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NRI CONNECT

February 2026

EXPANDING BILATERAL HORIZONS

CONTENTS

EXPANDING BILATERAL HORIZONS

HOW THE INDIA–EUROPE TRADE FRAMEWORK INFLUENCES NRI INVESTMENTS AND MOBILITY

In a landmark step toward deepening economic integration, India and the European Union signed a long-anticipated trade agreement that promises to redefine commercial flows between two of the world's most dynamic markets. For Non-Resident Indians, this deal represents far more than a diplomatic milestone. It is a structural shift that could reshape investment, demographic movement, and cross-border opportunity.

The India–EU trade corridor already represents one of India's largest trading partnerships, with bilateral trade in goods and services exceeding USD 120 billion annually. The newly signed agreement aims to reduce tariffs across a broad spectrum of sectors including automobiles, pharmaceuticals, textiles, renewable energy components, and high-value engineering goods, while also strengthening regulatory cooperation, digital trade standards, and intellectual property protections.

For NRIs, particularly professionals and entrepreneurs based in countries such as Germany, France, the Netherlands, and the Nordic region, this creates a more seamless operating environment between India and Europe.

Expanded Business and Investment Pathways

Lower tariffs and simplified compliance norms make it easier for Indian-origin entrepreneurs in Europe to establish sourcing, manufacturing, or technology partnerships in India. Sectors such as clean energy, fintech, healthcare, and advanced manufacturing are expected to see heightened collaboration.

NRIs who act as cross-border connectors, whether through family businesses, startup investments, or advisory roles, may find greater scope to facilitate joint ventures and capital flows. The deal's emphasis on regulatory transparency and dispute resolution mechanisms also enhances investor confidence, potentially encouraging greater NRI participation in India-focused funds and equity markets.

Boost to Indian Exports and Remittance Strength

As Indian exports become more competitive in European markets due to tariff rationalization, export-driven sectors in India are likely to benefit. This could support higher income growth domestically, indirectly strengthening remittance corridors.

For NRIs who support family businesses or invest in export-linked enterprises back home, the agreement improves margin viability and long-term scalability. Over time, stronger trade performance can also support macroeconomic stability: a factor closely watched by global investors and overseas Indians alike.

Greater Professional Mobility and Services Trade

A significant component of the agreement focuses on services, an area where India holds a competitive advantage. Provisions relating to recognition of professional qualifications, smoother visa frameworks for certain skilled categories, and enhanced digital trade cooperation could open new avenues for Indian professionals in Europe.

For NRIs in technology, consulting, finance, or research sectors, this may translate into expanded project pipelines involving India-based teams, as well as more structured talent exchange frameworks. Cross-border remote work models, already accelerated by digital transformation, may receive further policy support under harmonized standards.

Strategic Diversification Amid Global Realignment

In an era marked by supply chain realignment and geopolitical uncertainty, the India–Europe partnership signals mutual intent to diversify economic dependencies. For NRIs, this strengthens India's positioning as a stable, growth-oriented economy aligned with European sustainability and governance priorities.

As India deepens integration with advanced economies, asset classes linked to infrastructure, green energy, logistics, and manufacturing are likely to gain long-term strategic attention. This may inform portfolio decisions for overseas Indians considering exposure to India through equities, bonds, or alternative investments.

For the global Indian community, the India–Europe trade agreement represents more than reduced tariffs; it reflects India's evolving stature as a trusted economic partner. NRIs have long served as bridges between markets. With policy frameworks now reinforcing that bridge, opportunities for cross-border entrepreneurship, investment, and professional collaboration stand to proliferate meaningfully.

As economic corridors strengthen, so does the role of globally connected Indians in shaping the next chapter of India's growth story.

WHAT THE REVISED INCOME TAX THRESHOLDS MEAN FOR NRIs

India's proposed Draft Income Tax Rules, 2026, signals a recalibration of compliance thresholds and reporting norms, and will come into force from April 1, 2026, under the new Income Tax Act, 2025. Among the most consequential updates are changes to the quoting of the Permanent Account Number (PAN) across specified financial transactions.
For Non-Resident Indians, who often maintain financial linkages across jurisdictions, these changes merit careful attention; not only for compliance, but also for strategic planning.

