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CONNECT

November 2024



**APPOINTING A MANDATE
HOLDER TO OPERATE
NRE/NRO ACCOUNT**

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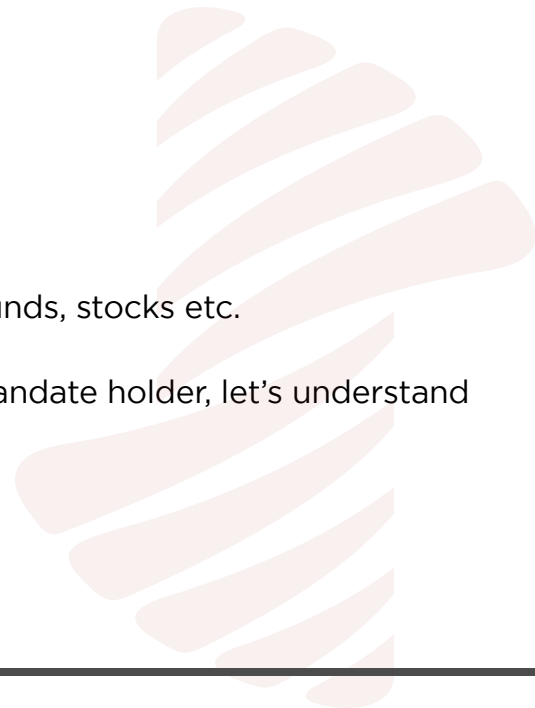
APPOINTING A MANDATE HOLDER TO OPERATE NRE/NRO ACCOUNT

As an NRI account holder, have you ever struggled with handling regular local expenses in India, such as payment of utility bills or rent payments, or even family-related responsibilities? Perhaps you have also had to postpone completing certain in-person banking responsibilities until your next visit to India. This can be a daunting prospect, but it doesn't need to be.

NRIs with NRO or NRE accounts can appoint mandate holders to operate these accounts on their behalf. Mandate holders can:

- ▶ Deposit & draw cheques
- ▶ Request cheque book
- ▶ Make local payments
- ▶ Send money abroad from current income earned in India to the NRIs account located outside India
- ▶ Make investments such as NRE/NRO fixed deposits, mutual funds, stocks etc.

Before we break down the various aspects associated with a mandate holder, let's understand the functions of NRE and NRO accounts.



What are NRE and NRO Accounts?

Simply put, an NRE (Non-Resident External) account enables holders to store their foreign earnings in rupees in India. An NRO (Non-Resident Ordinary) account allows NRIs to store income earned in India in Indian denomination. Each type comes with its own convenient features intended to maximize your earnings.

Is Appointing a Mandate Holder Advisable?

Yes. This will enable smooth operations during NRIs absence in India.

Who Can Be a Mandate Holder?

You can choose any resident Indian as your mandate holder. The person you would like to register as mandate holder must be trustworthy and reliable. It is not necessary for the mandate holder to be a relative.

How Can a Mandate Holder Be Appointed?

You can add a mandate holder to your account by submitting the following documents:

- Duly filled mandate form
- A valid ID proof with photograph (Passport/Aadhaar/PAN, etc.)
- Documents to verify place of residence (Aadhaar card, passport, driver's license, or voter ID)
- A passport-size photograph

What Are Some Things Mandate Holders Cannot Do?

A mandate holder is not allowed to:

- To open an NRE account
- Mandate holder cannot repatriate outside India funds held in the account to any other account other than of the account holder
- Make payment by way of gift to a resident on behalf of the account holder

Digital Banking for NRIs

South Indian Bank's mobile application SIB Mirror+ and internet banking platform "SIBerNet" enables NRIs to operate NRE and NRO accounts from anywhere in the world. Fund transfer – domestic and international, bill/fee/tax payments, Mobile/internet/DTH/fastag recharges, term deposit opening and closing, apply for debit cards and cheque books, stop payment of cheques, investments in mutual funds, update KYC, open PIS account, lock your account using e-Lock facility etc. can be easily done using SIB Mirror+ application.

In summary, by appointing a mandate holder, NRIs can ensure efficient and secure management of their NRE/NRO accounts, whereas the digital platform "SIB Mirror+" ensures security and convenience to operate the account with peace of mind while living abroad.



