

NRI

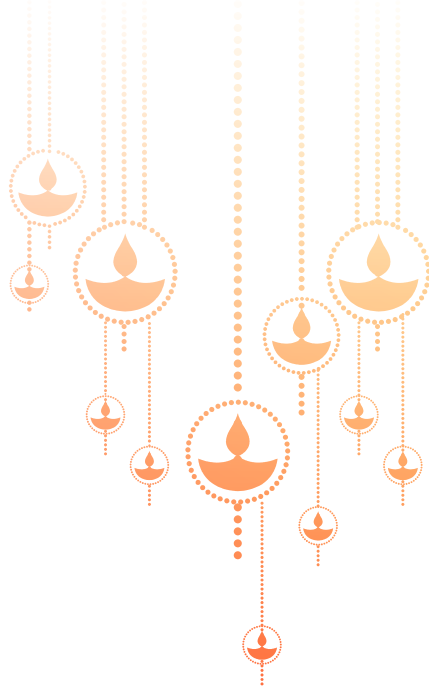
C O N N E C T

October 2024



**WHY THE DOUBLE TAXATION
AVOIDANCE AGREEMENT
MATTERS FOR NRIs**

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WHY THE DOUBLE TAXATION AVOIDANCE AGREEMENT MATTERS FOR NRIs

With a GDP growth rate of 8.2% in 2023-24, India is a glowing prospect for NRIs to secure their income via investments. The bonus of earning at a higher forex rate in your home country and investing in a growing economy like India seems like a nice prospect, except when it means paying taxes in both countries. Tackling this issue is one of the main reasons behind India signing the Double Taxation Avoidance Agreement or the DTAA treaty with 94 countries. Now NRIs looking to invest in India don't have to pay taxes twice. Let us understand what DTAA is, how NRIs can check whether it applies to their residence countries, and the procedure to apply for it.

Understanding DTAA

The DTAA treaty is designed to prevent NRIs from being taxed twice on the same income in India and their country of residence. DTAA aims to make India a more appealing investment destination by minimizing tax liabilities for NRIs and encouraging sustained investments in the Indian economy.

What types of income are covered under DTAA?

DTAA typically covers the following types of income:

1. Salaries and Wages: Income earned from employment in India is often covered under DTAA, provided the NRI does not exceed the stipulated number of days of stay in India.

2. Interest Income: Interest earned on savings accounts, fixed deposits, NRO accounts, and other financial instruments in India is subject to reduced tax rates as per the DTAA with specific countries.

3. Dividends: Income from dividends paid by Indian companies to NRIs can be taxed at a lower rate or even exempt under certain treaties.

4. Royalties and Technical Fees: Income derived from royalties and technical service fees are eligible for benefits under DTAA, making India an appealing option for those involved in technology or intellectual property.

5. Capital Gains: In some cases, capital gains from selling property, stocks, or other investments in India might also be eligible for reduced tax rates or exemptions under DTAA.

How do you claim DTAA benefits?

Claiming DTAA benefits is a process that requires proper documentation and adherence to the procedures laid out by the Indian tax authorities. Here are the key steps involved:

1. Determine Eligibility: First, verify whether your country of residence has a DTAA with India and which types of income are covered under the agreement.

2. Submit Form 10F: NRIs must submit Form 10F and a self-declaration stating that they qualify for DTAA benefits.

3. Furnish Tax Residency Certificate (TRC): The Tax Residency Certificate from your country of residence is a mandatory document for claiming DTAA benefits. It proves that you are a tax resident of the respective country.

4. Use a Digital Signature Certificate (DSC): To streamline the process, it's recommended to use a DSC while filling out Form 10F electronically.

5. Fill Out Required Forms: Complete the DTAA request form available on the bank or income tax department's portal, ensuring all details are accurate and up to date.

6. File Your Returns on Time: While claiming DTAA benefits, ensure to file your income tax returns in India within the stipulated timeline to avoid any penalties or disqualifications.

