

NRI

C O N N E C T

April 2025



**SMART FINANCIAL
MANAGEMENT FOR NRIs**

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SMART FINANCIAL MANAGEMENT FOR NRIs

For NRIs, wealth isn't just about accumulation, it's about orchestration across borders. Managing finances for those whose lives span geographies means more than maintaining accounts in two or more countries. It involves optimizing global investments, staying tax-compliant across jurisdictions, hedging currency exposure, and planning for both opportunity and uncertainty. In 2025, with heightened geopolitical tensions, such as the escalating U.S.-China trade decoupling and ongoing conflicts in Eastern Europe, financial strategies must be agile and resilient to navigate the shifting global landscape. In this cross-border reality, financial management demands both clarity and strategy.

Define Clear Financial Objectives with Long-Term Vision

Financial planning starts with intent. Goals should reflect not just numbers but timelines and locations. Is the retirement goal India-based or abroad? Will children be educated in the U.S., the U.K., India, or anywhere else in the world? Are there plans to purchase property in India or invest abroad? These are just some crucial questions to consider.

A prudent approach is to split goals into three buckets:

- Short-term (0-3 years): Travel, emergencies, liquidity
- Mid-term (3-7 years): Home down payment, education
- Long-term (7+ years): Retirement corpus, legacy planning

Moreover, each goal should be converted into a target amount, adjusted for inflation, and assigned an investment plan. This is a structured way to avoid rudderless saving and build purpose-driven portfolios.

Tracking Expenses Across Borders

For NRIs, income often flows from multiple geographies - foreign salaries, Indian rental income, and global investments. Therefore, a centralized cash flow map is crucial. Using a single spreadsheet or digital dashboard that captures all inflows and outflows in one base currency (preferably the country of residence) is a convenient way to stay on top of financial planning.

When it comes to expenses, they can be classified into:

- Fixed (rent, insurance, EMIs)
- Variable (lifestyle, travel, remittances)
- Obligatory (school fees, family support in India)

Structuring Income Allocation to Maximize Efficiency

Fund allocation should mirror an individual's goals, risk tolerance, and location. Here is a fundamental three-fold approach:

- Core Allocation: Emergency fund, insurance, retirement
- Growth Allocation: Mutual funds (domestic and international), stocks, SIPs
- Strategic Allocation: Real estate, gold, alternative assets

It is also advisable to match currency with liability. If a goal is in Indian Rupees, it is best to avoid building it only in US Dollars, for example. Currency mismatches can erode value. FCNR or NRE deposits can be used where appropriate. For INR-linked goals, investment through NRO accounts or India-based SIPs is an option.

Embracing Strategic Diversification for Resilience and Growth

NRIs must diversify not only across asset classes but also across geographies, taxation frameworks, and market cycles. An ideal global portfolio may include:

- Indian mutual funds via SIPs (INR-based goals)
- U.S. or global ETFs (for currency diversification)
- Real estate (balanced between India and abroad)
- Fixed-income securities and deposits

Moreover, asset allocation should shift as individuals age. Periodic rebalancing is essential to avoid overexposure to one region or asset class. Hedging against currency volatility is also important.

Safeguarding Liquidity with a Dedicated Contingency Reserve

NRIs should maintain an emergency fund in both countries. One in INR, and another in their resident currency. This dual-buffer approach ensures access to cash during geopolitical, employment, or visa-related upheavals.

Additionally, health insurance is often overlooked. NRIs returning to India later may face waiting periods or rejections for coverage due to age or pre-existing conditions. It is advisable to secure long-term health insurance early, either globally portable or India-specific, depending on long-term plans.

Navigating Taxation with Cross-Border Precision

Taxes can get complicated. NRIs may be liable to pay taxes in both their resident country and India. Understanding the Double Taxation Avoidance Agreement (DTAA) is essential.

Key tax planning moves include:

- Declaring foreign assets (if required) in the home country
- Using DTAA to offset taxes paid in India against resident country liabilities
- Avoiding PF, ULIPs, or Indian small savings schemes that may not be tax-compliant abroad
- Using NRE accounts (tax-free in India), FCNR deposits (also tax-free in India), and tax-resident certificates to optimize exposure

Furthermore, professional tax advice is non-negotiable. Many NRIs overpay or miss critical filings due to assumptions or DIY approaches.

