCOME KIT Account Opening Facility:**

To simplify the NRE SB Account opening process, SIB has launched “NRE Welcome Kit”. This **NRE welcome kit** contains Cheque book, ATM card, ATM Pin Mailer, Internet Banking Pin Mailer, Hello Booklet briefing bank’s products, Bank’s code of commitment etc. This kit is delivered to the customer as part of account opening complying with KYC/AML norms and this will enable them to avail the services of the bank within the shortest possible time.

**NRO Accounts:** Accounts maintained by NRI in Indian Rupees for routing bonafide local remittance is termed as NRO Account. Interest earned on this account is subject to TDS. Transactions through internet banking are also available to NRO Account holders.

### **Transfer of Funds from NRO to NRE**

As per RBI circular RBI/2011-12/536.A.P. (DIR Series) Circular No. 117 Dated 07.05.2012, RBI has now permitted the transfer of funds from NRO to NRE account with in the overall ceiling of USD One million per financial year subject to the payment of taxes, as applicable (as if funds were remitted abroad). Transfer of funds shall be subject to the production of an undertaking by the remitter (15CA) and certificate by a Chartered Accountant (15CB) in the formats prescribed by the Central Board of Direct Taxes. No transaction from NRO to NRE a/c is allowed through internet banking .

### **Foreign currency Accounts**

**FCNR Deposits:** Foreign Currency accounts in GBP (British Pound), USD (American Dollar), AUD (Australian Dollar), EURO, CHF (Swiss Franc) and JPY (Japanese Yen) can be maintained. TDS is not applicable.

NRIs/PIOs are permitted to open NRE/FCNR (B) accounts with their resident close relative (relative as defined in section 6 f the companies Act, 1956) on ‘former or survivor’ basis.

### **FCNR @ Platinum Kalpakanidhi:**

FCNR deposit scheme in US, Euro and GBP with forward booking facility, for higher returns. On maturity, the value is paid in Indian Rupees at a pre-fixed rate.



**RFC Account:** Returning Indians i.e., those Indians, who are nonresidents earlier and are returning to India for permanent settlement, are eligible to open RESIDENT FOREIGN CURRENCY (RFC) account. (Available in USD, EURO, and GBP)

### **ONLINE- NRE Account Opening Facility**

The online account opening system provides a platform for a prospective NRI customer to open an NRI account with SIB through website without visiting the branch in person/without involving a marketing representative, from any part of the world.

Almost all technology based facilities offered to residents are also offered to NRIs.

## DOMESTIC TERM DEPOSIT SCHEMES

**A. Regular Term Deposits:** Customers can invest in term deposits, which offer compound interest or simple interest, as per their choice. Under Simple interest scheme, Bank will pay the interest on quarterly basis or at discounted rates on a monthly basis, and this interest amount can be credited to their Savings account. Resident senior citizens are eligible for higher rates of interest as per the RBI norms. Bank offers loans against these deposits and also permits premature closure of these deposits with a nominal penalty, thereby ensuring liquidity to the customers. Term deposits matured can be predated if renewed within 14 days of maturity. If this period exceeds 14 days, interest for overdue period at the savings bank interest will be paid.

**B. Flexi Deposits:** These are term deposits under simple interest scheme, linked to Savings Bank Account. Whenever funds are required in the SB account, the same is transferred from these Flexi deposits automatically, in units of Rs.1000/-. Customer earns the applicable interest less penalty on the transferred amount for the period run and the remaining balance in the fixed deposit earns the interest at the contracted rate. Customers can reap the benefits of investing in term deposits as well as enjoy the liquidity of funds as in Savings account. This scheme is available to NRI customers also. This is really a Liquid Term Deposit!

### C. Flexi Smart Deposits linked to CD Smart Accounts (Domestic)

CD Smart account (a Current Deposit Account) can be opened with us, which requires an average monthly credit balance of Rs. 25,000/- in rural/semi urban branches and Rs. 50,000/- in urban/metro branches. In this account the customer can get flexible free limits/facilities such as free cheque leaves, Non parent branch cash deposit, Outstation cheque collection etc. These free limits will also be increased suitably for every additional increase of Rs. 25,000/-.

Flexi Smart Deposit (a term deposit) which is linked to CD Smart account can be opened with us. The system will automatically break this term deposit in multiples of Rs. 10,000/- to bring the CD Smart account balance to a minimum of Rs. 25,000/- (Common to CD Smart account in both rural and urban branches). However if the minimum Flexi deposit amount of Rs. 50,000/- is not available, the balance amount in the term deposit will be closed and credited to operative CD Smart account. Rate of interest will be applicable to term deposit of tenure opted by the depositor less preclosure penalty. By this a customer can get high return for his term deposit balance at the same time has the comfort of liquidity in the linked current deposit account.

- Available to individuals / other entities
- Minimum for Flexi Smart Deposit Rs. 50,000/- and maximum Rs. 1,00,00,000/- in multiples of Rs. 10,000/-



**D. Tax Gain Deposits:** Government of India has notified the scheme “Bank Term Deposit Scheme-2006” effective from 01.04.2006. An amount up to Rs.1.5 Lakhs (Minimum Rs.100/- and maximum Rs.1.5 Lakhs in multiples of Rs.1000/-) deposited in the bank under compound/

Simple interest scheme for a period of 5 years is eligible to be exempted from Income Tax under Section 80 C of IT Act, 1961. These deposits cannot be pledged to secure loan or as security to any other asset and the same can't be closed before the expiry of 5 years from the date of its receipt. Please contact our branches with a copy of the PAN card.



## RECURRING DEPOSITS

Customers can subscribe to this type of deposit, which promotes regular savings habit. Deposits can be opened with suitable fixed monthly installment, for a period ranging from 12 months to 120 months. Customers can register their standing instruction with the branch to ensure the timely deposit of the installment, by debit to their operative account. NRI's can also invest in scheme NRE-RD

## LOANS & ADVANCES

Nowadays, loans are an integral part of personal banking. We offer Term loans, Working Capital loans, Overdrafts, Personal loans, Vehicle loans, Home loans, Gold loans, Educational loans etc to meet the credit requirements of our customers. Terms, conditions, rate of interest are subject to changes. Please visit our website for current information

**Personal Loan:** Personal loans are allowed for meeting personal /family finance requirements including expenses towards purchase of household articles /electronic /computer equipments, peripherals/ expenses for medical treatment /inland or foreign leisure travel /inland or foreign business travel /travel abroad on employment contract etc.

**Vehicle loans:** Vehicle loans are available for private vehicles, commercial vehicles and goods carriers at attractive interest rates .

**Home Loans:** We offer Home loans for residents, Non Residents including senior citizens. Various schemes of different tenures are formulated to meet requirement of all .

**Gold Loans:** We offer liquidity to your gold ornaments by sanctioning loan against 22ct ornaments by pledge. Overdraft facility against the pledge of gold ornaments is also available at attractive rates .

**Doctor's Credit:** We offer Personal loans exclusively for Allopathic Doctors including dentists in India. The scheme is designed exclusively to meet the distinct personal/professional needs of doctors' fraternity. The scheme also includes an OD limit up to Rs.1 Lakh on request from the customer.

Customers can avail loan against deposits. We also purchase cheques, bills and drafts, before these instruments get realized. This is not an exhaustive list of loan products. Please visit our website or branches for more details.

## FUND TRANSFER FACILITIES

**Fund transfer through RTGS/NEFT:** SIB customer can send funds to and receive funds from accounts with any other bank in India, who are the members of this payment system, facilitated by RBI. Through this, customers of 2 different banks in India can send/receive funds electronically on a real time basis. Customer must be aware of his 16 digit account number and the 11 digit IFSC code of his branch to receive the funds. These details are printed on their passbook I cheque leaves. Similarly, for sending the funds, account number of the beneficiary along with the IFSC code of his bank branch are required.