Countries covered under the DTAA

India has signed DTAA agreements with 94 countries, including major economies such as the United States, United Kingdom, Canada, Australia, Singapore, UAE, and many European nations. The TDS rate of these countries covered under DTAA is given below:

Country	DTAA TDS rate
United States of America	15%
United Kingdom	15%
Canada	15%

Australia	15%
Germany	10%
South Africa	10%
New Zealand	10%
Singapore	15%
Mauritius	7.5%
Malaysia	10%
UAE	12.5%
Qatar	10%
Oman	10%
Thailand	10%
Sri Lanka	10%
Russia	10%
Kenya	10%

The complete list of countries and their TDS rates covered under the DTAA treaty can be found here on the Indian government's official income tax website

Documents needed for DTAA

To claim the benefits of DTAA, NRIs must submit the following documents:

- 1. DTAA Request Form**
- 2. Form 10F**
- 3. Tax Residency Certificate (TRC)**
- 4. PAN Card**

Conclusion

DTAA is a boon for NRIs who wish to compound their income and plan to align their financial growth with India's growth story. It is crucial to understand the ins and outs of the DTAA treaty to take complete advantage of it, for your Indian investments. Doing so helps you set an income source that benefits from India's growing economy and helps you funnel your foreign income into a growing investment prospect back home. As India continues its growth story, NRIs can securely invest and enjoy the fruits of their labor, while keeping their tax obligations minimal.





South Indian Bank

NRI Services

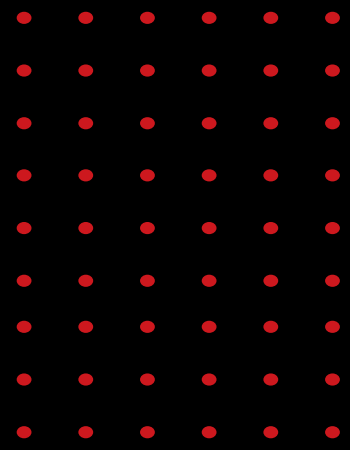
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E-mail: nri@sib.co.in



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UNDERSTANDING TAXATION FOR RNOR CITIZENS IN INDIA: A QUICK GUIDE FOR NRIs

As an NRI transitioning to RNOR (Resident but Not Ordinarily Resident) status, understanding taxation in India can be tricky. If you've recently moved back or are planning to return, tax liability changes are a must to look out for. Navigating this tax maze can feel like a challenge, but once you know the basics, you'll realize that being an RNOR comes with certain tax benefits. So, let's break it down.

What Is RNOR Status and How Does It Impact Your Tax?

RNOR status is a transitional tax residency category that applies to NRIs when they return to India. Under RNOR status, global income is not taxed, but income earned or accrued in India is subject to Indian tax. This can be a significant advantage if you have investments or sources of income abroad. For instance, income from your NRI banking accounts, such as an NRE account, remains tax-free, while interest from NRO account is taxable. Hence, it's crucial to understand how your financial activities in India will be taxed during this period.

Key Tax Benefits for RNORs

The RNOR tax status in India is especially helpful for those still holding global assets or earning from foreign investments. For instance, if you own properties or hold investments abroad, your RNOR status means you won't face double taxation. However, income from Indian sources, such as rent from properties or earnings from NRI investment plans, will be taxed in India. This makes it essential to have a clear strategy for your India-based income streams.

Investment and Tax Planning for RNOR Citizens

Tax planning is critical for anyone returning to India as an RNOR. Your NRI investment in India, such as real estate or stocks, will fall under Indian tax regulations. Interest earned on an NRO account is taxable, while interest on an NRE account remains tax-exempt. Thus, knowing the tax implications of these accounts can save you money.

For those exploring new investment opportunities, now is an excellent time to review your portfolio and focus on investment plans that offer tax benefits and long-term growth. This might include mutual funds, fixed deposits, or government bonds. Always ensure that your NRI banking cards and other financial instruments are aligned with your tax status to avoid unnecessary liabilities.

Steps to Maximize Tax Efficiency During RNOR Status

To make the most of your RNOR status, consider the following.

- **Review your NRI accounts:** Ensure your NRI banking accounts are correctly categorized, as tax treatment can vary significantly between NRE and NRO accounts.
- **Evaluate your investments:** Review your NRI investment plans to determine whether they're tax-efficient under the RNOR framework.
- **Plan for the future:** Start thinking about your post-RNOR tax obligations and adjust your financial strategies accordingly, particularly when it comes to exploring the best investment plan in India for long-term financial stability.

An individual qualifies as an RNOR, if they have been a non-resident in India for 9 out of the last 10 years, or if they have been in India for 729 days or less over the last 7 years. So, the RNOR status is temporary. Being an RNOR gives you breathing room before full taxation kicks in, but it also requires careful planning. Take advantage of this phase by strategically managing your investments, taxes, and finances. With the right approach, you can enjoy the best of both worlds - tax savings and sound investments. Keep an eye on your accounts, know where you stand, and make the most of your tax benefits!