Reviewing and Realigning Financial Plans with Evolving Priorities

Portfolios must be reviewed annually to make the most of opportunities. Goals evolve, tax laws shift, and market performance changes asset weightage. Rebalancing prevents overexposure to a single market or the possibility of missing out on better-performing sectors.

If there are plans to move to another country, it is essential to revisit estate planning as well; wills, nominations, and inheritance laws vary significantly. Additionally, NRIs should consider creating a cross-border estate plan if their assets are spread globally.

Financial success is built through clarity, discipline, and adaptability. With a thoughtful approach to budgeting, allocation, risk, tax, and legacy planning, NRIs can transform complexity into clarity.



US TARIFFS SHAKE GLOBAL MARKETS: WHAT IT MEANS FOR THE WORLD ECONOMY

The United States has triggered a volatile chapter in global trade. In a series of sweeping decisions under the second Trump administration, tariffs have returned to the center of U.S. economic strategy. First, a 10 percent universal import tariff was proposed across most trading partner nations. Then, China, one of the most severely impacted, was hit with layered duties totaling up to a proposed 145 percent. In effect, this abrupt shift is not simply a negotiation tactic; it is a structural reordering of the global trade environment.

Retaliation and Realignment: China's Countermoves

China responded in kind. Initially, it imposed matching tariffs, then escalated them beyond 125 percent on U.S. goods. Moreover, it moved to restrict the export of critical material such as rare-earth elements, further tightening pressure on American and allied industries. As a result, these actions are reshaping trade routes, forcing exporters to pivot to secondary markets and compelling multinational corporations to reassess supply chain dependencies.

The Supply Chain Impact: Complexity Meets Cost

Global supply chains, already stretched post-pandemic, are under renewed stress. Additionally, the proposed removal of the \$800 de minimis exemption for Chinese goods will directly impact low-cost imports, particularly in consumer electronics, textiles, and fast fashion. Consequently, businesses relying on just-in-time global procurement now face rising costs, longer lead times, and more regulatory overheads. For global investors and business owners, this demands agile risk mitigation and renewed scrutiny of supplier geography.

Domestic Prices, Global Tensions

The U.S. consumer, despite political rhetoric, is unlikely to remain insulated. Inflationary pressure will increase as importers pass tariff costs downstream. Companies like Temu and Shein have already signaled price hikes and marketing pullbacks, which, though tactical, suggest long-term pricing recalibrations. Equally important, sectors like apparel, automotive components, and electronics are poised for price volatility, with implications for both retailers and manufacturers globally.

Capital Flows and Emerging Market Advantage

As protectionism drives a wedge through traditional trade corridors, global buyers are seeking alternatives. Consequently, emerging markets, particularly in South and Southeast Asia, are positioned to absorb supply chain shifts. India, in particular, may benefit from nearshoring trends and new foreign investment. For NRIs, this opens a dual opportunity: reassess global portfolio allocations and consider the strategic advantages of India's evolving economic position.

This is not a temporary trade spat. It is a recalibration of global economic priorities, one that will affect policy, capital, and commerce for years. For high-net-worth NRIs with international exposure, the implications are clear. Diversification is not optional, it is essential. Market access, operational resilience, and geopolitical awareness are no longer peripheral concerns; they are the foundation of sound strategy in a world where tariffs are again tools of power. The rules are changing. As investors, it is prudent to stay abreast of changing times.



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News Corner

Japan's government maintains economic assessment despite US trade policy risks

04/22/2025 05:47:01 GMT | By Dhvani Mehta



In its quarterly review of regional economic conditions across the country, the Japanese government maintained its overall economic assessment, warning of increasing downside risks due to US trade policies, per Xinhua News Agency.

