

NRI

C O N N E C T

April 2024



Goals of Life

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GOALS OF LIFE

In life, having enough money for security and opportunities is like having a strong foundation. Just like an architect carefully plans every part of a building, we need to carefully plan our finances. Whether it's buying a house or preparing for retirement, setting clear financial goals is crucial for achieving our dreams. In this article, we'll talk about why it's important to set financial goals and share tips for reaching them.

Mind Your Finances: "Take care of your pennies, and the pounds will take care of themselves." Managing your finances is akin to navigating a desert; every decision counts. Create a budget that aligns with your financial goals and stick to it diligently. Save a portion of your income regularly, no matter how small, and invest it wisely. Whether it's through stocks, mutual funds, real estate, or other assets, make informed investment choices that will grow your wealth over time. By being mindful of your spending habits and making strategic financial decisions, you pave the way for long-term financial stability and success.

Seize the Moment: Life is full of unexpected twists and turns, but it's how we respond to them that defines our journey. Embrace the philosophy of "better late than never" and seize opportunities as they arise. Don't let fear of failure or past setbacks hold you back from pursuing your dreams. Instead, take calculated risks, step out of your comfort zone, and chase your aspirations with determination and courage. Whether it's starting a new business, pursuing further education, or embarking on a passion project, the key is to take action and make the most of every moment.

Prioritize Health: Your health is your greatest asset, and it's essential to prioritize self-care in all aspects of your life. Adopt a holistic approach to wellness by maintaining a balanced diet, exercising regularly, getting enough sleep, and managing stress effectively. Cultivate meaningful relationships with loved ones and prioritize mental well-being through mindfulness practices and self-reflection. Remember that true wealth lies in good health, and by investing in your physical and emotional well-being, you lay the foundation for a fulfilling and vibrant life.

Diversify Income Streams: Just as a desert traveller relies on multiple water sources for survival, diversifying your income streams provides financial security and resilience. Explore various avenues to generate additional income beyond your primary source. This could include freelancing, starting a side business, investing in rental properties, or generating passive income through dividends or royalties. By spreading your financial risk across different assets and income streams, you safeguard yourself against economic downturns and unexpected financial challenges.

Plan for Retirement: Retirement may seem distant, but it's never too early to start planning for your future. Take advantage of retirement savings vehicles such as employer-sponsored retirement plans or pension schemes. Contribute consistently to these accounts and maximize employer matching contributions whenever possible. Consider seeking professional financial advice to create a personalized retirement plan tailored to your goals and risk tolerance. By starting early and being proactive about saving for retirement, you ensure financial security and peace of mind in your golden years.

By incorporating these principles into your life, you can pave the way for a successful and fulfilling "Goal life" by overcoming obstacles and achieve your dreams with resilience financial disciplines. Remember, the journey may be challenging, but with careful planning and a positive mind set, you can turn your aspirations into reality and create a life of abundance and fulfilment.



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Ann Mary Rose

DEBIT CARDS

In today's cashless society, Debit Cards have become an indispensable tool for managing personal finances. Debit cards are one of the most preferred ways of making convenient, hassle-free and secured payments for our day-to-day needs. South Indian Bank issues Debit cards to meet special and specific requirements of each and every customer. The card comes to you with features of Global acceptance, Online Shopping, Utility bill payments and Cash withdrawal from ATMs in India and millions of ATMs across the world. Debit cards for Domestic as well as International usage are being offered by our Bank. The cards are offered based on the category of account maintained by the customer.

Apart from the basic features offered by a Debit Card, a debit card holder is entitled to numerous features like high transaction limits, complimentary lounge access, offers and discounts on your favourite brands, NCMC and many other features based on the card variant one holds. The Debit cards are also enabled with NFC feature that lets the customer do contactless payments which makes it even more convenient for the customer to use. South Indian Bank also offers key chain modelled wearable payment Device-SIB PayTag which primarily aims at increasing the ease in which a customer can make contactless payments when compared to the traditional forms of cards.

