

NRI

C O N N E C T

December 2024



**UNDERSTANDING RESIDENT
FOREIGN CURRENCY (RFC)
AND NON-RESIDENT FOREIGN
CURRENCY (FCNR) DEPOSITS**

CONTENTS

UNDERSTANDING RESIDENT FOREIGN CURRENCY (RFC) AND NON-RESIDENT FOREIGN CURRENCY (FCNR) DEPOSITS

03

RATAN TATA - THE BUSINESS LEGEND WHO CAPTURED HEARTS

06

NEWS CORNER

09

LIST OF CORRESPONDENT BANKS WITH SWIFT ARRANGEMENT

10

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

11





UNDERSTANDING RESIDENT FOREIGN CURRENCY (RFC) AND NON-RESIDENT FOREIGN CURRENCY (FCNR) DEPOSITS

Navigating the financial landscape demands strategic decisions to safeguard and grow your wealth. Whether you're returning to India or managing global earnings, RFC (Resident Foreign Currency) and FCNR (Foreign Currency Non-Resident) deposits present unparalleled opportunities. An understanding of these specialized deposit options can empower you with the knowledge to make informed choices that align with your financial goals.

Understanding RFC and FCNR Deposits

RFC deposits are specifically designed for Non-Resident Indians (NRIs) who have returned to India and wish to park their foreign earnings in foreign currencies. These accounts can be maintained in major foreign currencies such as USD, GBP, EUR, AUD, CHF and JPY making them an ideal choice for individuals who want to protect their foreign income from the risks of currency fluctuations while ensuring easy access to their funds. RFC deposit can be opened as savings accounts as well as term deposit.

On the other hand, FCNR deposits are specialized fixed deposit accounts designed for NRIs, allowing them to maintain their savings in foreign currencies. These accounts offer the dual advantage of earning tax-free interest while eliminating the risk of currency conversion losses. Typically, available in currencies such as USD, GBP, EUR, AUD, CHF, CAD and JPY deposits provide a secure and efficient way for NRIs to grow their wealth while preserving the value of their foreign earnings.



Features and Benefits

RFC deposits offer freely repatriable funds to foreign countries, competitive interest rates, and protection against exchange rate risk, as they are maintained in foreign currency. These deposits are particularly advantageous for managing overseas obligations or preparing for future relocation abroad. FCNR deposits, on the other hand, provide a fixed tenure of 1 to 5 years, tax-free interest under Indian Income Tax laws, full repatriability of principal and interest, and robust protection against exchange rate fluctuations, making them an excellent choice for NRIs seeking stability and growth in their foreign currency savings.

Difference between FCNR and RFC deposits

Criteria	RFC Deposit	FCNR Deposit
Eligible customers	Available for NRIs, Persons of Indian Origin (PIO) or Overseas Citizen of India (OCI) returned permanently to India after a stay of minimum period of one year abroad.	Available for NRIs, Persons of Indian Origin (PIO) or Overseas Citizen of India (OCI).
Eligible fund for deposit	Asset acquired or held at the time of return like salary, business earnings, or foreign asset liquidation etc. are eligible for credit to RFC account.	Requires funds to be transferred from overseas or existing NRE/FCNR accounts.
Tenure of Deposit	Tenure ranges from 1 year to 3 years	Tenures ranges from 1 to 5 years.
Tax Implications	Interest earned is taxable in India	Interest income is tax-free in India as long as the account holder retains NRI status
Available currencies	USD, GBP, EUR, AUD, CHF and JPY	USD, GBP, EUR, AUD, CHF, CAD and JPY
Status of the depositor	Resident Individuals (Returned NRIs)	NRIs

RFC and FCNR deposits offer distinct advantages tailored to the unique needs of NRIs and returning residents. By choosing the right deposit type, you can maximize your savings, enjoy tax benefits, and mitigate exchange rate risks while staying globally connected with your finances.





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RATAN TATA – THE BUSINESS LEGEND WHO CAPTURED HEARTS

Few names evoke the same respect and admiration as Ratan Tata's, a business visionary whose legacy transcends boardrooms and business empires. Revered across India and internationally, this immensely powerful yet humble leader has become a symbol of trust, resilience, and humanity. His contributions to business, society, and ethics continue to inspire millions, making him an icon not just in India but globally.

A Visionary Leader with Humble Beginnings

Born on December 28, 1937, in Mumbai, Ratan Naval Tata's life was shaped by the values of integrity and compassion. Raised by his grandmother after his parents' separation, Ratan Tata imbibed the virtues of humility and empathy early on. With a vision that would eventually redefine industries, he pursued his education at the prestigious Cornell University and later refined his strategic acumen at Harvard Business School. In 1961, he embarked on a journey with the Tata Group, setting the stage for a legacy of leadership and transformative impact.

Unlike many who inherit family businesses and start from the top, Ratan Tata worked his way up, starting at the shop floors of Tata Steel in Jamshedpur.

This hands-on experience gave him a deep understanding of the business and its people—a quality that would later define his leadership style.



Transforming the Tata Group into a Global Powerhouse

Ratan Tata's tenure as chairman of the Tata Group from 1991 marked a period of extraordinary growth and transformation. Under his leadership, the group's revenue grew manifold, and it expanded its footprint globally. Iconic acquisitions like Jaguar Land Rover, Tetley Tea, Corus Steel, and Daewoo Commercial Vehicles showcased Tata's bold vision and strategic foresight. His ability to adapt and build strategic partnerships continues to inspire future leaders, including those he mentors directly. One of the most notable examples is Shantanu Naidu, a young innovator who caught Tata's attention through his initiative to protect stray dogs with glow-in-the-dark collars. Till his final days, they worked closely to manage philanthropic initiatives. Their mentor-protégé relationship highlights Ratan Tata's belief in nurturing talent to sustain long-term impact.