India to generate 8 million jobs per year for next 10-12 years: Chief Economic Advisor Anantha Nageswaran

The CEA outlined that artificial intelligence, technology, and robotics are challenges that some of the developed countries of today do not have to face in their developmental journey

Published - April 21, 2025 12:20 pm IST - New York

PTI



T Rabi Sankar gets second extension



Reserve Bank of India's Deputy Governor T Rabi Sankar

Synopsis

Rabi Sankar receives a second extension as Reserve Bank of India deputy governor. The Appointments Committee of the Cabinet approved the extension, effective from May 3. Sankar manages key departments, including foreign exchange and currency management. He has been with the central bank for over 35 years. Rajeshwar Rao, another deputy governor, will complete his extension in October 2025.

Donald Trump goes to war with U.S. Federal Reserve over interest rates

The Fed system, created more than a century ago, is designed to insulate the U.S. central bank from political interference, but Donald Trump has threatened to fire Fed Chair Jerome Powell

Published - April 19, 2025 11:51 am IST

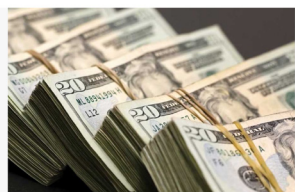
AFP



File picture of U.S. President Donald Trump U.S. Federal Reserve chief Jerome Powell during Trump's first term as President | Photo Credit: Reuters

Dollar sinks as Donald Trump's attacks on Federal Reserve chairman unsettle traders

The U.S. currency accelerated losses after Thailand's prime minister said trade negotiations with Washington - scheduled to begin on Wednesday - would be postponed



South Indian Bank reports 10% advances growth, 5.5% deposit growth



South Indian Bank

Synopsis

South Indian Bank experienced a 10% increase in gross advances, reaching Rs 88,447 crore by the end of FY25, while deposits grew at a slower rate of 5.5%, totaling Rs 1.08 lakh crore. The bank's CASA share slightly decreased compared to the previous year but showed improvement from December 2024 figures.

US stocks and dollar plunge as Trump attacks Fed chair Powell



Natalie Sherman & Faarea Masud
Business reporters, BBC News

21 April 2025
Updated 1 hour ago

US stocks and the dollar plunged again as President Donald Trump intensified his attacks on the US central bank boss calling him "a major loser" for not lowering interest rates.

Consumption upgrade & demand expansion: New trends in China's market

Updated 2025.04.21 17:26 GMT+8



Consumers queue up in a Shanghai shopping mall to grab a bite on April 4, 2025 / VCG

In 2025, China is promoting consumption and expanding domestic demand through a range of initiatives. The country is steadily opening up its service sector, focusing on the evolving needs of its residents. This includes encouraging the import of high-quality life services such as healthcare and cultural entertainment, injecting new vitality into the consumer market.

Banks reduce savings account interest rates to protect profitability

Recently, HDFC Bank, ICICI Bank, Axis Bank and Federal Bank announced nearly 25 basis points revision in their savings account interest rates



Premium

Yes Bank has also announced new rates for different slabs from today.

Aathira Varier | Mumbai

1 min read Last Updated : Apr 21 2025 | 11:42 PM IST

India, US set the stage for trade talks with fresh roadmap in hand



Reuters

Modi and Vance also exchanged views on regional and global issues of mutual interest, and called for dialogue and diplomacy as the way forward.

FM Nirmala Sitharaman at Stanford: Essential to scale up manufacturing; need fresh approach in bold reforms, stronger capacities to sustain growth momentum

Sitharaman said that India has seen a rapid growth in service sectors such as the gig economy, but

