SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

NRI CONNECT

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GLOBAL TRENDS IN GOLDEN VISAS, AND WHAT'S CHANGING FOR NRIs

CONTENTS

GLOBAL TRENDS IN GOLDEN VISAS, AND WHAT'S CHANGING FOR NRIs

In recent years, long-term residency programs linked to investment, talent, or specialized skills have drawn considerable global attention. Popularly known as 'Golden Visas', though many countries use terms such as Residency-by-Investment, Premium Residency, or Long-Term Residence Permits, these schemes offer a pathway to stable residence in return for economic contribution. Their appeal has broadened well beyond just high net worth individuals. For globally mobile professionals, like NRIs living in the Middle East, Europe, Oceania, or anywhere in the world - they have become part of a wider conversation about family mobility, education options, business flexibility, and long-term planning in an increasingly interconnected world.

Long-Term Residency Programs Are Increasingly a Part of Dinner Table Conversations

Golden Visa programs emerged more than a decade ago in Europe as a way to attract capital during the post-crisis years. Countries like Portugal, Spain, Greece, and Malta led the way, often using real-estate-based investments and local-job creation as levers to stimulate growth. What began as a niche offering gradually evolved into a strategic asset for many families seeking geographic optionality. Over time, motivations shifted from lifestyle enhancement and travel convenience to more deliberate goals including education pathways, multijurisdictional business setups, or long-term personal stability.

From 2022 onwards, this space has undergone noticeable recalibration. Portugal has phased out its real-estate route; Ireland has closed its programme entirely; and Spain is considering reforms that may restrict property-linked residency. This reflects a global move toward active investment models, digital-nomad and startup visas, and higher due-diligence standards, as countries balance economic benefits with the sentiments of their own citizens.

The Middle East as a New Centre of Gravity

In the meantime, the Middle East has emerged as a major centre for progressive long-term residency frameworks, developing its own forward-looking Golden Visa models even as Europe recalibrates its approach. The UAE's Golden Visa system has expanded significantly, granting ten-year residency to investors, entrepreneurs, professionals, outstanding talent, and property purchasers under more accessible thresholds. The stability it offers to families, including extended validity for dependents, has made it particularly relevant to NRIs who have built their lives in the Gulf.

Saudi Arabia, under its Vision 2030 agenda, has introduced premium residency categories that attract global talent and investors seeking to participate in the Kingdom's economic transformation. Qatar, Bahrain, and Oman have also introduced or refined long-stay pathways linked to property ownership or professional contribution. For entrepreneurial NRIs, these shifts represent a doorway to fairly autonomous and secure long-term options.