Debit Card Limits

South Indian Bank Debit Cards come with high daily transaction limits that help the customer in making seamless payments. The limits of the Debit Cards are:

| Debit Card Variant | Daily ATM Withdrawal Limit | Daily Purchase Limit |
|---|-----------------------------------|-----------------------------|
| RuPay Classic, Visa Classic & MasterCard Titanium | Rs 50,000 | Rs 2,00,000 |
| Rupay Platinum, Visa Platinum & MasterCard Platinum | Rs 1,00,000 | Rs 3,50,000 |
| MasterCard Business Platinum | Rs 1,50,000 | Rs 5,00,000 |
| MasterCard World | Rs 1,50,000 | Rs 6,00,000 |
| VISA Signature | Rs 1,50,000 | Rs 7,00,000 |
| SIB PayTag Wearable | NIL | Rs 1,00,000 |

Complimentary Airport Lounge Access

Selected variants of South Indian Bank Debit cards offer complimentary airport Lounge access which one of the most sought after feature of cards. The details of complimentary lounge access on our cards are as given below:

| Card Variant | Lounges in India | Lounges Abroad |
|---|-------------------------|-----------------------|
| VISA Signature | 3/Calendar Quarter | 4/Calendar Year |
| MasterCard World/ MasterCard Business Platinum | 2/Calendar Quarter | NIL |
| Rupay Platinum/Rupay Platinum Explorer NCMC | 1/Calendar Quarter | 1/Calendar Quarter |

SIB PayTag

SIB PayTag- a key chain modelled RuPay On-the-Go Wearable Payment Device. RuPay On-the-Go Wearable is a unique payment based mini tag that can be embedded in wearable devices like key chains, fitness bands, smart watches, arm bands etc & can be used for tap & pay transactions at contactless enabled terminals similar to Debit Cards. SIB PayTag offers all the features of a Debit Card except that of Cash withdrawals and can be used for Domestic POS, Ecom and Contactless Transactions.



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News Corner

RBI steps up scrutiny of retail lending, targets top-up home loans



Synopsis

RBI tightens supervision on retail lending, focusing on mortgage top-ups, algo-based credit models, and co-lending. It aims to manage risks in the financial system amid rapid credit expansion and global economic uncertainty. The RBI typically use

Residential real estate could see another peak in 2024



Synopsis

Residential real estate in India is expected to reach a peak in 2024, despite the General Elections, due to existing regulatory reforms and strong GDP growth predictions. Previous election years in 2014 and 2019 saw growth in housing sales. Developers are venturing into new territories, with positive market trends indicating a potential peak in 2024.

Federal Reserve expected to cut rates, lift Joe Biden's re-election prospects

March 26, 2024 08:53 am | Updated 08:53 am IST

For the Fed, the current outlook, if it meets expectations, would be a singular triumph of its own; aggressive rate hikes in 2022, and 2023 brought a punishing bout of inflation under control without causing a recession; now a turn to rate cuts may be as close as the Fed comes to victory declaration

REUTERS



Stock markets stage strong rebound after 4 days of slump; Sensex rallies 599 pts

Apr 19, 2024, 17:29 IST



Stock markets rebounded from early lows to close higher on Friday, snapping the four-day losing streak on heavy value buying in banking and auto shares. The 30-share BSE Sensex climbed 599.34 points or 0.83 per cent to settle at 73,088.33. The index opened lower and tanked further 672.53 points or 0.92 per cent to hit a low of 71,816.46 in early

India a bright spot in the Asia-Pacific region in 2023: UN's Economic and Social Survey of Asia and the Pacific 2024



Synopsis

According to the Survey, released on Thursday, India's performance in 2023 has been helped by its lack of external exposure, both to the developed world and to China. Instead, the growth drivers for the country are primarily domestic, it said.

