

NRI

CONNECT

September 2024



**GIFTS AND INHERITANCE –
THINGS NRIs MUST KNOW**

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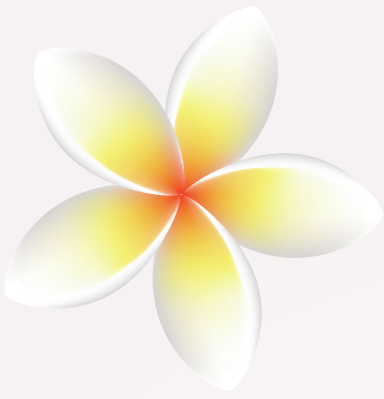
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From MD & CEO's Desk

Dear Valued Customer,

On behalf of South Indian Bank, I extend my heartfelt Onam wishes to you and your family. Even if you are far from home, the spirit of this vibrant festival brings us all closer, wherever we may be. May this festive season fill your hearts with happiness, prosperity, and togetherness.

While you celebrate, we at South Indian Bank, are committed to ensuring that your banking experience remains seamless, no matter where you are in the world. Here's how we make it easy for you:

Hassle-free Digital Banking

Our SIB Mirror+ mobile app provides a cutting-edge digital banking experience. With over a 100 banking and utility services at your disposal, you can effortlessly manage your accounts, transfer funds, pay bills, and more—all with just a few clicks. Whether you're in Dubai, London, or New York, you can manage your finances at your fingertips, anytime, anywhere.

Secure Your Funds with e-Lock

We understand that security is of utmost importance, especially when it comes to managing your hard-earned money from afar. That's why South Indian Bank offers the e-Lock facility—a cutting-edge security feature that allows you to safeguard your funds with just a few taps on your mobile phone. You can enable or disable all digital debit transactions with a single toggle key. This added layer of security gives you peace of mind, ensuring your funds remain safe at all times.

Fast-Track Remittances

We know how crucial timely money transfers are, especially during the festive season. Our extensive network of partners across the globe ensures that your remittances are processed quickly and efficiently, so your loved ones receive funds without delay.



Investment Made Easy

Investing in India while living abroad has never been simpler. South Indian Bank's Portfolio Investment Scheme (PIS) is specially designed for NRIs like you, allowing you to invest in shares and convertible debentures of Indian companies. With PIS, you can grow your wealth and participate in India's dynamic financial market, all the while enjoying the convenience and support of South Indian Bank.

At South Indian Bank, we value the trust and confidence you place on us. Our commitment is to provide you with innovative, secure, and efficient services to meet all your banking needs, even when you're miles away from home.

Once again, wishing you a delightful Onam filled with peace, prosperity, and joy!

Warm Regards,
P R Seshadri
Managing Director & CEO





GIFTS AND INHERITANCE – THINGS NRIs MUST KNOW

If you are an NRI (Non-resident Indian), you may receive many gifts from your loved ones residing back home in India. People in India love to be generous with their gifts as they consider gifting as a way to express affection. However, when it comes to sharing gifts across international borders, it is subject to various financial and tax regulations.

The tax laws on gifting and inheritance to NRIs by resident Indian citizens are specially crafted to prevent money laundering and tax evasion. As per the FEMA (Foreign Exchange Management Act), NRIs can receive gifts from resident Indians, but they must adhere to certain guidelines and comply with the prevailing tax laws.

Things to know about Gifts

As an NRI, there are no limits on the amount of money you can receive as a gift from an Indian resident. However, for all high-value transactions, the giver must maintain a record of the gift, including the relationship with you and the purpose of the gift, and provide sufficient clarification upon questions from the tax authorities.

Things you can receive as Gifts

You can receive a wide range of things as gifts from residents of India, including cash, securities, shares, and immovable properties. However, as per the FEMA mandate, receiving agricultural land, farmhouse etc., as gifts are prohibited.

Tax implications on receiving Gifts

There are no tax liabilities when you receive any gift valued up to or less than Rs. 50,000/-. However, gifts worth more than Rs. 50,000/- are taxable unless given by a relative, as defined under the Income Tax Act.

Also, you must be aware of your tax liability in your country of residence, as many countries impose tax on global (overseas) income, including gifts received. So, it is advisable that you consult a tax professional and be tax-compliant, both in India and abroad.

Things to know about Inheritance

As an NRI, you are legally entitled to inherit property from your family members who are resident Indians. As per the FEMA regulations, you can inherit different kinds of assets like residential or commercial real estate property, agricultural land, farmhouses, etc. However, if you inherit any property from another NRI, it is subject to various regulations. In such instances, you must get approval from the RBI (Reserve Bank of India). This is a mandatory requirement, and you cannot inherit the property, if you don't get the approval.