A Shift from Transaction-Level to Annual Thresholds

Under the existing framework (Rule 114B), PAN must be quoted for cash deposits exceeding INR 50,000 in a single day. The draft rules propose a notable simplification: PAN would be required only when cash deposits aggregate to INR 10 lakh or more in a financial year across one or more accounts. A similar annual threshold of INR 10 lakh is proposed for cash withdrawals.

For NRIs managing NRE or NRO accounts, this marks a meaningful easing of procedural friction. Occasional high-value deposits such as proceeds from asset sales or repatriated funds would no longer trigger immediate day-based PAN quoting obligations unless cumulative limits are crossed.

However, this relaxation should not be misconstrued as reduced scrutiny. Aggregation across accounts implies consolidated monitoring. NRIs with multiple banking relationships in India should ensure accurate tracking of cumulative annual transactions.

Higher Monetary Thresholds Across Key Transactions

The draft rules also propose upward revisions in several transaction thresholds requiring PAN:

Immovable property transactions: Threshold proposed to increase from INR 10 lakh to INR 20 lakh.
Purchase of motor vehicles: PAN required only where the transaction exceeds INR 5 lakh (including motorbikes).
Hotel and restaurant payments: Threshold proposed to rise from INR 50,000 to INR 1 lakh.

For NRIs investing in Indian real estate whether residential property for family use or as a long-term asset this higher threshold aligns better with prevailing market valuations, particularly in Tier 1 cities where transaction values typically exceed earlier reporting limits.

Similarly, for those visiting India for extended stays, family functions, or business engagements, higher limits for hospitality-related payments reduce transactional compliance burdens.

Expanded PAN Linkage in Insurance Relationships

One area where compliance may, in fact, tighten is insurance. The draft rules suggest expanding PAN requirements beyond premium thresholds to include all account-based relationships with insurance companies.
For NRIs holding life insurance policies, ULIPs, or annuity plans in India, this could mean more comprehensive reporting and data linkage. Ensuring that PAN details are updated and correctly seeded across policies will be prudent ahead of implementation.

Interplay with Tax Regime Choices

While PAN quoting norms are procedural, they operate within the broader architecture of India’s evolving tax regime.

The new tax regime continues to gain structural support. With a proposed standard deduction of INR 75,000 for salaried individuals and a Section 87A rebate potentially rendering income up to INR 12 lakh effectively tax-free (INR 12.75 lakh for salaried individuals), the regime’s simplicity may appeal to certain resident taxpayers.

For NRIs, however, regime selection depends heavily on income composition. Many NRIs derive income from rental properties, capital gains, or interest on NRO deposits, areas where deductions and exemptions under the old regime (such as Section 24(b) for home loan interest) may still influence planning.

The broader message is that procedural simplification such as relaxed PAN thresholds does not diminish the importance of regime optimization. Instead, it underscores the need for alignment between compliance and strategy.

Implications for NRIs: Compliance with Clarity

For globally mobile Indians, regulatory predictability is paramount. The Draft Income Tax Rules, 2026 reflect an effort to modernize thresholds in line with inflation and current market realities, while maintaining systemic oversight.

Key takeaways for NRIs include:

Review cumulative cash transaction patterns across all Indian accounts.
Ensure PAN details are accurately linked to banking, insurance, and investment relationships.
Reassess real estate and high-value transaction planning in light of revised reporting limits.
Evaluate tax regime suitability in consultation with a cross-border tax advisor.

As the draft rules remain open for stakeholder feedback before final notification, refinements may yet emerge. Nevertheless, the direction is clear: India is seeking to balance compliance efficiency with comprehensive financial visibility.

News Corner

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Federal Reserve

Federal Reserve holds interest rates as Trump piles on pressure

Fed voted to pause cuts to interest rate, which currently sits between 3.5% and 3.75%, after slashing it three times in fall

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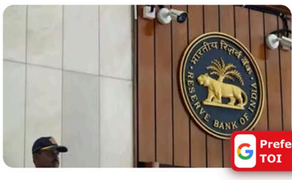
24-Hour Trades, Hedging Tools: RBI To Rejig Forex Market Rules