Strong Show By Indian Economy! IMF Ups India GDP Forecast; Good News For Pakistan Too

BUSINESS | TOI Business Desk | TIMESOFINDIA.COM | Apr 3



The World Bank forecasts India's economy to grow at 7.5% in 2024, contributing to South Asia's 6.0%...

Gold jumps Rs 400 to breach Rs 74k mark, silver hits fresh peak



Synopsis

Gold and silver prices soared to fresh record levels on Friday with the precious metal breaching Rs 74,000 per 10 grams mark here on bullish trends.

India plans to shift from minimum wage to living wage by 2025



Representative Image

Synopsis

Living wages – a minimum income necessary for a worker to meet their basic needs, factoring in key social expenditure by an individual such as housing, food, healthcare, education and clothing – were endorsed by the ILO earlier this month. "We could go beyond minimum wages in a year," a senior govt official told ET.

Charting the Global Economy: Switzerland Surprises With Rate Cut

By Vince Golle and Molly Smith

23 March 2024 at 14:30 GMT+5:30



The headquarters of the Swiss National Bank in Bern. Photographer: Stefan Wermuth/Bloomberg

Save

The Swiss National Bank surprised with the first interest-rate cut among its global peers, central bankers in Japan ended the most aggressive

Vinod Francis appointed as Chief Financial Officer of South Indian Bank



Synopsis

It said Chithra H, the current CFO and Senior General Manager, will transition to the role of Chief Compliance Officer (CCO) as per regulatory directives issued by the Reserve Bank of India (RBI).

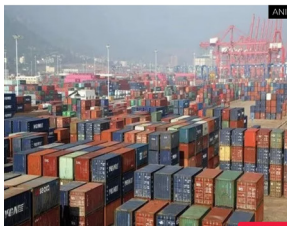
UAE mulls 10-year golden business licences

Economic Integration Committee discusses proposal to introduce 10-year, five-year licences

Published: March 27, 2024 18:22
Khitam Al Amir, Chief News Editor



Micro enterprises' share in total exports rises, drops for SMEs

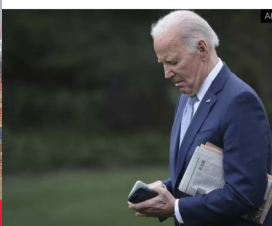


Representative Image

Synopsis

Micro enterprises' exports grew to 6.63% in January, while small and medium enterprises' shares decreased. Top MSME export sectors are engineering goods, gems, garments, rice, and chemicals. Various factors affect exports, including freight costs and Western world economic challenges.

Will Federal Reserve give some ammunition to Joe Biden with rate cut before elections?



U.S. President Joe Biden (file photo)

Synopsis

The U.S. Federal Reserve may cut interest rates to boost President Biden's reelection chances amid public dissatisfaction with his economic management. Critics, including Trump, accuse the Fed of political bias, highlighting the central banks' influential role in shaping voter perceptions.

India's improving savings-investment dynamic amid lower deficits



Synopsis

The current account, reflecting the difference between domestic savings and investments, has seen a significant reduction in India since the taper tantrum, falling from 4.8% of GDP in FY13 to an average deficit of 1.1% per annum from FY14 to FY21. This reduction is attributed to a decrease in investment as a percentage of GDP, outweighing the decline in overall domestic savings.

Investors eye Fed rate cut, earnings as key to sustaining market rally



Synopsis

The S&P 500 ended the first quarter with a gain of more than 10%, its largest first quarter advance since the nearly 13.1% jump in the first quarter of 2019.

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 5DD, 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 | ZKBKCHZ80A |
| 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 |
| | 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 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 |
| | 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 |
| | Muthoot Exchange, P O Box 123387, Ayal Nasar, Naif Road, Deira, Dubai, Tel: +9714 2726339 | 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 | |
| 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 |
| | 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 |

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

| 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 |
| | 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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