**Inward/Outward remittances:** Funds remitted from abroad through designated Exchange Houses and Correspondent Banks are credited on line to the accounts of the customers. SIB has tie-up with leading exchange houses and banks abroad, for this remittance facility. SIB is a member of SWIFT, and hence international fund transfer, including outward remittance is available to the customer. Customers can also receive funds, especially from the Middle East, by way of demand drafts issued in their favour, by major exchange houses. Your bank has made arrangements with



M/s UAE Exchange (**Xpress Money**), M/s WallStreet (**Instant Cash**), M/s Thomas Cook (**Moneygram**) and M/s Bahrain Finance (**Ez remit**) for receiving online remittance from abroad. Money transfer beneficiary need not be SIB customer and cash up to Rs. 50000 can be drawn across the counter. Higher amount can be paid through account payee cheque, draft, and pay order or indirectly to account of SIB customer. Please contact your branch or visit our website for the details of such tie ups.

**SIB Flash:** *An inward remittance arrangement with M/s. UAE EXCHANGE, Abu Dhabi for instant credit to SIB customers.* South Indian Bank launched a next generation banking product in arrangement with UAE EXCHANGE CENTRE, ABUDHABI, branded '**SIB FLASH**'. South Indian Bank is the first bank in India, which offers straight through processing [STP] with confirmation of credit through SMS to both remitter and beneficiary instantaneously, on completion of remittance. Anxious waiting to know the fate of your remittance is done away with. No other product in India offers this unique feature of advising fate of remittance to the remitter and beneficiary in less than 1 minute.

#### **Salient features of SIB FLASH:**

Real time credit facility to send remittances through all branches of UAE Exchange Centre, Abu Dhabi to South Indian Bank Accounts.

- The beneficiaries account will be credited within seconds and that too without manual intervention.
- The remitter gets an SMS confirmation on completion of the remittance process within 60 seconds.[i.e. even before remitter leaves the UAE EXCHANGE premises after the remittance]
- The beneficiary also gets an SMS, in the case of customers registered under mobile banking of SIB.
- Maximum cap per transaction-Rs.20 lakhs Facility available 24x7 throughout the year.

**Remit2India:** SIB is offering online cross border remittance platform in association with Times of Money LTD (TOM) branded Remit2India. Remit2India enables customers an easy means to transfer money online from 22 countries across the globe including major countries like UK, Canada, and Euro countries, UAE, Japan, Singapore, Hong Kong and Australia, except US.

#### **Salient features**

1. Easy, secure, quick and cheap way of remitting funds to India.
2. Online tracking facility to know the status of transfer.
3. Uses a secure, state-of-the-art technology platform to send money anytime using Internet.
4. Network of 90 banks and their branches across India.
5. Money can be remitted by various modes like online bank transfers, cheque, transfers, wire transfer, etc.

**SIB Fast Money:** If you wish to send/receive funds from another branch of SIB, this online fund transfer facility can be used. Fund transfer up to Rs.5000/- is permitted free of charges, and through this you can send I receive funds from your kith and kin, on a real time basis.

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

**1) Wall Street Instant Cash:** A remittance arrangement with a subsidiary of M/s Wall Street Exchange Centre LLC, Abu Dhabi that facilitates instant cash payment.

**2) Money Gram:** A tie up with M/s. Thomas Cook (India) Ltd. which is a super agent of Money gram payment system Inc and facilitates money gram remittance from all over the world.

**3) Xpress Money:** SIB has 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:** SIB has 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.

**5) Western Union Money Transfer:-** South Indian Bank has strategic tie-up with M/s Weizmann Forex Limited for enabling payment under Western Union Money Transfer Scheme.

## PARA BANKING SERVICES

**A. Demat Services:** We offer Depository services for the benefit of our customers. Through this facility, our customers can hold their securities in electronic form with Central Depository Services (India) Ltd (CDSL). Thus the customers of the bank can now open Demat accounts with us through any of the branches. A Demat Account is an account which holds the Beneficial Owner's (BO's) securities in electronic form. There are many advantages in opening a Demat account and keeping the securities in dematerialized form. We also offer Rajiv Gandhi Equity Savings Scheme (RGESS) Basic Service Demat Accounts (BSDA) for the benefit of retail investors.

**B. SiberTade** - In association with Geojit BNP Paribas Financial Services Ltd and Religare Securities Ltd., we provide the facility where a customer can buy/sell shares over net /phone. The Demat account and SB Account are maintained in SIB and the trading account for the facility is opened in Geojit or Religare. Trading platform is made available through our website (SIBerTrade) for the ease of our customers.

**C. Application Supported by Blocked Amount (ASBA):** Application Supported by Blocked Amount (ASBA) refers to an application mechanism for subscribing to Initial Public Offers (IPO). The system ensures that the applicant's money remains in his/her account till the shares are allotted. The allotted shares get credited directly to the Demat account of the applicant. Customers have the choice of:

- ✓ Online application i.e. through our Internet Banking.
- ✓ Application in physical form for which you can go to any of the branches to submit physical form to block the amount for shares being applied. All branches of SIB are now designated for offering ASBA facility.

**D. Point Of Sales (POS):** POS terminals are used for processing payments by swiping credit/ debit/prepaid cards. SIB has ventured into

Point of Sales (POS) business by deploying POS terminals with attractive terms at the merchant locations who are our account holders. The service is available PAN India.

**E. Mutual Fund Services:** This is one of the preferred investment options for all those who wish to play safe, yet earn more than what traditional saving avenues offer. We have arrangements with 13 leading Mutual Funds, so that you may pick and choose, as per your investment goals. However, please understand that return from Mutual fund products are subject to Market conditions and returns are not assured as in the case of banks deposit schemes. Bank is also offering facility of Destatementisation of Mutual Funds. Now our customers can avail the auto debit facility to have their monthly/ quarterly/ half yearly investments in mutual funds irrespective of their branches being located in ECS/Non ECS locations

**F. Life Insurance Services:** At every point of life risks are many. In addition to serving as a protective cover, life insurance acts as a flexible money-saving scheme, which empowers you to accumulate wealth-to buy a new car, get your children married and even retire comfortably. Life insurance is also a tax saving investment. We offer life insurance coverage, including health packages to our customers and for this the bank acts as a corporate agent of Life Insurance Corporation of India. Now our customers can avail the auto debit facility to have their monthly/ quarterly/ half yearly investments in Life Insurance Services irrespective of their branch being located in ECS/Non ECS locations

**G. General Insurance Services:** General insurance offers various policies to cover risk against various perils like fire, earthquake, burglary, etc. It also offers policies like mediclaim to take care of the hospitalization expenses, death and disability by accident. We offer various general insurance policies to our existing customers as well as non-customers and for this purpose bank acts as a corporate agent of Bajaj Allianz General Insurance.

**H. Cash Management Services:** Through our branches, customers can remit life insurance renewal premium in cash, up to Rs. 49,999/. This facility is now available to the policy holders of ICICI Prudential, Tata AIG and Exide Life Insurance Companies.

**I. KYC Certification:** South Indian Bank is an authorized POS (point of service) of CDSL Ventures Ltd. We are an authorized bank for KYC certification. In case you have a PAN card, we shall also help you with KYC certification free of cost. This is mandatory for mutual fund investments (presently for Rs. 50,000/- and above).

**J. Locker Facility:** Customers can avail the locker facility at nominal hire charges. Lockers are available in different models - small, medium, large, etc to suit the specific needs of the customers. For availability of lockers, please contact our branches.