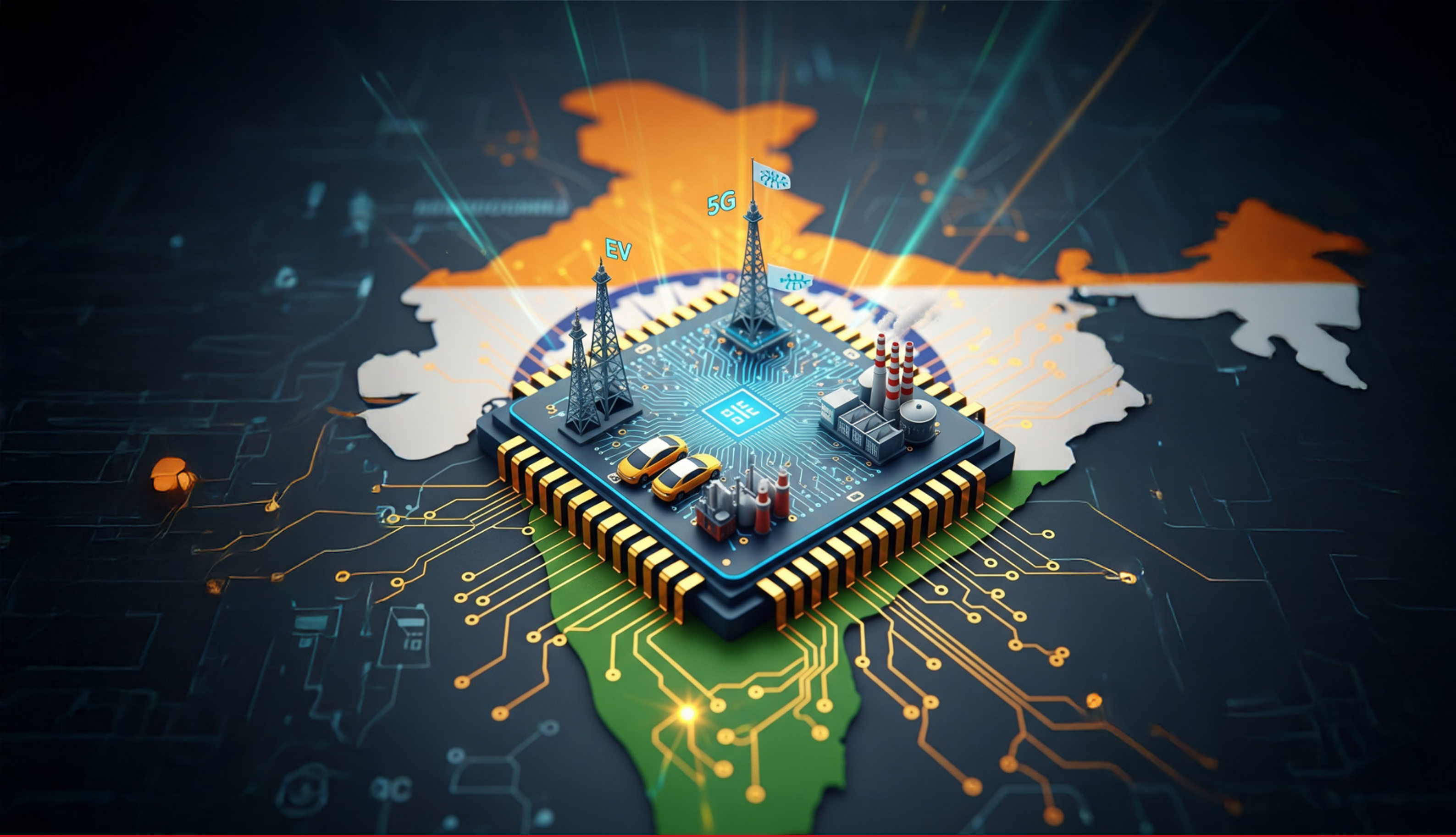
Why Global Indians Are Paying Attention

The rising interest among NRIs can be traced to a combination of pragmatic considerations. Many families prioritise future mobility for children, giving them access to education systems, stable residence rights, and broader global career options. Business owners and senior professionals value the operational freedom that long-term residency can offer across jurisdictions. Some households see residency diversification as part of long-term planning, enabling flexibility amid changing global dynamics. These motivations, while diverse, reflect a shared desire for stability and optionality in both personal and professional life.

Across the world, long-term residency programs vary significantly in their qualifying investments, the rights they confer, and their path, if any, to permanent residency or citizenship. Residency does not automatically translate to tax residency, and program rules can evolve as governments adjust economic priorities. Despite the differences, one trend stands out - these schemes have become an important element of the global mobility landscape.

Closing Thoughts

For NRIs, particularly in the Middle East, Golden Visas and their equivalents are part of a broader shift in how countries compete for talent, capital, and innovation. While individual motivations and national policies differ, the underlying landscape is a world where mobility, stability, and long-term access increasingly shape how global families make decisions.



INDIA'S SEMICONDUCTOR PIVOT FROM INTELLIGENCE TO SCALE

Semiconductors sit at the centre of every modern industry, powering smartphones, EVs, defence systems, financial networks, cloud infrastructure and, increasingly, the AI-driven services that shape our daily lives. Over the past few years, the semiconductor supply was heavily concentrated in countries like Taiwan, South Korea, and parts of China. But geo-political tensions have taught the world that this concentration is risky. The U.S. CHIPS Act, the EU's manufacturing push, and a global rethinking of supply chains have made it clear that nations that control chip production control the pace of innovation.

For India, with a fast-growing large digital economy, semiconductor self-reliance is economic insurance. A resilient semiconductor base strengthens electronics manufacturing, stabilises costs for India Inc., and underpins the next decade of growth in mobility, energy, telecom, and digital public infrastructure.

India Semiconductor Mission: The Strategic Backbone

India's pivot from a design-heavy, fabrication-light nation to an emerging manufacturing base is anchored in the India Semiconductor Mission (ISM), a ₹76,000-crore program launched to build a full-stack ecosystem spanning fabrication, compound semiconductors, and a robust pipeline of companies that exclusively design chips. ISM is an institutional architecture designed to align government, global players, universities, and state ecosystems to a long-term semiconductor strategy.

India Shifted Gears in Semiconductors between 2023–25

From 2023 onward, India's semiconductor push has entered a new, execution-focused phase. The turning point came in March 2024 with the approval of India's first commercial-scale logic fab in Dholera, a Tata Electronics-PSMC (Powerchip Semiconductor Manufacturing Corporation) venture designed to produce mature-node chips essential for automotive, industrial, and telecom applications. This was complemented by Tata's upcoming OSAT (Outsourced Semiconductor Assembly and Test) unit in Assam, which strengthen India's assembly, testing, and packaging capabilities (areas where the country can scale quickly). These developments build on the ongoing rollout of Micron's ATMP (Assembly, Testing, Marking and Packaging) plant in Gujarat and are reinforced by commitments from global equipment leaders like Applied Materials and Lam Research, whose engineering and R&D investments indicate that India's upstream semiconductor ecosystem is beginning to take shape.