THE BANK ON YOUR PHONE, SIB MIRROR+



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*T&C Apply

Contact: NRI Service Centre: +91-484-6689600, Email: nri@sib.co.in, CIN: L65191KL1929PLC001017,
www.southindianbank.com | [f /thesouthindianbank](https://www.facebook.com/thesouthindianbank)



FROM INDIA TO THE WORLD: REMITTANCE OF FUNDS BY NRIS AND RESIDENTS

Sending money abroad will be simple by understanding the various remittance options and regulatory framework to make informed decisions. Whether you are an NRI looking to transfer funds overseas from your accounts held in India, or you are looking to receive funds from Indian residents, let's break down some of the important things you need to know:

What is a Remittance?

Remittance, or remitting money, is the act of transferring funds from one account to another through options like wire transfer, online remittance, demand draft, or MTSS (Money Transfer Service Scheme). Often, remittance involves the movement of money from one country to another, where regulations, taxation, and other factors play a crucial role.

Remitting from an NRE Account

An NRE (Non-Resident External) account is one of the most popular avenues for the remittance of funds abroad. As an NRI holding this type of account, you can conveniently park your foreign earnings in Indian Rupees and also repatriate these funds to an overseas account; this will help maintain your profits since no income tax is levied on these funds. As per FEMA guidelines, the funds in NRE and FCNR accounts are freely repatriable - both principal and interest without any upper limit.

In order to repatriate your funds through an NRE account, the following documents are needed:

➤ Application in the prescribed format.

➤ Duly filled Form A2

There are no upper limits to the amount that can be remitted from an NRE/FCNR account.

Remitting from an NRO Account

An NRO (Non-Resident Ordinary) account enables NRIs to store income earned in India in rupee denomination. While taxes are not levied on remittances from NRE accounts, note that remittances or money transfers made through NRO accounts are taxable. The repatriation from NRO accounts is subject to RBI regulations, which currently permit repatriation of up to USD 1 million per financial year.

Depending on the type of funds you want to remit, you may be asked to present certain documents, such as:

➤ Application form and NRO annexure in the prescribed format.

➤ Forms 15CA - self-declaration regarding remittance of funds from India and 15CB - a certificate from a chartered accountant verifying payment of all due taxes.

➤ Duly filled Form A2.

What is the Liberalized Remittance Scheme?

The Liberalized Remittance Scheme (LRS) aims to refine remittance of funds, enabling Indians to transfer up to USD 2,50,000 yearly as per the financial calendar. Under this scheme, resident individuals can remit money for the following reasons only:

➤ Medical treatment

➤ Travel

➤ Education/Migration

➤ Personal/family expenses

➤ Investments in overseas shares, securities, etc.

➤ Purchase of foreign property

Remittances exceeding USD 2,50,000 per financial year require prior RBI permission. A valid PAN card is mandatory for LRS transactions. An application in the prescribed format, along with Form A2 and supporting documents (such as an offer letter from the university for education purposes or a medical fees structure/bill obtained from the hospital for medical treatment), is needed for remittance under LRS. It may be noted that Tax Collection at Source (TCS) shall be applicable on LRS transactions at the rates notified by the government from time to time.

South Indian Bank customers can easily initiate outward remittance transactions using our mobile platform SIB Mirror+ or internet banking platform SIBerNet.

With steady growth in remittance activity, it is now more important than ever to be aware of the options open to you as an NRE or NRO account holder. Armed with knowledge of tax liabilities and the repatriation process, you will be able to gauge what best serves your interests regarding remitting funds. Evaluating the Liberalized Remittance Scheme will help you manage withdrawals and transfers strategically and plan investment strategies with ease.



NRI
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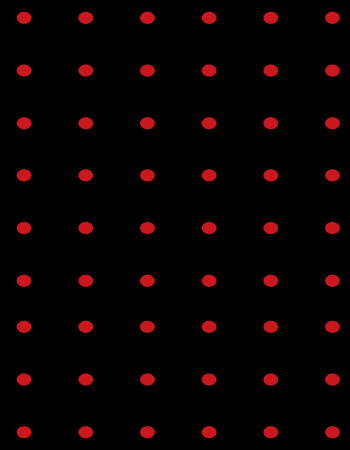
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News Corner

Indian economy 'sailing smoothly' amid global challenges, says RBI Governor Shaktikanta Das



RBI governor Shaktikanta Das

Synopsis

RBI Governor Shaktikanta Das expressed confidence in India's economic stability amidst global uncertainties. He highlighted the country's strong external sector, robust buffers, and the

S&P projects 6.5-7 pc annual growth for Indian economy through 2027



Representational

Synopsis

S&P Global Ratings predicts India's economy will grow steadily at 6.5-7% annually until 2027, fueled by infrastructure investments and consumer spending. This positive economic outlook, coupled with improved banking practices, is expected to further strengthen India's financial institutions and reduce bad loans to 3% by March 2025.