**K. SIB E-pay:** A tie up with BSNL Kerala for facilitating the landline bill payment of the customers by debiting their bank account. The customers have to separately register for the facility through our branches.

**L. National Pension System (NPS):** Pension Fund Regulatory and Development Authority (PFRDA) have launched the New Pension System (NPS) across the country with effect from 1st May 2009. To cater this service to the subscribers of NPS, PFRDA has identified South Indian Bank as a Point Of Presence (POP). In fact, SIB is the single old generation private sector bank that has been permitted by PFRDA among the 22 banks identified as POPs. Under this NPS, a subscriber contributes into his/her Permanent Retirement Account while he/she is working and shall use the accumulations at retirement to procure a pension for the rest of his I

her life. The NPS is based on a unique individual Permanent Retirement Account Number (PRAN) created for individual subscribers. The services being offered by the bank include - initial subscriber registration, accepting subscriber's contribution, processing the subscriber request for change of subscriber details, change of investment scheme, change of Fund Manager, withdrawal request, issuance of printed account statement and any other subscriber services as may be prescribed by PFRDA. Contact us for further details.

**M. PAN Service Agency:** SIB is acting as PAN Service Agency for UTITSL. Customers can submit PAN Applications in all our branches. This facility can be availed by our customers and non-customers.

**N. Portfolio Investment Scheme (PIS):** PIS Scheme offers NRIs an easy way to buy/sell shares from Indian share market with repatriation benefit or without repatriation benefit in association with M/s Geojit BNP Paribas Services Ltd.

### Features

- Extensive online/offline(trade over phone facility)
- Nil issuance charges
- No minimum balance requirement
- Lowest transaction cost
- Competitive tariff and no hidden charges.
- PIS- Requirements
- NREINRO SB ABB account with any SIB branch
- NREINRO PIS account with designated SIB branch
- Demat account with SIB
- Trading account with M/S Geojit BNP Paribas Financial services Ltd only.
- Documents required are PAN card, Passport, VISA, Address proof (local and overseas), Passport size photo-All 4 copies each

### GENERAL GUIDELINES

**Account Opening & Mode of Operation:** Deposit accounts, including Savings Bank Account, can be opened by an individual in his name (Single Account) or jointly with one or more individuals (Joint Account). A Joint Account can be maintained with or without nomination facility and operated as - Jointly (All have to authorize), Former or Survivor/s (First applicant or in case of his death the Survivor/s to authorize), Either or Survivor (either of the applicants when both are alive and otherwise the survivor to authorize), Anyone or Survivor/s (any one of the applicants when all are alive, otherwise Survivor/s to authorize) This mandate can be modified by the consent of all the account holders.

**Account Transactions:** The minimum amount which can be deposited or withdrawn from the SB account at any time shall be Rs.10. Number of withdrawals in SB accounts is restricted to 75 per half year, including withdrawals through ATM. If the number of withdrawals exceeds this, a service charge will be levied @ Rs.2/- per every exceeded withdrawal, excluding service tax.

In SB accounts, customers have the option of availing either a passbook entry or free monthly statement of account. Facilities for direct debit and standing instructions are available in accounts.

**Nomination Facility:** Nomination facility is available on all deposit accounts opened by the individuals. Nomination can be made in favor of one individual only. Nomination so made can be cancelled or changed by the account holder/s at any time. While making nomination, cancellation or change thereof, it is required to be witnessed by a third party.

The nominee, in the event of death of the depositor/s, would receive the balance outstanding in the account as a trustee of legal heirs. We recommend that all depositors avail nomination facility to ensure hassle-free payment of the deposit amount, in case of the death of account holder.

**Income Tax:** As per the Income Tax Rules, PAN (Permanent Account Number) is mandatory while opening an account. PAN number is also mandatory while remitting Rs.50,000/- and above. Non PAN card holders will have to furnish Form 60 along with each such remittance. Interest on term deposits shall be liable to Income Tax on the basis of annual accrual or receipt, depending up on the interest scheme. Bank will deduct income tax at source on such interest, as per the extant income Tax rules in force.

**Cheque Collection:** Customers can lodge instruments (cheque, drafts, dividend warrants etc.) received in favour of them for collection at the branches. Local instruments are cleared on the same /next day and credited to customer's account. Outstation instruments drawn on other banks are sent for collection by courier service and the proceeds are credited once the instrument is realized.



However with the introduction of speed clearing at selected centers, outstation instruments are cleared locally provided the drawee bank is a participating member in the speed clearing. However privilege account holders can lodge the instruments for collection at any branch of SIB at his convenience.

#### **Intra Bank SB and CD Accounts portability:**

Now transfer of SB and CD accounts between our branches without closing the existing account is permitted. By this arrangement an account in one branch can be transferred to another branch with the same account number. The transfer need to be initiated from the branch where the account exists.

**Standing Instruction:** Customers can register for Standing Instruction at their branches for effecting timely payment / remittance of funds. The credit can be made to Recurring deposits, savings deposits, loan accounts etc maintained with South Indian Bank. Customers can also register standing instruction for the credit of accounts maintained with other banks by way of DD/NEFT/ RTGS at nominal service charges. Customers are requested to maintain sufficient balance in these accounts to honor these instructions well ahead of respective due dates.

**Service Charges:** In general, there is a requirement of keeping a minimum balance in SB & CD accounts and there is a penalty for not maintaining such minimum balance on a monthly average basis. The minimum balance for this purpose is arrived at on calculating the monthly average balance. There is no such penalty in Basic Savings Accounts and the terms may be different for other bundled products. There is also a fee for account closure, return of cheque, issuance of duplicate passbook/account statement, stop payment instructions etc.

#### **Method of calculation of interest on deposits:**

a) Rupee Time deposits held in Domestic, Ordinary Non-Resident (NRO) and Non-Resident External (NRE) Accounts: In case of cumulative

deposits, interest is compounded quarterly. For term deposit with tenor less than three months or where the terminal quarter is incomplete, interest is calculated proportionately for the actual number of months and days, reckoning the year at 365 days even in case of leap years. In case of non-cumulative deposits, interest is paid out quarterly or monthly, based on the account opening date. (as preferred by the customer)

b) FCNR Deposit Accounts Interest on cumulative deposits accepted for a period of more than one year is compounded at intervals of 180 days each and thereafter for remaining actual number of days. In case of non-cumulative deposits, interest is paid out half yearly.

### **SIB ATM CUM DEBIT CARD**

South Indian Bank ATM cum Debit cards are accepted in the Master Card/ VISA International Network System and in the domestic NFS (National Financial Switch) of NPCI. South Indian bank is issuing both International and domestic only debit cards. Domestic debit cards are available in VISA (Classic & Platinum), MasterCard, & RuPay, whereas International debit cards are issued in the form of EMV Chip and PIN-based cards in VISA platform (Classic EMV & Platinum EMV).

#### **Features**

- ✓ Provides instant access to Savings Bank and Current accounts of South Indian Bank.
- ✓ Tie up with world-renowned service providers: MasterCard International & VISA Worldwide.
- ✓ Can be used in 1.8 million ATMs & 10.3 million Point of Sale (POS) terminals worldwide.
- ✓ Can be used in 130000+ ATMs in India.
- ✓ South Indian Debit Cards are safe and secure for your online purchases and transactions at POS terminals, where PIN entry is mandatory for all POS transactions.
- ✓ ATM cash withdrawals per day are subject to fixed drawing limits as follows:
  - Maximum of 50000/- INR for VISA Platinum debit cards
  - Maximum of 20000/- INR for VISA Classic & Maestro Debit Cards
  - Maximum of 15000/- INR for RuPay cards
- ✓ South Indian Bank VISA and MasterCard debit cards are enabled for online transactions. Both the cards come with added security features (Verified by VISA & 3D secure code) of VISA and MasterCard International.