Championing Innovation and Accessibility

One of Ratan Tata's most notable achievements was the launch of the Tata Nano, the world's most affordable car. While the Nano faced challenges in the marketplace, it epitomized Tata's commitment to making technology and innovation accessible to everyone. His vision was to enable every Indian family to own a car, a goal that reflected his deep understanding of grassroots challenges.

A Legacy Rooted in Ethics and Philanthropy

What set Ratan Tata apart was his deep sense of responsibility towards society. His vision extended beyond business profits to creating value for communities. Ratan Tata has often stated that wealth should be a means to improve lives. His commitment to this ideal is reflected in the Tata Trusts, which control 66% of Tata Sons' equity. These trusts fund initiatives in healthcare, education, rural development, and more.

Notable Contributions:

- Sponsorship of cutting-edge research, including partnerships with Harvard and MIT.
- The Tata Medical Center in Kolkata, providing world-class cancer treatment.
- Disaster relief initiatives, such as rebuilding efforts post the 2004 tsunami and 2020 pandemic.

Despite his immense success, Ratan Tata remained a figure of humility and approachability. His thoughtful presence on social media further endeared him to younger generations, with anecdotes, inspiring messages, and glimpses of his personal life. His charm lay in his authenticity—whether it was supporting budding entrepreneurs, championing animal welfare, or quietly helping those in need.



Learnings for Indians Abroad and Global Business Leaders

Ratan Tata's life offers valuable lessons for anyone navigating their roles as global citizens:

- **Adaptability with Purpose:** Like Ratan Tata, NRIs often find themselves balancing multiple cultural and professional landscapes. His ability to adapt without losing sight of core values is an example for anyone operating across borders.
- **Building Global Bridges:** Tata's global expansions demonstrate the power of creating bridges between nations, cultures, and economies.
- **Giving Back to Society:** Through his philanthropic initiatives, Ratan Tata inspired Indians everywhere to use their resources and influence for societal betterment, both in their host countries and in India.

The Undying Legacy of Ratan Tata

As the chairman emeritus of Tata Sons, Ratan Tata's legacy continues to inspire millions. His accolades, including the Padma Bhushan and Padma Vibhushan, are a testament to his lifetime of extraordinary contributions.

Ratan Tata's true legacy lies in his ability to combine business excellence with humanity. For Indians worldwide, he remains a symbol of pride and a reminder of the potential that stems from unwavering determination and compassion.





News Corner

UK economy declines for second straight month



Representational Image

Synopsis

It was the first consecutive drop in monthly GDP, which is volatile and prone to revision, since March and April 2020, when Britain enforced its first COVID-19 lockdown. The ONS said there was "mixed" anecdotal evidence from companies that turnover had been affected by companies waiting for the budget statement, which imposed large tax rises on businesses.

Domestic, global headwinds challenge Indian central bank's forex intervention



Synopsis

India's central bank is struggling to control the falling rupee. The US dollar is rising, impacting Asian currencies. Weak Indian economic growth and low foreign investment add to the problem. The Reserve Bank of India has been actively intervening in the market. However, its reserves are dwindling. The rupee's stability is now uncertain.

India's economy ends 2024 with solid momentum as business growth hits four-month high

By Anant Chandak

December 16, 2024 10:36 AM GMT+5:30 - Updated 2 hours ago



World Bank Official Applauds UAE's Climate Action Leadership at Abu Dhabi Forum

By Kavitha - 13th December 2024

95 0



Representational image. Credit: Canva



Safaa El-Kogali, Country Director for Gulf Cooperation Countries at the World Bank, praised the UAE's proactive efforts in addressing

The issue of India's economic growth versus emissions

Premium

Updated - December 09, 2024 01:46 am IST

A look at the claim made in the Economic Survey (2023-24), of India having decoupled its economic growth from greenhouse gas emissions

BADRI NARAYANAN GOPALAKRISHNAN, SHIFALI GOYAL



'While India's relative decoupling is a step in the right direction, the path to absolute decoupling is still a long and complex journey' | Photo Credit: Getty Images

Gold firms as focus shifts to Federal Reserve's policy meeting



Synopsis

Gold prices held steady on Monday as investors awaited the Federal Reserve's upcoming meeting, where a third interest rate cut this year is anticipated. While a quarter-point reduction is expected, future rate cuts remain uncertain. Geopolitical tensions in Gaza and weakening demand in India also influenced gold markets.

Gold Price Today: Gold prices fall by Rs 1,300/10 gm in 3 days, silver down by Rs 4,850/kg



Synopsis

Gold and silver futures dipped following a hotter-than-expected U.S. PPI release. Prices fell over the last three days, influenced by U.S. economic data and the potential for future interest rate cuts. Geopolitical tensions and Chinese stimulus hopes offer some support, with analysts predicting continued volatility.

Qatar's economic growth expected to average 4.1% from 2025 to 2029

Published: 16 Dec 2024 - 09:51 am | Last

Updated: 16 Dec 2024 - 09:57 am



Minister of Finance H E Ali bin Ahmed Al Kuwari with dignitaries at a media briefing on Qatar 2025 Budget at the Waldorf Astoria Doha Lusail, yesterday. Pic: Salim Matramkot

Non-EU Student Migration In The UK: The Impact Of New Policies On Education And Employment

NEWS | Sanjay Sharma | TOI Education | Dec 15, 2024, 11:5



The UK's recent immigration reforms are significantly

New Zealand's FMA Warns of Rising Crypto Scam Targeting Users via YouTube and Messaging Platforms

crypto scam New Zealand Scam

Scammers set up YouTube channels that present themselves as trustworthy sources of cryptocurrency trading advice.



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
	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	
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, Safat13127, 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 Code100, 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
	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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