BUSINESS | TNN | Feb 18, 2026, 05:36 IST



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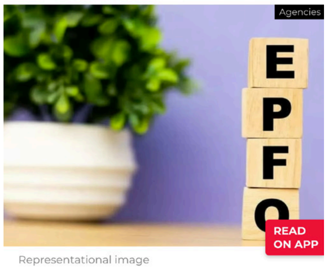
Sebi Forms Working Group To Review ESG Rating Providers Regulatory Framework

BUSINESS | PTI | Feb 18, 2026, 20:00 IST

Labour ministry to return unclaimed deposits back to EPFO subscribers



Representational image

Synopsis

The Ministry of Labour and Employment will return unclaimed EPF deposits to over 3.1 million subscribers, with a pilot phase benefiting 0.7 million soon. A merit-based scholarship of up to Rs 25,000 will also be added to the labour welfare scheme for unorganised workers' children, enhancing educational equity.

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Home > Economy News > RBI To Mandate Unique Transact

RBI to mandate Unique Transaction Identifier for all OTC derivatives from Jan 2027

The Reserve Bank of India will require a Unique Transaction Identifier for all OTC derivative trades from January 1, 2027, to enhance transparency and enable better aggregation of market data.

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Viewpoint column

Don't be fooled by recent good news, the UK economy is still in a precarious state

Phillip Inman

Labour MPs may clamour for bolder spending, but - like their Tory and Reform counterparts - they ask for the unaffordable

Sat 21 Feb 2026 16.00 GMT

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Sebi Forms Working Group To Review ESG Rating Providers Regulatory Framework

BUSINESS | PTI | Feb 18, 2026, 20:00 IST

Consumer inflation likely to rise to 4.3 per cent in FY27 from 2.5 per cent in FY26: Crisil

ANI
Updated At : 08:40 AM Feb 19, 2026 IST

BBC

Lower food and fuel prices drive inflation down to 3%

21 hours ago

Faarea Masud
Business reporter

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Getty Images

UK inflation fell to 3% in January, down from 3.4% in December, driven by food, fuel and airfares.

Economists said the decrease raised the likelihood the Bank of England will cut

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India, China among winners after US court blocked Trump tariffs

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Synopsis

Countries hit hardest by President Donald Trump's tariffs are now emerging as winners after the US Supreme Court struck down his emergency levies. China, India, and Brazil, among others, will see lower tariff rates for shipments to the US. While Trump had planned a 15% global tariff, economists calculate the effective rate will average about 12%, the lowest since the initial "Liberation Day" tariffs in April.

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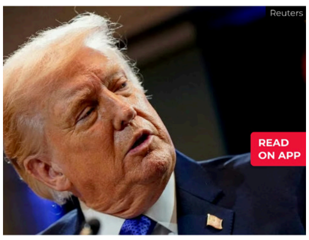
GLOBAL TRENDS

With US tariff rates up in the air, the economic fog again thickens



U.S. President Donald Trump

Synopsis

A recent U.S. Supreme Court decision has overturned key tariff plans, plunging trade policy

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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
	M/s. Alfanow Payment Services LLC Address: Unit 401, Floor 4, Onyx Tower 2, Sheikh Zayed Road Dubai, United Arab Emirates	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. Alfanow Payment Services LLC Address: Unit 401, Floor 4, Onyx Tower 2, Sheikh Zayed Road Dubai, United Arab Emirates	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
Mauritius	M/s. AT Services Topco, 4th Floor Ebene Skies, Rue De L Institut Ebene, Mauritius, 80817	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

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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
	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 | Mob +447749475175	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 Teeparam exchange Limited, 261 London Road, Croydon London, Pin CRO2RL, United Kingdom	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
Uganda	M/s. Upesi Money Transfer U Limited, Shop Number 106 Plot 13, Mukwano Courts Kampala, Uganda	SIB Express

Representative Office, Dubai

CRO, Representative Office - Mr. Jijo Joseph
Mob: +971 543077077, Email: jijojoseph@sib.bank.in

Team Leader - Mr. Vishnu V
Mob : +971 43308877, Email : vishnuv@sib.bank.in

Address:
The South Indian Bank Ltd
Banking Representative Office
P O Box 122611, SM02, Mezzanine Floor
The Atrium Centre, Bank Street
Al Mankhool, Bur Dubai, Dubai, UAE
Mob: +971 43308877, Email: dxbrep@sib.bank.in