#### **RuPay Card Insurance Program**

NPCI has entered into an agreement with M/s New India Assurance - general insurance company to provide an insurance program to all RuPay card holders. The insurance has come into effect from 01<sup>st</sup> April 2015 and shall remain effective for a period of one year i.e. up to 31<sup>st</sup> March 2016. The insurance coverage of Rs. 1 Lakh and Rs. 2 Lakh is for accidental death or permanent disablement only to eligible RuPay Classic & Platinum card holders only.

## TIPS FOR USING SIB ATM

The ATM PIN-mailer will contain your 4 digit secure PIN for ATM transactions. After taking note of the PIN, destroy the pin mailer. **Do not disclose your ATM PIN to anyone.**

On entering the ATM Cabin you will be welcomed by SIB. Please open the PIN mailer (if for the first time) and keep the PIN ready for entering in the machine. Please hold the card in your right hand and read "SIB Card". Then insert the card in the slit provided for and take it back when you will be requested to enter the Personal Identification Number (PIN). If not, insert the card again since the machine has not read the card.

On entering the PIN, the following Main Menu will be displayed.

MINI STATEMENT	FAST CASH
PIN CHANGE	WITHDRAWAL
FUND TRANSFER	BALANCE INQUIRY
CHEQUE BOOK REQUEST	STATEMENT REQUEST

Please press the appropriate option button and follow the simple instructions step by step till you complete the transaction. Please collect your receipt from the receipt slot.

**Cash Withdrawals:** From the main menu please press 'WITHDRAWAL' button. Cash can be withdrawn by entering the required amount in multiples of Rs.100/- and press continue. Minimum amount allowed to draw is Rs.100/- and the maximum amount is Rs.20,000/- Instead, you can also invoke the option of 'FAST CASH' from the Main Menu for speedy withdrawal by selecting the fixed amounts shown. Please collect your cash and Receipt from the respective slots.

**Balance Enquiry:** From the Main Menu, you can press this option to enquire the balance amount in your account available for withdrawal. Thus in case you are not sure of your available balance, please use this option before proceeding for withdrawal.

**Statement of account / Cheque book:** By pressing the 'STATEMENT REQUEST' or 'CHEQUE BOOK REQUEST' buttons in the Main Menu, the request of the customer will be registered in the machine and the branch will send you the same through post / courier at an early date.

**Mini Statement:** From the main menu, you can press 'Mini Statement' option and get a statement of your last 9 transactions. Thus the customer saves their time to collect the account statement from the branch.

**Change of Personal Identification Number (PIN):** At the time of issue of SIB ATM Card, the Bank will provide a temporary PIN to every card holder to initiate your first operation. PIN is a 4 digit number known only to you but can be recalled by you at any time. Card holders are advised to change the PIN as a first transaction in SIB ATM NETWORK. The machine will ask you to confirm the new PIN entered by when you have to re-enter the PIN for registration by the machine. PIN is the secret code known to you and your machine alone and in case you forget the PIN, you cannot log into the machine and the ATM card has to be replaced.

### Few Tips to the SIB ATM Card holders:

- ✓ Please do not reveal your PIN to others including the bank staff/ security person.
- ✓ Please keep changing you ATM Card PIN number regularly.



- ✓ Please do not enter PIN in the presence of others.
- ✓ Please do not give possession of your card to others.
- ✓ Please use only the right card in the machine.
- ✓ In case you face any problem in transacting through the card please contact the branch.
- ✓ In case the card is lost or stolen please inform the nearest police station. Inform the branch in writing or through fax along with a copy of FIR collected from the police station.
- ✓ Please protect the magnetic stripe of your SIB ATM card from bending, scratching, and direct exposure to sunlight, undue pressure, fire etc.

To block the card to prevent fraudulent transaction, in case the card is lost, customer shall send a simple SMS to 09840777222 in the following format.

**“CARDBLOCK<space>16 DIGIT Account Number”**

**In case of emergency please contact SIB Debit Card Cell: 0484 2373611:**

During working hours: Weekdays (9.30am to 6 pm), Saturdays (9.30 am to 2 pm)

Kindly contact the below mentioned telephone numbers of Data Centre, Ernakulam, during Non-working Days /Non-working Hours:

Landline Telephones: **0484 2771345 OR 0484 3939345**

Mobile number: **09446475458**

**ATTENTION CUSTOMERS:**

1. If the ATM card is lost, customers should block the card immediately by contacting the above mentioned telephone/mobile numbers.
2. Customers can contact the branch for availing new card once the card has been lost/ damaged I forgetting the PIN.

***Note: There are no charges for using the card at merchant locations for shopping. However at Petrol Pumps there may be certain transaction/ service charges.***

**Do's**

- Sign on the rear side of your Card as soon as you receive it.
- Destroy the PIN-MAILER communication after memorizing the PIN.
- It is advisable to change PIN at the first instance itself. Prefer changing the password frequently for enhanced security.
- Memorize your PIN (personal identification number)
- Store your card in a secure place where you will immediately know if it is missing
- Store the ATM-cum-debit card carefully so that the magnetic stripe does not get damaged
- Please ensure that the card is swiped in your presence at POS (Point of Sale)
- Always remember to collect your card after use.
- Always remember to collect the cash from ATM before leaving the ATM room
- Immediately inform the Bank if the ATM / Debit card is lost or stolen.

- Periodically verify the passbook entries/account statement to ensure its correctness. Any unauthorized card transaction in the account, if observed, should be immediately reported to the Bank
- For any doubts regarding ATM, please contact your branch or call in our toll free number 1800 843 1800 / 1800 425 1809
- Immediately report lost/stolen card to 91-484-3939345, 91-484-2771343 or 91-9446475458

### **Don'ts**

- Never keep the PIN and Card together.
- Never lend your card to anyone or reveal your PIN
- Do not write your PIN on the card.
- Do not record the PIN in any other media.
- Do not share your PIN through SMS / Email etc.
- Do not dispose statements, charge slips and bank mails without destroying.
- Do not allow the card to be taken out of your sight in a merchant location for POS(Point Of Sale) transaction.
- Do not get distracted in any way while using the ATM.
- Do not litter the Cabin.
- Do not wear Helmet when you are entering in to the ATM cabin.

### **Awareness against frauds**

- Do not accept any personal assistance offered to you during ATM transactions.
- Exercise caution on unsolicited calls / e-mails relating to the ATM cards and please note that Bank will never ask for your confidential details through such medium.
- In a room with single ATM, do not allow the presence of any other person as doing so you may be compromising your confidential details.
- Beware of shoulder surfing during ATM transactions.
- Be cautious on anything strange and suspicious about ATM machine or the premises like signs of tampering or attachment or additional fixtures etc.
- If you find anything suspicious in the ATM site, please inform the branch immediately.

## INTERNET BANKING (SIBERNET)

‘SIBerNET’ is the Internet Banking Service of South Indian Bank, which allows our customers to avail the bank’s services through internet. It allows conducting Banking Operations from House, Office or even during travel. ‘SIBerNET’ service is available 24 hours & 365 days a year. It helps customers access their account from anywhere in the world using Internet.

Customers can use SIBerNet to transfer funds from his/her account to accounts within South Indian bank and to other bank accounts. It can also be used for bill payments, insurance payments, credit card payments, mutual fund payments, e-commerce etc. Complete details of accounts (SB, Deposit, Loan, etc) can be obtained through this facility.