Building the Ecosystem: Talent, Infrastructure, and Supply Chains

Fabs are only the visible tip of a vast ecosystem. For India, the enabling layers are developing in parallel:

- Talent: Lam Research's programme to train up to 60,000 semiconductor engineers, and India's DIR-V initiative to build homegrown RISC-V processors, are laying the foundation for indigenous capability.
- Supplier depth: Emerging clusters in Gujarat and Karnataka are attracting materials, equipment servicing, and cleanroom-centric infrastructure players, which are all critical for long-term cost competitiveness.
- Design ecosystem: The Design Linked Incentive(DLI) scheme and expanded access to EDA tools are catalysing a wave of fabless startups building IP for automotive, industrial IoT, communications, and consumer electronics.

These layers do not just support fabs; they create a durable semiconductor economy, one that feeds high-value job creation and intellectual property generation.

India in the Global Value Chain: A 2030 Perspective

Today, India occupies a meaningful position in chip design, a rising one in assembly and packaging, and a nascent but strategically important position in fabrication.By 2030, India is likely to emerge as a reliable hub for legacy-node manufacturing, essential for EVs, telecom, consumer electronics, and defence, while expanding its ATMP footprint and deepening collaboration with global equipment suppliers.

Rather than chasing cutting-edge 3-5nm nodes, which require astronomical capex and specialised ecosystems, India's strategy aligns with its industrial needs and global demand patterns: resilient, trusted capacity in the nodes that power the world's middle-of-the-curve electronics.

Closing Thoughts

India's semiconductor journey has started scaling. With the first logic fab approved, packaging plants under construction, global suppliers investing in R&D, and a design ecosystem receiving systematic support, India is building credible semiconductor depth for the first time.

Progress will be gradual; semiconductor manufacturing is a long-cycle, precision-driven industry. But the direction is unmistakable. For India Inc., and for NRIs tracking the nation's economic arc, this is a foundational shift that strengthens India's manufacturing base, enhances strategic autonomy, and accelerates the country's transition into a capability-led economy.

News Corner

$125 billion in 5 days: Fed quietly floods banks with cash again — what's going on?

Synopsis

Fed just poured $125 billion into U.S. banks over five days. October 31 saw the biggest hit — $29.4 billion in one day. Banks swapped Treasuries for cash to ease funding stress. Bank reserves are at the lowest in four years, just $2.8 trillion. Fed Chair Powell talks tough on inflation but quietly floods banks with cash — this is called "stealth easing." Markets now bet there's a 67% chance rates get cut in December. This move is huge. Crypto markets love easy money, but some experts say not every dollar makes crypto boom. The cash flood is about keeping banks

Recession warning: The bottom half of America's K-shaped economy is starting to crack

Is a hidden recession already hitting lower-income America?

Synopsis

A recession is forming at the bottom of the US K-shaped economy. Savings for lower-income households are nearly gone. Credit card debt is above $1.3 trillion. Delinquencies are rising fast. Auto loan defaults are climbing. Wage growth is slowing. Essential costs remain high. Housing is still up more

UAE claim podium finish at Pan Arab Golf Championship as Morocco lift men's title

Rayan Ahmad and team delivered a standout bronze-medal performance in a record field at Riyadh Golf Club, where Morocco swept the Men's Division and Bahrain triumphed in the Seniors during the Arab Golf Federation's 50th-anniversary championship

Published: Sat 15 Nov 2025, 1:58 PM

By Nick Tarratt, Guest Golf Writer

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US government shutdown shaves up to 1.5% off growth, recovery expected next year

By Anupam Nagar, ETMarkets.com | Nov 12, 2025, 12:01:36 PM IST

1/7 **US Economic Growth Outlook**

White House economic adviser Kevin Hassett said the U.S. economy is e[...]d to return to a growth rate of 3–4% [...] first quarter of 2026. He attributed [...] recent slowdown to the government shutdown, which reduced growth by

MARKETS DATA

India, Canada strengthen economic ties on critical minerals, trade and investment

Both the countries also agreed to "identify and expand investment and trading opportunities in aerospace and dual-use capabilities partnerships"

Updated - November 14, 2025 06:02 pm IST - New Delhi

THE HINDU BUREAU

Union Minister Piyush Goyal exchange handshakes with Canada's Minister of International Trade Maninder Sidhu during the 7th India–Canada Ministerial Dialogue on Trade and Investment as part of the New Roadmap 2025, in New Delhi on November 13, 2025. Photo: X/@PiyushGoyal via ANI.