India and China to shape future global economy: Experts



Narendra Modi with Xi Jinping

Synopsis

Singapore Senior Minister of State for Foreign Affairs Sim Ann emphasized the importance of continued engagement with China and India for regional growth. Experts at an inaugural event highlighted the two nations' economic prowess, predicting they will drive half of the world's economic growth in the coming years.

Eurozone Preliminary GDP increases by 0.4% QoQ in Q3, second estimate confirms

11/14/2024 10:01:00 GMT | By Dhvani Mehta



The Eurozone economy expanded by 0.4% in the quarter to September of 2024, according to the second estimate released by Eurostat on Thursday.

The preliminary reading showed that GDP in the 26 nations union rose by 0.4% in the same period.

The bloc's GDP rose at an annual rate of 0.9% in Q3 vs the initial estimate of 0.9% while aligning with the market expectations.

GDP Revisions Show Canada's Economy Growing at Faster Pace



A construction worker unloads a truck in downtown Calgary. Photographer: Todd Korol/Bloomberg

By Erik Hertzberg

8 November 2024 at 00:00 GMT+5:30



Canada's economy grew at a faster pace than initially estimated over the last three years, according to annual

China's home prices fall fastest in 9 years, but officials see signs of stabilisation



A site sign is seen on a residential building in Huizhou, Guangdong province, China.

Synopsis

China's home prices saw their sharpest yearly decline since 2015 in October, but the rate of decline slowed, suggesting a potential market stabilisation. Government support measures, including tax incentives and lower lending rates, appear to be aiding the struggling property sector, though some analysts remain cautious about a significant rebound.

India in a sweet spot: Moody's report highlights robust economic growth momentum amid inflation challenges



Representational

Synopsis

India's economy is experiencing robust growth, projected to hit 7.2% in 2024, driven by strong consumer spending and investment. Despite recent inflation spikes due to food prices, Moody's predicts moderation and highlights India's strong economic fundamentals and resilient financial position.

2024 US Election Results Updates: Joe Biden promises peaceful transfer of power, calls for 'bringing down the temperature' in US politics

Economic Times | 08 Nov, 2024 | 12:00:37 AM

Synopsis

US Election 2024 Results Live Updates: US President Joe Biden said the elections show that the US electoral system can be trusted and in an indirect dig at Donald Trump, says that one cannot love the country only when one wins.



India's October merchandise trade deficit widens to \$27.14 bln

By Shivangi Acharya and Manoj Kumar

November 14, 2024 3:41 PM GMT+5:30 · Updated a day ago



A mobile crane carries a container at Thar Dry Port in Sanand in the western state of Gujarat, India, February 13, 2017. Picture taken February 13, 2017. REUTERS/Amit Dave/File Photo

India's economic strategy: Leveraging global supply chain shifts and fostering investment growth



Synopsis

India's chief economic adviser, V Anantha Nageswaran, emphasized the need for deregulation and scale-building to attract global supply chains shifting away from China. He highlighted India's strong macroeconomic fundamentals and viewed the recent stock market correction as a healthy realignment. Nageswaran stressed the importance of a balanced energy transition that supports economic growth.

U.S. Elections 2024 results highlights: Donald Trump returns to power; Kamala Harris concedes defeat

"I want to thank the American people for the extraordinary honour of being elected your 47th president, and your 45th president," said Mr. Trump

Updated - November 07, 2024 10:19 am IST

THE HINDU BUREAU



Jaishankar, UAE Deputy PM review comprehensive strategic partnership

Bl. New Delhi Bureau | Updated - November 15, 2024 at 10:59 AM.

UAE is India's third largest trading partner and second largest export destination and ranks among top ten investors in India



External Affairs Minister S. Jaishankar with UAE Foreign Minister Sheikh Abdullah bin Zayed Al Nahyan in Abu Dhabi

US election 2024 results for House of Representatives: Donald Trump, Republican Party get major boost



Synopsis

US election 2024 results for House of Representatives are out and it is a major boost for Donald Trump.

Japan's economy slows in Q3 on tepid capex; consumption picks up



Synopsis

Japan's economy, despite slowing to a 0.9% annualized growth in the July-September quarter due to reduced capital spending, saw a boost in private consumption. This unexpected rise in consumption, exceeding market expectations, points towards a potential recovery driven by wage growth and increased consumer spending.

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
	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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