### How to avail SIBerNet

Customers can register for SIBerNet at the time of opening the account or at any later point by submitting the application form at the branch. Registered Customers will be provided with a User ID, a login password and a transaction password. The user ID and passwords will be sent to the customer in a single PIN Mailer along with an acknowledgement slip which has to be filled and sent back to ibanking cell.

For using SIBerNet, customers have to login to SIBerNet from our website [www.southindianbank.com](http://www.southindianbank.com). Retail customers can click on “SIBerNet Personal” and corporate customers can click on “SIBerNet Corporate” from the home page of our website. Click on the link “Click here to login”. The customer will be directed to the login page where the user ID and sign on password have to be entered. While logging in for the first time, customer will have to change both the sign on and transaction passwords. Once logged in, the home page will be displayed and the customer can access the different menu options.

### Online Password Reset

In case the customer has forgotten his sign on/transaction password online password reset can be done to create a new password, provided the customer has SIB debit card and his mobile number registered in the bank records. For reset of password, the customer can click on “online password reset” option in the login page.

### Transfers

This menu is used to transfer fund within or outside the bank and has three options as follows:

**Self/Linked account transfer** -To transfer fund between the customer’s own operative accounts.

**Third party transfer** - To transfer funds from customer’s operative account to any third party account maintained in South Indian Bank.

**External fund transfer** - To transfer funds from customer’s operative account to other bank accounts.

Click the option “External Funds Transfer” available under “Transfer Funds” menu and the External Funds Transfer page will be displayed. The beneficiary account details can be added by clicking on the link ‘Add an External Payee’. The Beneficiary details have to be entered in the following screen, including account number, bank, branch, IFSC etc. The account number has to be entered twice for validation purposes while registering the payee. After entering the beneficiary details, click on the button ‘Add Payee’ to add the payee to your external payee list. The funds can be transferred to an external payee only if his/her details are successfully added.

After adding a payee the customer will receive a confirmation via e mail and SMS within an hour of addition, provided the customer's e mail id and mobile number are registered with the Bank. The newly added payee will be available for fund transfer only after the completion of a mandatory cooling period of 1 hour.

To transfer funds to a registered external payee, the link 'Make a Payment' in External Transfer Main Page has to be followed. The external payee and debit account number has to be selected, and transaction amount has to be entered. The customer is given the option for hot payment or schedule the payment for a future date. After entering the details the button 'Pay has to be clicked.

In the next page, beneficiary address details are to be entered. After entering the details, click on 'Continue'. The customer will be redirected to a confirmation page where the customer has to enter his User ID and Transaction Password. On Successful verification of the transaction password, an alert will be displayed, confirming the successful completion of the transaction.

### **Tax Payment:**

This facility helps the customer to make Direct/Indirect tax payments through SIBerNet. Click on the option "Tax Payment" available under the "Transfer Funds" menu which will lead you to the "Terms & Conditions" page of the Tax Payment facility. Accept the Terms & Conditions to access the Tax Payment Main Page.

### **PAN/TAN/ASSESSEE Code registration**

Click on the option "Register a PAN/TAN/ASSESSEE Code". Key in your PAN/TAN/ASSESSEE Code details. Enter the exact name as given in your PAN/TAN/ ASSESSEE Code, in order to avoid rejection. Once data has been entered, click on the submit button to register your PAN/TAN/ ASSESSEE Code. The confirmation of your PAN/TAN/ ASSESSEE Code registration will be sent to your registered email with SIB for SIBerNet. The registration process Will take 24 hours.

### **How to make Tax Payment**

Once the confirmation of PAN/TAN/ASSESSEE Code registration is received, click on the option "Make a Payment" on the Tax Payment Main page. Click on the type of tax payment that you would like to do: Direct Taxes or Indirect Taxes. Different challans will be available to make the payment. Fill in the challans properly. Select the Debit Account and click on "Submit". Once the payment is done, a reference number shall be displayed on the screen showing the successful completion of the transaction. You can view the same in the menu "View Payment Made".

### **Online Bill Payment**

SIBerNet customers can make payments for Goods/Services through Internet Banking payment facility in a secured way.

### **SIBerNet 2FA:**

As an additional security measure, we have introduced Second Factor Authentication (2FA) for operation of SIBerNet accounts. It is a security measure in which the system will prompt the user to enter a dynamically generated PIN. Thus even if the online banking passwords of the customer are compromised, fraudster will not be able to do any financial transactions without having access to the registered mobile phone. This is a globally followed practice which ensures maximum security to internet banking transactions.

## Modes of 2FA

There are 2 modes of SIBerNet 2FA: SMS and Application modes. In 2FA SMS mode, one time password (OTP) generated is sent as SMS to the mobile number of the customer. This mode of 2FA is recommended for all SIBerNet retail customers. In application mode 2FA, the OTP can be triggered by the 2FA application installed in the registered hand set of the customer. The application is available for download from both the respective app store and South Indian Bank's website.

## How to avail SIBerNet 2FA facility

As soon as the mail request is received at I banking Cell, we will enable the customer's SIBerNet user id for 2FA registration and inform the customer through email. Once customer receives the confirmation mail from I- banking cell, he/she can login to their SIBerNet account and register for SIBerNet 2FA. To register for 2FA the customer will have to login to his/her account and Click on "Register for 2FA" link on top of their home page. As soon as they register for the same they will receive a message in their registered mobile number for having completed the registration process. Customer will be prompted for OTP at the time of login, fund transfer, Payee creation and File upload process through SIBerNet.

## MOBILE BANKING SERVICE

### 1. SIB Missed Call Service

SIB Missed call service enables a customer to receive information without incurring the call cost. On giving a missed call to the allotted number- **09223008488**, customer will receive the balance in all active accounts linked to the registered mobile number via SMS. Service is available 24 x 7 x 365. Customer need not register for SIB Mobile Service (SMS alerts) or SIB M-Pay for availing this facility. The process is as follows:

- Customer dials the designated number of the Bank- 09223008488 from the registered mobile number.
- The call gets disconnected automatically after the first ring\*
- Customer receives an SMS from the bank containing the account balance of all active accounts linked to the registered mobile number.

Service is offered to all Domestic customers of the bank at free of charges and is limited to 3 times per day.

### 2. SIB Mobile Service (SMS)

SIB Mobile Service (SMS) enables customers to receive transaction/non-transaction based SMS Alerts on your registered accounts to your mobile. SIB Mobile Service helps you monitor your balances, transactions and account activities from anywhere in the world. The SMS facility is provided in two ways, as push alerts and pulls requests.

**Push Alerts** - Customers will receive automatic SMS alerts from the Bank when certain events occur in their account/s. Customers can set the preconditions for such events (Alerts) in the first page of the Registration form. Any subsequent change in these preconditions can be informed to Branch Manager.

**Alert-1.** The SB/CA/CC/OD account Balance Falls Below a preferred minimum set by the customer.

**Alert-2.** The SB/CA/CC/OD account Balance Goes Over a preferred maximum set by the customer.

**Alert-3.** A credit transaction in the SB/CA/CC/OD account crosses the preferred credit limit set by the customer.

**Alert-4.** A debit transaction in the SB/CA/CC/OD account crosses the preferred debit limit set by customer.

**Alert-5.** A transaction exactly matching the credit amount set by the customer is credited to his SB/CA/CC/OD account. (e.g. DD Remittance, Clearing Credit etc)

**Alert-6.** A transaction exactly matching the debit amount set by the customer is debited to his SB/CA/CC/OD account. (e.g. Insurance Premium, Credit Card Payment etc)

**Alert-7.** Any Term Deposit accounts of the customer is maturing in the next week.

**Alert-8.** Any Loan installment of the customer is due next week.

**Alert-9.** A new cheque book is issued in the customer's account.

### Pull Requests -

The customer can send simple, standard SMS messages to the number, 09840777222 OR +919840777222 to get information on his account/s. He will immediately receive the information as an automatic SMS reply from the Bank. Each request has its own key word as shown in the table below. Please note that the initial PIN number (password) of the customer is the last four digit of his 16 digit primary account number. Once the customer changes the PIN number, then he/she must use the new number as the PIN. It may also be noted that the SMS Pull requests are to be sent only from the Mobile Number registered by the customer for this purpose with his branch.