Limitation on Repatriation of the sales proceeds of the Inherited Property

As an NRI, when you inherit any immovable property located in India, you cannot repatriate the sale proceeds from the sale of such property without getting prior permission from the RBI. However, as per RBI norms, for NRIs, repatriation of up to USD 1 Million is permitted, if the property is acquired under the following conditions –

- The property is located in India and is actuated for a person residing in India through inheritance
- The property is received from someone who has retired from employment in India
- The property is received from a person who has also inherited the same from their spouse, who is an Indian resident

Documents required to Transfer the Title of Inherited Property

- Will
- Probate
- Succession Certificate
- Nomination
- Succession Certificate
- Original Purchase Deed and Registration Documents

Conclusion

As an NRI, when you inherit any property or receive a gift from your loved ones in India, you must be aware of the related laws and comply with them to avoid any legal issues in the future. And for all your cash transactions, i.e., depositing the money received in cash as a gift or the proceeds from the sale of your inherited property, it must be done only through legal channels, ideally a bank account.



South Indian Bank

NRI Services

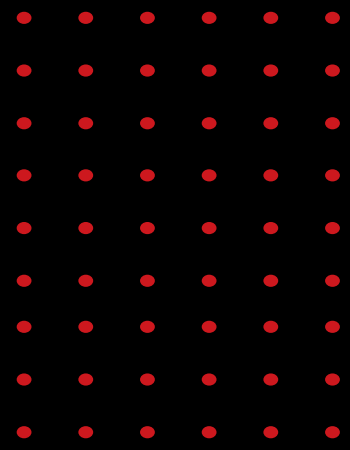
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with a plethora of unique features.*

We are just a phone call away

NRI Service Centre: +91-484-6689600

E-mail: nri@sib.co.in



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INVESTING IN INDIA – IMPORTANT THINGS NRIs SHOULD KNOW

According to the Indian Ministry of External Affairs, nearly 13.4 million NRIs (Non-Resident Indians) live outside India. Most of these NRIs look for investment opportunities in India mainly with the intent to build a corpus for their future needs and establish financial security for their families.

The Indian investment market is known to offer a wide range of investment options, such as fixed deposits (FDs), equities, mutual funds, debt funds, etc. If you are an NRI looking to tap into the growing Indian market for wealth creation, there are certain important things you must know that will help you accomplish your investment goals.

Know the type of bank account you need to have in India

If you are planning to invest in mutual funds, you must know that all the transactions between yourself and the mutual fund house will be in Indian currency, i.e., INR. So, you must pay to buy the units of mutual funds in INR, and the returns you get will also be in INR. For this, ideally you must hold one of the following NRI bank accounts at any Indian bank of your choice.

- **NRE (Non-resident External) Account:** This account allows you to deposit money earned in a foreign country and facilitates repatriation of both the principal amount and the returns earned.
- **NRO (Non-resident Ordinary) Account—**This account is suitable for managing income earned in India and facilitates repatriation.

Keep track of your investments

Investing funds in assets that promise valuable returns is not enough. As a prudent investor, you must keep track of your investments and know exactly where your funds are invested. Being an NRI, you must be accustomed with umpteen number of brokers approaching and advising you to invest in many investment options.

However, before investing your hard-earned money, it's quite essential to do a thorough background check of these products. It is important that you ask the brokers about the scope of growth of these investments, verify the details of the products on the website of the respective mutual fund company/broker and then only, make an informed investment decision.

Be aware of the tax implications

As an NRI, when you invest in the Indian market, you must be aware of the tax implications. As per the tax laws in India, the returns on your investments are taxable. There are two types of taxes in India – STCG (Short Term Capital Gains) and LTCG (Long Term Capital Gains).

The following table will give you a clear understanding of the applicable taxes:

Tax Type	Category of Investment	Applicable Tax %
STCG	Equity Investment	20%
LTCG	Equity Investment	12.50% (Capital gain up to Rs.1.25 lakhs per FY is exempted)
STCG/LTCG	Debt Investment	As per the income tax slab

Apart from the taxes payable in India, you may also have to pay taxes in the country of your current residence as per the prevailing tax laws. However, India has a Double Tax Avoidance Agreement with about 94 countries to prevent NRIs from paying tax twice on the same income.

Conclusion



As an NRI, you have many investment options, and you must choose the right one that perfectly aligns with your goals, needs, and risk-taking capacity. If you are a first-time investor, investing in India may seem overwhelming. Do your due diligence about the market and the different investment options, open an NRE account and start your investment journey in India.



News Corner

Asian stocks steady as markets await Fed decision: Markets wrap



Synopsis

Asian stocks were steady early Tuesday following a mixed session on Wall Street. Traders are betting on a half-point rate cut from the Federal Reserve this week. Markets in China and South Korea remain shut for public holidays. Investors are also watching the trading debut of Chinese appliance giant Midea Group Co. in Hong Kong.