LIST OF CORRESPONDENT BANKS WITH SWIFT ARRANGEMENT

| Currency Details | Bank & Address | SIB's A/c no. with them | SWIFT Code |
|--|--|--------------------------------|--|
| USD (US Dollar) | J P MORGAN CHASE BANK NA, 383 Madison Avenue New York, New York 10179 ABA Routing Number: 021000021 | 906918203 | CHASUS33 |
| | 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 |
| GBP (Pound Sterling) | J P MORGAN CHASE BANK NA, 25 Bank Street, Canary Wharf London United Kingdom E14 5JP IBAN: GB03CHAS60924280035960 | 80035960 | CHASGB2L |
| | Standard Chartered Bank, 1 Basinghall Avenue, London EC2V SDD, United Kingdom IBAN Number: GB88 SCBL 6091 0412 6928 56 | 01269285601 | SCBLGB2L |
| EURO | J P Morgan SE , Taunustor 1, 60310 Frankfurt am Main , Germany, IBAN: DE55501108006231419232 | 6231419232 | CHASDEFX |
| | Standard Chartered Bank (Germany) GMBH, Franklinstrasse 46-48 60486 Frankfurt /Main, Germany, IBAN:DE40512305000018160002 | 018160002 | SCBLDEFX |
| JPY (Japanese Yen) | Standard Chartered Bank, 21st Floor Sanno Park tower Tower 2-11-1 Nagatacho, Chiyoda-ku Tokyo 100-6155 Japan | 23762101110 | SCBLJPJT |
| CAD (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) |
| CHF (Swiss Franc) | Zurcher Kantonalbank, Hardstrasse 201, Zrich (Prime Tower) IBAN Number : CH9500700070001284444 | 0-0700-01284444 | ZKBKCHZZ80A |
| AUD (Australian Dollar) | State Bank of India, Suite 31.02, Australia Square,264, George Street Sydney,NSW 2000, Australia | 30113039120001 | SBINAU2SXXX |
| AED (UAE Dirham) | Mashreq Bank, P O Box1250, Riqa, Diera Dubai, UAE, IBAN No : AE960330000019030000172 | 019030000172 | BOMLAEAD |
| SGD (Singapore Dollar) | DBS Bank Ltd 12 Marina Boulevard, Marina Bay Financial Centre Tower 3, Singapore-018982 | 037-003682-0 | DBSSSGSG |
| SAR (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 Ph: 00971-43537650 | 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 Fardan Exchange Company, P.O Box 498, Abudhabi, UAE Ph: 00971-26223222 | SIB Express |
| | Al Ansari Exchange, Head office, P.O Box 6176, Dubai, UAE Ph: 00971-26224421/26108888/43772666 | 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, Mohammed Bin Zayed City, P.O. Box 29407, Abu Dhabi, UAE. Tel : +971 2 555 8851 | SIB Express |
| | M/s. Al Bader Exchange, Unit No 1, Ground Floor Building of Ali Saeed Al Badi Mahdar Al Maryah, Street Abudhabi, UAE Ph No: + 971 506662275. | SIB Express |
| | M/s Send Exchange, Zayed 1st Electra Street, Khalfan Megar Al Suwaidi Building, Abu Dhabi, UAE | SIB Express |
| | M/s DAR Exchange, Abu Baker Al Siddique Street, Deira Dubai, P O Box 87073, Dubai, UAE | SIB Express |
| | Al Jaber Exchange, Unit No G15, Ground Floor, Mazyad Mall, 79 street, Mohammed Bin Zayed City, Abudhabi. Contact person of the Company:- Mr.Glenn George Philip, Ph No: + 971 561992680 | SIB Express |
| | M/s Xpress Money Services LTD, Unit 209 210 Al Sarab Tower, Adgm Square Al Maryah Island, Abudhabi, UAE, Mr. Jinu Rajan, Ph No: +971551348855 | 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: +965-23912944 | SIB Express |
| | M/s Wall Street Exchange Co WLL, P.O. Box : 29942, Safat, 13160, Kuwait, Tel:+965 1822055 Ext. #115 | SIB Express |
| | M/s. U J Exchange Company, Hawally, Tunis Street, Block 7, Al-Fajr complex -Shop 24, Safat 13127, Kuwait Tel: +965 22286600 +965 60724866 | 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 |
| | 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 |
| | M/s First Exchange LLC, Building No 3146, Way No 3727 South Ghubra, Muscat, Oman, Mr. George Joseph, Ph: +968 9112 0582 | 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 |
| | M/s Wasel Exchange SAOC, PB 3548, PC 112, Ruwi, Muscat, Oman, Ph: 00968 9263 8801 | SIB Express |
| | M/s Purushottam Kanji Exchange Co LLC, P O Box 41, Postal Code 100, Sultanate of Oman | SIB Express |
| Bahrain | 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 |
| | M/s Bahrain India International Exchange Co. BSC (c) , P.O Box :3204, Manama, Kingdom Of Bahrain | SIB Express |