Purpose	Example
1. Get the Balance in any of his SB/CA/CC/OD account/s instantaneously.	<b>BALXXXX</b> where <b>BAL-</b> Keyword, <b>XXXX-</b> PIN. The balance in the customer's main account will be sent to him as a reply SMS. In case the customer has more than one account he may type <b>BALXXXX2</b> or <b>BALXXXX3</b>
2. Fetch the last five transactions in any of his SB/CA/CC/OD accounts.	<b>TRNXXXX</b> where <b>TRN-</b> Keyword, <b>XXXX-</b> PIN. The last 5 transactions in the customer's main account will be sent to him as a reply SMS. In case the customer has more than one account he may type <b>TRNXXXX2</b> or <b>TRNXXXX3</b>
3. Inquire on the Status of a cheque issued by the customer in any of his SB/CA/CC/OD accounts.	<b>CSIXXXXX YYYYYY</b> where <b>CSI-</b> Keyword, <b>XXXX-</b> PIN and <b>YYYYYY</b> is the cheque number issued in his account/s.
4. Disable his SIB Mobile Service temporarily.	<b>DISXXXX</b> where <b>DIS-</b> Keyword, <b>XXXX -</b> PIN

5. Re-Enable his SIB Mobile Service.	<b>ENXXXXX</b> where <b>ENA</b> - Keyword, <b>XXXX</b> - PIN
6. Change his mobile banking PIN.	<b>PINXXXXXXXX</b> where <b>PIN</b> - Keyword, <b>XXXX</b> - old PIN of the customer and <b>AAAA</b> is the new PIN chosen by him.
7. Locate Nearest SIB ATMs based on PIN Code.	<b>ATMXXXXX680001</b> where <b>ATM</b> - Keyword, <b>XXXX</b> - PIN(Password) and 680001 is the PIN Code (postal ) of the place for which ATM is to be located.
8. Fetch the Forex Rates based on Currency Code.	<b>FXRXXXXXUSD</b> where <b>FXR</b> - Keyword, <b>XXXX</b> - PIN(Password) and <b>USD</b> is the Currency Code. This facility is available for the currencies AUD, CAD, CHF, EUR, GBP, JPY and USD

### 3) SIB M-Pay

Our mobile banking product, allows you to perform instant interbank and intra bank fund transfer (IMPS), mobile recharge and DTH recharge through your mobile. This guide will give you a brief overview of the service.

#### I. REGISTRATION

Registration for SIB M-Pay can be done at your branch or through your SIBerNet Account (Login to SIBerNet → Requests → Register SIB M-Pay).

#### II. ACTIVATION

Within 24 hours of registration, you will receive a 4 digit temporary MPIN and a 7 digit MMID via SMS to your registered mobile number. To activate SIB M-Pay service, send SMS **CP** to **9870900876**. You will immediately receive an automatic IVR Call from Paymate. Follow the directions in the call to change the temporary MPIN you received via SMS to another 4 digit MPIN of your choice. You can avail all SIB M-Pay services after the MPIN is successfully changed.

#### III. USING SIB M-Pay

You can use SIB M-Pay in three modes:

- 1) **Application mode** - i.e. through SIB M-Pay application downloaded to your phone.
- 2) **SMS-IVR mode** - i.e. by sending SMS in prescribed formats to the published number of the bank.
- 3) **USSD mode** – i.e. by dialling \*99# from the registered mobile number

#### 1) Application based SIB M-Pay

**How to download SIB M-Pay application? Important:** Please note that the application should be downloaded only after changing the temporary MPIN. For iOS, Windows and Android phones, the application can be downloaded directly from the corresponding app store (App store for Windows and iPhones, and Play store for Android). To activate the application, first enter your registered mobile number in the screen. An SMS containing the activation code will be sent to your registered number. Enter the activation code and click Activate. The home page



of the application will be displayed & transactions can be initiated. For other phones, send SMS **SIBDOWNLOAD** to **9840777222**. You will immediately receive an SMS containing the link for downloading the application. Open the link, select the make and model of your mobile and download the application.

### How to transfer money using SIB M-Pay application?

1. **Fund transfer using Account number & IFS Code:** Select IMPS → Fund Transfer to Account Number. Select the account from which you wish to transfer money. Enter the beneficiary account no, IFS Code, amount and remarks. Authorize the payment with your MPIN. The transaction will be carried out and beneficiary account will be credited instantly. You can also register beneficiaries through the option Register IMPS Beneficiary. To make payments to a registered beneficiary select the option IMPS → Registered IMPS → Using Account Number and IFS code → View/Pay Beneficiary.
2. **Fund Transfer using Mobile number & MMID:** Select IMPS → Fund Transfer to Mobile Number. Select the account from which you wish to transfer money. Enter the beneficiary mobile no, MMID, amount and remarks. Authorize the payment with your MPIN. The transaction will be carried out and beneficiary account will be credited instantly.

### Value added services through SIB M-pay application

- Mobile recharge
- DTH recharge

### Latest updates in SIB M-Pay application:

The SIB M-Pay application is now enhanced with two new options:

- 1) “Passbook” in which the customers can view the account details
- 2) “IMPS Merchant Payments” using which customers can make merchant payment through IMPS.

### Benefits of the new option:

- Free of cost.
- Customers can view the transaction details of accounts linked for M-Pay.
- Customers can make instant payments through IMPS using mobile phone for those merchants who have enabled the same

### 2) SMS-IVR based SIB M-Pay

The SMS formats for availing SIB M-Pay services are given below. Please note that in the case of transactions like fund transfer and mobile/DTH recharge, you will receive an automatic IVR call from Paymate for authorizing your transaction request, immediately after you send the SMS. You can authorize the transaction by entering your MPIN, and the transaction will be carried out.

<b>Purpose</b>	<b>SMS Format</b>	<b>Number to which SMS is to be sent</b>
To change your MPIN	<b>CP</b>	9870900876
<b>IMPS Fund Transfer (Inter bank and Intra bank)</b>		
To transfer fund using account number & IFS Code	<b>IMPS&lt;&gt;Beneficiary Account number&lt;&gt; Beneficiary IFS Code&lt;&gt;Amount&lt;&gt;Remarks</b>	9840777222
To transfer fund using mobile number & MMID	<b>IMPS&lt;&gt;Beneficiary 10 digit Mobile No.&lt;&gt; Beneficiary MMID&lt;&gt;Amount&lt;&gt;Remarks</b>	9840777222
To know your MMID	<b>MMID</b>	9840777222
To cancel your MMID	<b>MMIDCANCEL</b>	9840777222
To regenerate your MMID after cancellation	<b>MMID</b>	9840777222
<b>Other Value-Added Services</b>		
To Recharge your registered Mobile number	<b>RCG&lt;&gt;Amount</b>	9870900876
If your Mobile Number is Ported	<b>RCG&lt;&gt;Amount&lt;&gt;Operator Code</b>	9870900876
To recharge other Mobile Number	<b>RCG&lt;&gt;Mobile Number&lt;&gt;Amount</b>	9870900876
If the other Mobile Number is Ported	<b>RCG&lt;&gt;Mobile Number&lt;&gt;Amount&lt;&gt;Operator Code</b>	9870900876
DTH Recharge	<b>SUN TV DTH : DTHSUN&lt;&gt;Subscriber ID&lt;&gt;Amount TATA SKY DTH: DTHTATA&lt;&gt;Subscriber ID&lt;&gt;Amount Dish TV DTH: DTHDISH&lt;&gt;Subscriber ID&lt;&gt;Amount AIRTEL DTH : DTHAIRTEL&lt;&gt;Subscriber ID&lt;&gt;Amount Videocon DTH: DTHVIDEO&lt;&gt;Subscriber ID&lt;&gt;Amount BIG TV DTH: DTHBIG&lt;&gt;Subscriber ID&lt;&gt;Amount</b>	9870900876