Federal Reserve will opt for slow policy easing as there's 'still work to do' on inflation, Fitch says

PUBLISHED THU, SEP 12 2024 8:39 PM EDT

Lim Hui Jie

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KEY POINTS

- Fitch expects that the Fed will enact cumulative 250 basis points of cuts in 10 moves, spread over 25 months
- In Asia, the rating agency expects more cuts in China, while forecasting that the Bank of Japan has more room to raise rates.



India's wholesale inflation eases to 1.31% in August as fuel prices turn negative



Representational image.

Synopsis

India's wholesale inflation eased to 1.31% in August from 2.04% in July, driven by falling fuel prices and slower food price increases. The Wholesale Price Index was expected to moderate to 1.85%. The MPC kept rates unchanged at 6.5% amid concerns over food prices and geopolitical tensions.

India's financial prospects aren't fully explored globally: Smriti Irani



Bharatiya Janata Party (BJP) leader Smriti Z Irani

Synopsis

Former minister Smriti Irani highlighted India's progress and untapped financial prospects during her appearance at the Observer Research Foundation America. She emphasized India's achievements in climate action, precision manufacturing, and retail trade, as well as its success in handling COVID-19 and PPE suit manufacturing.



On pressure points in the US economy, Keshap pointed to Putin's 'ill advised' war (against Ukraine) which has already led to energy shocks and food shocks and disrupted the entire world.

Macro

No recession, slowdown; US economy booming: USIBC

By Ashutosh Kumar
September 13, 2024 at 6:04 PM



Amid talks of an impending US recession, US India Business Council (USIBC) President, Ambassador (ret.) Atul Keshap, on Thursday ruled out any recessionary or a slowdown trend in the US economy at the moment and expressed hope that a rate cut by Federal Reserve will sustain

The good news is the Australian economy is about to turn up. Here's why

Published: June 25, 2024 1:09pm BST

By Peter Martin, Crawford School of Public Policy, Australian National University



Right now things feel awful.

Tuesday's Westpac Melbourne Institute survey shows three times as many Australians say their finances have worsened than say they've got better, and twice as many think the economy is getting worse as think it is getting better.

The national accounts show real income per Australian (adjusted for inflation) has

Canadians still feeling the economic pain despite three early rate cuts

By Promit Mukherjee

September 16, 2024 6:50 PM GMT+5:30 · Updated 20 hours ago



[1/2] A realtor's sign stands outside a house for sale in Toronto, Ontario, Canada May 20, 2021. REUTERS/Chris Helgren/File Photo
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US economy is heading for soft landing, FT survey says

GDP to keep expanding while unemployment will remain relatively low, economists predict



The survey's findings suggest the US economy is heading towards the Fed's optimal outcome after a period of high borrowing costs © Bloomberg

European stock markets steady before Fed rate call



Synopsis

Europe's main stock markets largely steadied at the start of trading Wednesday, with all eyes on the size of an expected interest rate cut from the US Federal Reserve. In the eurozone, the Paris CAC 40 index was flat at 7,485.52 points and Frankfurt's DAX edged up 0.1 percent to 18,736.21 as investors waited on the Fed decision Wednesday. bcp/ajb/imm

Japan's exports slow sharply, machinery orders shrink in blow to economic recovery

By Makiko Yamazaki and Satoshi Sugiyama

September 18, 2024 9:03 AM GMT+5:30 · Updated 7 hours ago



Stacked containers are seen at an industrial port in Tokyo, Japan February 15, 2024. REUTERS/Issei Kato/File Photo
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Demographic advantage, Indian economy's sweet spot

Premium

Updated - September 18, 2024 02:20 am IST

Gainfully employing a large, young, and aspirational population is not easy but it is a challenge India can take on

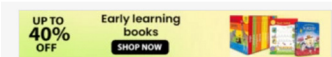
SUBHRAKANT PANDA



'Skilling is an important aspect of making future generations productive members of society' | Photo Credit: Getty Images/Stockphoto

Government Removes Windfall Tax On Crude Petroleum

BUSINESS | TOI Business Desk | TIMESOFINDIA.COM | Sep



The Indian government has slashed the windfall tax on domestically produced crude oil to zero, effective...

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NEW DELHI: The Centre on Tuesday, slashed windfall tax on domestically produced crude

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
	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
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, Safat 13127, Kuwait Tel: +965 22286600 +965 60724866	SIB Express
	M/s. Al Zamil Exchange Company, Shop 00011 Sadoun Aljasem, Alyaqoub Fahd Alsaleem St Qibla, Kuwait. Ph: +96597893745	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, aHay 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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