News Corner

Rupee ends at record closing low, pressured by outflows, weak Asia FX



Synopsis

The rupee closed at 84.0675 against the dollar, down about 0.1% from its closing level of 83.9950 in the previous session. The currency is just shy of its all-time low of 84.0750 hit on Monday.

India poised to be third largest global economy by 2030, rising population presents challenges: S&P

By 2035, emerging markets will contribute about 65 per cent of global economic growth, says Global Ratings



Forex Today: Gold climbs to new record-high, Euro recovers modestly after ECB-inspired drop

10/18/2024 07:17:34 GMT | By Eren Sengoz



Here is what you need to know on Friday, October 18:

The **US Dollar (USD)** struggles to preserve its strength as risk mood improves on the last trading day of the week. Building Permits and Housing Starts data for September will be featured in the US economic docket on Friday. Several **Federal Reserve (Fed)** policymakers are scheduled to speak later in the American session.

India Q1 FY25 GDP Data Highlights: India's GDP growth falls to five-quarter low of 6.7% in Q1 FY25; Real GVA grows by 6.8%

Economic Times | 30 Aug, 2024 | 09:59:09 PM

Synopsis

India Q1 FY25 GDP Growth Data Live News Update: India's gross domestic product (GDP) grew at 6.7 per cent on an annual basis in the first quarter of FY25, the government data showed on Friday. The data for April-June quarter holds significance as the evaluation comes after Prime Minister Narendra Modi secured a third term to form government at the Centre in May.



Emerging Markets including India will contribute to 65 pc of global growth by 2035: S&P Global

New Delhi [India], October 17 (ANI): Emerging markets (EMs) like India, Vietnam, Philippines, Indonesia and others will drive global economic growth, highlighted a report by S&P Global. The report stated that according to projections, these emerging market economies will be key contributors to global growth. These countries are expected to grow at an average of [...]

Rupee slips 1 paisa to 84.07 against US dollar in early trade



Rupee rises 5 paise to 83.92 against US dollar in early trade.

Synopsis

The rupee dropped 1 paisa to 84.07 against the US dollar amid negative domestic equity markets and higher crude oil prices. Weakening of the American currency and the continual outflow of foreign funds contributed to the decline. Sensex fell by 372.10 points and Nifty by 116.70 points.

U.S. Fed slashes lending rate by 50 bps in first cut since 2020

Updated - September 19, 2024 10:06 am IST - Washington

Policymakers voted 11-to-1 in favour of lowering the U.S. central bank's benchmark lending rate to between 4.75% and 5.00%, the Fed announced

AFP



UAE's Tourism Sector Set for Explosive Growth Projected Surge Expected to Fuel a Remarkable \$100 Billion Contribution to the National Economy!

Wednesday, October 16, 2024



In recent developments, the United Arab Emirates (UAE) has announced significant visa reforms and relaxed entry

RBI MPC meeting: India's real GDP growth for FY25 retained at 7.2%, Governor Das says



Synopsis

The Reserve Bank of India's Monetary Policy Committee (MPC) continues to forecast a 7.2% growth rate for the Indian economy in FY25, although the GDP growth target for Q2 FY25 has been slightly reduced to 7% from 7.2%, while Q3 has been increased to 7.4%.

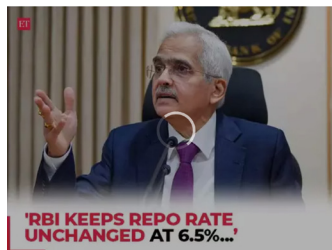
Gold prices hit record high above \$2,700 on election uncertainty, rate cut hopes

Investing.com | Author Ambar Warrick
Published 10/17/2024, 09:45 PM

View all comments (8) >



RBI MPC shifts gear to 'neutral' while retaining repo rate at 6.5%; A look at inflation, GDP targets



RBI KEEPS REPO RATE UNCHANGED AT 6.5%...

RBI keeps repo rate unchanged, changes stance to 'neutral' from 'withdrawal of accommodation'

Federal Reserve's Waller calls for more caution on rate cuts after 'disappointing' data

Influential governor says US economy in 'sweet spot' but hotter than expected inflation not welcome



Christopher Waller: 'I view the totality of the data as saying monetary policy should proceed with more caution on the pace of rate cuts' © Al Drago/Bloomberg

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 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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