Note : <> denotes single space. The operator codes of the different mobile operators are given below:

Operator Name	Operator code	Operator Name	Operator code
BSNL	<b>BSNL</b>	Vodafone	<b>VODA</b>
Idea	<b>IDEA</b>	TATA	<b>TATA</b>
Airtel	<b>AIRT</b>	TATA GSM	<b>DOCO</b>
Aircel	<b>AIRC</b>	Virgin GSM/ Virgin Mobile	<b>VIRG</b>
BPL	<b>LOOP</b>	UNINOR	<b>UNIN</b>
Reliance	<b>RELC</b>	MTNL	<b>MTNL</b>
Reliance GSM	<b>RELG</b>	MTS	<b>MTSR</b>

Please note that for recharge of ported mobile numbers, the operator code of the telecom service provider currently in use should be given.

### 3) **SIB M-Pay USSD mode**

#### **Services offered through USSD:**

Currently, the following functionalities are supported in SIB's USSD platform:

- 1) Balance Enquiry
- 2) Mini Statement
- 3) Fund Transfer (Mobile & MMID)
- 4) Fund Transfer (IFSC & Account No)
- 5) Know MMID

(\*Note: Recharge and payment services are not available through USSD now)

#### **How it Works:**

- 1) Customer dials \*99# from his mobile phone.
- 2) The maximum limit of fund transfer per customer on USSD is Rs.5000/-perday.

#### **SIB M-Passbook**

SIB M-Passbook is a software application that can be downloaded to your smart phone and allows you to view your account transactions on mobile.

#### **With SIB M-Passbook, you can:**

- Access account transaction details of SB/CD/OD/CC accounts
- Search transaction history by account type, transaction date or transaction amount
- Filter or drill down transactions by account type, transaction date, or transaction amount
- Add comments to transactions of choice

#### **How to avail SIB M-Passbook?**

- Important: Please note that you can register for SIB M-Passbook only if the customer's correct mobile number with country code is available in the bank records.
- The application can be downloaded from the respective app store

To register, the customer has to proceed as follows:

1. Open the application. The charges applicable for the service will be displayed. Click on 'Please Enroll Me'.
2. Customer has to enter his registered mobile number, with country code and the last 5 digits of his SB/CD account.
3. A 4 digit M-PIN will be generated and sent to the customer's mobile. Enter the m M-PIN received
4. The home screen will be displayed and the customer will now be able to access and explore the SIB M-Passbook app.

***Currently SIB M-Passbook is available in Android, iPhone, Windows and Blackberry\*.***

\*Select models only:

- BlackBerry Q10
- BlackBerry Q5
- BlackBerry Z10
- BlackBerry Z30
- PlayBook
- Porsche Design P9982

## HADI EXPRESS EXCHANGE

(Management support by South Indian Bank)

Head Office  Dubai	Al Souk Road, Near Abbra Station, Bur Dubai, PB No. 28909, Email: <a href="mailto:gm@hadiexpress.ae">gm@hadiexpress.ae</a>	Mr. Paul A.F General Manager Mob : +971 504516418 +971 527923333 Email: <a href="mailto:gm@hadiexpress.ae">gm@hadiexpress.ae</a>
		Mr. Nithin K.S, Assistant Manager Mob: +971 569604665 Email: <a href="mailto:nithinks@sib.co.in">nithinks@sib.co.in</a>
		Mr. Nirmal Sankar, Assistant Manager Mob: +971 526870013 Email: <a href="mailto:nirmalsankar@sib.co.in">nirmalsankar@sib.co.in</a>
Bur Dubai	Al Souk Road, Near Abbra Station, Bur Dubai, PB No. 28909,  Phone : + 971 43537650 + 971 43534802 Fax : + 971 43537660 E mail: <a href="mailto:hadiexp@eim.ae">hadiexp@eim.ae</a>	Mr. Nevil J Paul, Manager Mob: +971 504552871 Email: <a href="mailto:nevil@sib.co.in">nevil@sib.co.in</a>
		Mr. Sajeesh Kumar, Assistant Manager Mob: +971 527957067 Email: <a href="mailto:sajeeshkumarv@sib.co.in">sajeeshkumarv@sib.co.in</a>
Deira Dubai	Al Murar, Near San Marco Hotel, Deira, PB No. 28909  Phone: + 971 42716452 Fax : + 971 4 2716453 Email: <a href="mailto:hadideira@gmail.com">hadideira@gmail.com</a>	Mr. Lalu K G, Manager Mob: +971 502777345 Email: <a href="mailto:lalukg@sib.co.in">lalukg@sib.co.in</a>
		Mr. Vigil Vijayan, Assistant Manager Ph No. : +971503352895
Sharjah	Behind Dr. Sunny Medical Centre, Near Rolla Square, PO BOX: 69446,  Phone: + 971 65634464 Fax: + 971 65634474 E mail: <a href="mailto:hadisib@eim.ae">hadisib@eim.ae</a>	Mr. Anand Mathew Stanley, Manager Mob: +971 504826120 Email: <a href="mailto:anandmathew@sib.co.in">anandmathew@sib.co.in</a>
		Mr. Jose J Manguzha, Assistant Manager Mob: +971 529779762 Email: <a href="mailto:josejmanguzha@sib.co.in">josejmanguzha@sib.co.in</a>