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| Country | Name of the Bank/ Exchange Company | Remittance Facility |
|----------------|---|---------------------|
| Qatar | Al Fardan Exchange Co., P.O Box 339, Doha, Qatar, Ph: 00974-4335117 | 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 xBuilding, 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: +974 44323334, | SIB Express |
| | Doha Exchange Co WLL, Al Jasra Souq Waqif, Doha, Qatar, +974 44510733 | SIB Express |
| | Habib Qatar International Exchange Ltd, G – 038, Ground level, City Centre mall, West Bay- Dafna, Doha, Qatar | SIB Express |
| Saudi Arabia | 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) |
| Singapore | International Exch. Co. (S) Pte Ltd., 111, North Bridge Road, #01-17/18, Peninsula Plaza, Singapore-179098, Ph: 006563387749 | SIB Express |
| Australia | Flyworld Money Exchange Pty Ltd, 49 Princes Highway, Dandenong Vic, 3175, Australia.Ph: 0449 891 010 | SIB Express |
| | M/s. Smart Remittance Pty Ltd, No 1 309 315, George Street, Pin-2000, Sydney, Australia, Ph: +61 493 927 346 | SIB Express |
| | PFG Forex Pty Ltd, 189 B South Center Road, Tullamarine, VIC 3043, Australia. Ph: +61-3-9001 5864 | SIB Express |
| Canada | Buckzy Payments INC. 67 Young Street. Suite 701, Toronto, ON M53 1J8. Ph: 91 98470 41060 | SIB Express |
| | M/s U Remit International Corporation, 1500-4, Robert Speck Parkway, Mississauga, L4Z 1S1, Toronto, Ontario, Canada. Ph No: +971 544465611 | SIB Express |
| United Kingdom | M/s GCC Exchange UK Ltd, 90, High Street, Southall, Middlesex-UB1 3DB, United Kingdom Ph : +442085712065 | SIB Express |
| | M/s Direct Remit Limited, 444 Edgware Road, London, W2 1G Ph: +971 527553421, +971 553407625 | SIB Express |
| | M/s KMB International Money Transfer Ltd, 88 Caledonian Road, King's Cross, London N1 9DN, United Kingdom, Ph: +44 7309058496 | SIB Express |
| | M/s Horizon Remittance Ltd, 115 Uxbridge Road, London, W12 8NL, United Kingdom Tel: +44208 746 0588 Whatsapp +447749475175 | SIB Express |
| | M/s Teeparam exchange Limited, 261 London Road, Croydon London, Pin CRO2RL, United Kingdom | SIB Express |
| | M/s Daytona Capital Management Limited (DCM), WeWork Aviation House, DD-01C102-017, 125 Kingsway, London, WC2B 6NH, United Kingdom.Ph +44 2032862244 | SIB Express |
| | M/s Shift Financial Services Ltd, 200 First central, 6th floor, Office 22, Lakeside Drive, London, England, UK, NW10 7FQ | SIB Express |
| USA | M/s Muthoot Finserve USA INC, 1407, Oak Tree Road, Iselin, New Jersey, 08830, USA customersupport@muthootgroup.us, Ph 91-8137990642 | SIB Express |
| | M/s Wall Street Finance LLC, 1055 Westlakes Drive, Suite 175, Berwyn, PA19312, USA Ph: +1 267 205 2213 | SIB Express |
| Seychelles | M/s Raji Exchange Limited, K B Emporium Building, Rue de Diolinda, Providence Industrial Estate, Mahe Island, P O Box 1212, Victoria, Seychelles, Ph No: +248 2505020 | SIB Express |
| | M/s.Vision Money Transfer Limited, Sound and Vision House, P O Box 708, Victoria Mahe Seychelles. | SIB Express |
| Jordan | M/s ZamZam Exchange LLC, Wasfi Altall ST, Amman, Jordan (962) 7244844 (962) 778878878/ 776211343 | SIB Express |
| Kenya | FLEX MONEY TRANSFER LIMITED, SUITE 13, 4th FLOOR, THE GREENHOUSE, NGONG' ROAD, NAIROBI, KENYA Ph: +254 203861100 Office Mobile: +254781304137 | SIB Express |

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