Retail inflation likely to stay negative excluding gold; RBI faces policy dilemma: Report

Retail inflation likely to stay negative excluding gold; RBI faces policy dilemma: Report

Synopsis

India's retail inflation, excluding gold, is predicted to stay negative for two more months. This low inflation environment, alongside strong GDP growth, poses a significant challenge for the Reserve Bank of India. The central bank must

Wall Street scrambles back after morning jolt as Nvidia remained in spotlight after dragging US stock market to one of its worst drops, Rafael Holdings gains 136%; check top gainers and losers

Wall Street scrambles back after morning jolt as Nvidia remained in spotlight.

Synopsis

Wall Street experienced a volatile start on

Fed Debate Heats Up: Cut Interest Rates to Save Jobs or Hold Firm Against Inflation?

By DICCON HYATT Published November 12, 2025 05:39 PM EST

Fed Governor Stephen Miran is one of the policy committee members advocating for a rate cut in December.
Credit: Michael Nagle / Bloomberg via Getty Images

The Fed Is Increasingly Torn Over a December Rate Cut

As data went dark, inflation hawks pushed to pause rate cuts at a contentious October meeting. The divide might not end soon.

Listen

Fed Chair Jerome Powell speaking at a news conference after last month's policy meeting. JIM LO SCALZO/EPA/SHUTTERSTOCK

Fed's December rate cut looks increasingly like a toss-up

By Ann Saphir and Padraic Halpin

November 14, 2025 2:39 AM GMT+5:30 · Updated November 14, 2025

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The exterior of the Marriner S. Eccles Federal Reserve Board Building is seen in Washington, D.C., U.S., June 14, 2022. REUTERS/Sarah Silbiger Purchase Licensing Rights

India's rapid economic growth is linked to strong trade growth, says WTO DG

ANI
Updated At : 09:55 AM Nov 15, 2025 IST

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	ZKBKCHZZ80A
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
	M/s. Khalil AL Fardan Exchange, Shop 06 Yousufnasser Abdulla, Al Nasser Building Al Sabkha, Deira Dubai	SIB Express
	Al Fardan Exchange Company, P.O Box 498, Abudhabi, UAE Ph: 00971-26223222	SIB Express
	Al Ansari Exchange, Head office, P.O Box 6176, Dubai, UAE Ph: 00971-26224421/26108888/43772666	SIB Express
	Sharaf Exchange LLC, P.O Box 29040, Dubai, UAE Ph: 00971-43554560	SIB Express
	Lulu International Exchange LLC, P.O Box 4059, Plot No. C-210 Muroor Road, Abu Dhabi, UAE Ph: 00971-26421800	SIB Express
	Joy Alukkas Exchange, P.O Box 171468, Bur Dubai, UAE Ph : 00971-42522900	SIB Express
	Lulu International Exchange LLC, P.O Box 4059, Plot No. C-210 Muroor Road, Abu Dhabi, UAE, Ph: 00971-26421800	SIB Express
	M/s. Horizon Exchange, S112 R13 Building Karama Shopping Complex, Dubai, UAE	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	SIB Express
	M/s. Baniyas Exchange, Units No 8 And 9 Ground Floor, Bldg Mohammed Mubarak Al Mansoor,UAE	SIB Express
	M/s. Al Bader Exchange, Unit No 1, Ground Floor Building of Ali Saeed Al Badi Mahdar Al Maryah, Street Abudhabi, UAE	SIB Express
	M/s. Xpress Money Services LTD, Unit 209 210, Al Sarab Tower, ADGM Square Al Maryah Island, Abudhabi, UAE	SIB Express
	M/s. Salim Exchange, Salim Exchange Management Office 703 Al Hisn Tower, Rolla Sharjah, United Arab Emirates	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 SIB Express 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
	M/s. Al Zamil Exchange Company, Shop 00011 Sadoun Aljasem, Alyaqoub Fahd Alsalem 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, 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
	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
	M/s. First Exchange LLC, Building No 3146, Way No 3727 South Ghubra, Muscat, Oman.	SIB Express
	M/s.Al Amanah International Exchange LLC, Al Qurm, Wilayat Bousher, Muscat, 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

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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
	M/s. Global For Exchange And Money Transfer Services, Al Mansoura Area Ibn Dirhem P O Box 280, Doha , Qatar.	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. SIB Express Ph: +61-3-9001 5864	SIB Express
	M/s. Smart Remittance Pty Ltd, No 1 309 315, George Street, 2000, Sydney, Australia	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
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Kenya	Flex Money Transfer Limited, Suite 13, 4th Floor, The Greenhouse, Ngong' Road, Nairobi, Kenya Ph: +254 203861100 | Office Mobile: +254781304137	SIB Express
Uganda	M/s. Upesi Money Transfer U Limited, Shop Number 106 Plot 13, Mukwano Courts Kampala, Uganda	SIB Express

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