Sharjah Industrial Area	<b>Shop No:4</b> <b>Munna Mahmood Mohammed Building</b> <b>Near National Paints</b> <b>Kalba Road/Maliha Road, Muwaileh</b> <b>Phone : + 971 6 5393256</b> <b>Fax : + 971 6 5393271</b> <b>E mail : <a href="mailto:hadi07@eim.ae">hadi07@eim.ae</a></b>	<b>Mr. Tejamurthy A, Manager</b> <b>Mob: +971 561162870</b> <b>Email: <a href="mailto:tejamurthy@sib.co.in">tejamurthy@sib.co.in</a></b>
		<b>Mr. Joyal Xavier, Assistant Manager</b> <b>Mob: +971556973351</b> <b>Email: <a href="mailto:joyalxavier@sib.co.in">joyalxavier@sib.co.in</a></b>
Ras Al Khaimah	<b>Oman Street, Near Modern Laundry, Al Nakheel</b> <b>P. O. Box. 13240,</b> <b>Phone : + 971 72213311</b> <b>Fax : + 971 7 2213313</b> <b>E mail : <a href="mailto:hadirak@eim.ae">hadirak@eim.ae</a></b>	<b>Mr. Sajith J Kundukulam, Senior Manager</b> <b>Mob : +971 504867757</b> <b>Email: <a href="mailto:sajithjk@sib.co.in">sajithjk@sib.co.in</a></b>
		<b>Mr. Sachin S Arackal, Assistant Manager</b> <b>Mob : +971 525874644</b> <b>Email: <a href="mailto:sachinarackal@sib.co.in">sachinarackal@sib.co.in</a></b>
Ajman	<b>Shop No. 35,</b> <b>Al Mosala Souk - Al Bustan Area,</b> <b>Post Box : 6704</b> <b>Phone : + 971 67479987</b> <b>Fax : + 971 67479983</b> <b>Email : <a href="mailto:hadiajman@gmail.com">hadiajman@gmail.com</a></b>	<b>Mr. Praveen H Nair, Manager</b> <b>Mob : +971 567614787</b> <b>Email: <a href="mailto:praveenhnair@sib.co.in">praveenhnair@sib.co.in</a></b>
		<b>Mr. Ranveer Solankey, Assistant Manager</b> <b>Mob : +971 561045256</b> <b>Email: <a href="mailto:ranveersolankey@sib.co.in">ranveersolankey@sib.co.in</a></b>
Fujairah	<b>Ground Floor,</b> <b>Emirates Trade Centre,</b> <b>Bazar Area – Post Box :40387</b> <b>Phone: +971 92235622</b> <b>Fax: +971 92235623</b> <b>Email: <a href="mailto:hadi.fujairah@hadiexchange.ae">hadi.fujairah@hadiexchange.ae</a></b>	<b>Mr. Sujith Sukumar, Manager</b> <b>Mob: + 971 504335622</b> <b>Email: <a href="mailto:sujith@sib.co.in">sujith@sib.co.in</a></b>
Al Quoz (Newly Opened)	<b>Al Quoz –Industrial Area 4</b> <b>Al Ameen Mall</b> <b>Shop No 48&amp; 49</b> <b>PB NO 393604</b> <b>Phone:- +971 4 3384166</b> <b>Email: <a href="mailto:branch8@hadiexpalquoz.ae">branch8@hadiexpalquoz.ae</a></b>	<b>Mr. Sandeep Singh, Manager</b> <b>Mob: +971 52 8340558</b> <b>Email: <a href="mailto:sandeepsingh@sib.co.in">sandeepsingh@sib.co.in</a></b>
		<b>Mr. Vivian Concisso, Assistant Manager</b> <b>Mob:+971 50 9404601</b> <b>Email: <a href="mailto:vivian@sib.co.in">vivian@sib.co.in</a></b>

**Country wise Remittance Arrangement:- List of Exchange Companies/Banks**

Country	Name of the bank/ Exchange Company	Remittance facility
UAE	Hadi Express Exchange P.O Box 28909,Dubai,UAE Ph: 00971 43537650	SIB Express
	UAE Exchange Centre LLC Head office, P.O Box 170, Abudhabi, 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 1st gulf Bank) Mezzanine Floor, Bur Dubai UAE Ph: 00971 263223222	SIB Express
	Al Fardhan Exchange Company P.O Box No: 498 Abudhabi ,UAE, Ph: 00971 26223222	SIB Express
	Wall Street Exchange Centre LLC P.O Box:3014,Dubai,UAE Ph: 00971 42227580	SIB Express
	Al Ansari Exchange Head office, P.O Box :6176, Dubai, UAE Ph: 00971 26224421 Ph: 00971 26108888 Ph: 00971 43772666	SIB Express
	Al Razouki International Exch. Co, Head Office,P.O Box : 12583 Al raffa ,Dubai,UAE Ph: 00971 43932331	SIB Express Draft Drawing
	Sharaf Exchange LLC P.O Box:29040, Dubai, UAE Ph: 00971 43554560	SIB Express
	Dubai Exchange Centre P.O Box: 844 Dubai, UAE Ph: 00971 42246949	SIB Express
	Lulu International Exchange LLC P.O Box 4059, Plot No. C-210 Muroor Road, Abu Dhabi, UAE Ph: 00971 26421800	SIB Express
	Joyalukkas 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/ 00971 26225544	SIB Express



	Union National Bank P B 3865, Abu Dhabi, UAE Ph: 00971 5026741600	TT (Swift) Draft Drawing
<b>Kuwait</b>	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
<b>Oman</b>	Majan Exchange LLC P.O Box 583 , Postal Code 117 Sultanate of Oman, Ph: 00968 24794017	SIB Express
	Oman and UAE Exch. Centre Head office, P.O Box:1116 Postal code:131 Sultanate of Oman Ph: 00968 24788924	SIB Express Draft Drawing
	Musandam Exchange P.O box:2155, Postal code 112 Ruwi ,Sulatanate 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, 00968 24830893	SIB Express
	Asia Express Exchange Co.LLC PO Box 881,Ruwi,Postal Code: 112, Sultanate of Oman Ph: 00968 24788787	SIB Express
<b>Bahrain</b>	Nonoo Exchange Co P.O Box 11970 Manama, Bahrain Ph: 0097317230905	SIB Express
	Bahrain Financing Company, P.O Box: 243 Mnama, Bahrain Ph: 0097317228888	SIB Express Draft Drawing
	Zenj Exchange Co P.O box: 236 Manama ,Bahrain Ph: 0097317224352	SIB Express

<b>Qatar</b>	Al Fardan Exchange Co. ,P.O Box.No.339 Doha, Qatar, Ph: 00974 4335117	Draft Drawing SIB Express
	Gulf Exchange Co P.O Box 4847 Doha, Qatar Ph: 009744383222	SIB Express
	City Exchange Co Near Arab Roundabout/Souq Al Najadah, P.O Box-16081 ,Doha Qatar Ph:009744435060	SIB Express
	M/s Al Dar for Exchange Works W L L P B No. 24048, Nuaijah, IBA Building, C-Ring Road, Doha, Qatar Ph: 009744566514	SIB Express
	M/s Islamic Exchange Co, PB No-80925, Doha, Qatar Ph: 0097444422718	SIB Express
	Doha Bank P O Box 3818, Grand Hamad Avenue, Doha, Qatar, Ph: 00974 44456600	Draft Drawing TT (Swift)
	Commercial Bank of Qatar P B 3232, Doha, Qatar Ph: 00974 4495 4399	TT Draft Drawing
<b>Saudi Arabia</b>	AlRajhi Bank P B No.28, Riyadh 11411 Kingdom of Saudi Arabia Ph: 00966 1 2116000	TT (Swift)
	Alamoudi Exchange Co, P.O. Box123, Jeddah 21411, Saudi Arabia. Ph: 0096626493960	SIB Express
	Arab National Bank P.O. Box No. 56921 , Riyadh 11564 Saudi Arabia Ph: 00966590302887	TT (TeleMoney)
<b>Singa- pore</b>	HBZ International Exch. Co (S) Pte Ltd 111, North Bridge Road, #01-17/18 Peninsula Plaza Singapore – 179098 Ph: 006563387749	Draft Drawing

**LIST OF CORRESPONDENT BANKS WITH  
SOUTH INDIAN BANK A/C NUMBER**

<b>Currency Details</b>	<b>Bank &amp; Address</b>	<b>SIB's a/c no. with them</b>	<b>Swift code</b>
<b>USD</b>	The Bank of New York Mellon 1 Wall Street, New York NY 10286 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
	Deutsche Bank 60 Wall Street New York 10005 USA ABA ROUTING NO:021001033	04454296	BKTRUS33
<b>GBP</b>	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, Frank- linstrasse 46-48 60486 Frankfurt /Main, Germany IBAN: DE40512305000018160002	018160002	SCBLDEFX
	The Royal Bank of Scotland Plc, Netherlands Gustav Mahlerlaan 350, 1082 ME Amsterdam, The Netherlands. IBAN Number: NL87 RBOS 0760 0758 16	000 76 00 75 816	RBOSNL2A





