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March 2026

THE STRATEGIC PIVOT: NAVIGATING THE NEW ERA OF INDIA-US ECONOMIC INTEGRATION

CONTENTS

THE STRATEGIC PIVOT: NAVIGATING THE NEW ERA OF INDIA-US ECONOMIC INTEGRATION

The global economic landscape is witnessing a profound realignment as the world's oldest and largest democracies move from a period of friction toward a high-velocity strategic partnership. For Non-Resident Indian (NRIs), the recently forged trade agreements represent a fundamental shift in how capital, technology, and goods will flow between these two giants. This reset, anchored in the principles of friendshoring and supply chain resilience, effectively de-risks the Indian growth story. This new start makes investing in India much safer. It creates a clear path for those who want to connect their global savings with the growth happening in India.

The Dawn of a Strategic Economic Corridor

The centerpiece of this transition is the February 2026 Interim Agreement, which significantly lowers trade barriers. By stabilizing the effective tax rate at 18 percent, the two nations have successfully resolved the 50 percent duties that previously hindered Indian exports and worried many global investors. In return, India has agreed to a multi-year, 500 billion dollar procurement plan for American energy and technology. This massive shopping list includes large contracts for liquid natural gas and a landmark order for over 200 Boeing aircraft. This deal provides a stable environment that allows businesses to plan for the long term without fearing sudden tax increases. It builds a foundation for lasting economic cooperation and mutual benefit.

Sectoral Tailwinds for the Indian Marketplace

The ripple effects of this accord are most visible across labor-intensive and high-technology sectors. The textile and apparel industry, a traditional stronghold for Indian exports, now enjoys a renewed competitive edge against regional peers. Simultaneously, the pharmaceutical sector has gained zero-duty access for critical generic medicines, reinforcing India's role as the indispensable pharmacy for the American healthcare system. Furthermore, the high-tech sector is set for growth through the Pax Silica project. This plan is expected to catalyze the expansion of electronics factories in South India. These factories now send 30 billion dollars worth of products to the United States every year. Because of this, Indian data centers and manufacturing units are now working directly with the American tech world on a daily basis.

Bridging the Diaspora: Investment Horizons

For the NRI investor, the timing of this trade reset coincides with landmark domestic reforms. The Union Budget 2026 doubled the amount of stock an individual can own in a company to 10 percent. This enables deeper involvement in high-growth fields such as green energy, semiconductor manufacturing, and advanced engineering. As Indian firms become key suppliers for American industries, especially in electric vehicles and space technology, the stock market offers a great way to build wealth. Beyond stocks, the growth of new economic regions and industrial zones provides a strong base for property investment.The NRI community now has a unique chance for their global experience and Indian roots to come together in a single powerful strategy. This ensures that their financial future is tied to the world's growing economy.

THE STRATEGIC ANCHOR: NAVIGATING INDIAN MARKETS THROUGH SYSTEMATIC INVESTMENT PLANS

As Non-Resident Indians (NRIs) build careers, businesses, and families around the world, they keep a steady eye on India's economic rise. Yet distance and geopolitical dynamism often complicate investment decisions. Time zones shift, markets fluctuate, and the question of when to invest can feel overwhelming. A Systematic Investment Plan, commonly known as an SIP, offers a structured answer. The recent flux of global events makes it difficult to predict market highs and lows. SIPs introduce discipline and consistency into investing under these circumstances. For NRIs, it becomes a practical way to channel global income into India's long-term growth story while maintaining clarity and control.

The Mechanics of Disciplined Compounding

An SIP involves the periodic allocation of a fixed sum into a mutual fund scheme. This approach bypasses the pitfalls of market timing, a practice that frequently leads to suboptimal returns for those living in different time zones. By committing to a consistent investment schedule, NRIs utilize dollar-cost averaging. This ensures that more units are acquired when prices are low and fewer when they are high, effectively lowering the average cost of acquisition over the long term. Moreover, the power of compounding is most potent when fuelled by time rather than timing. Small, regular contributions grow exponentially as returns begin to generate their own earnings, creating a formidable corpus that outpaces traditional savings methods.

Tailored Advantages for the Global Professional

For NRIs, SIPs serve as a critical hedge against currency fluctuations and inflation within the Indian context. As the Indian rupee evolves, maintaining an asset base in the home country provides a safety net for future liabilities, such as retirement or a child's education in India. Investing in the domestic market provides the opportunity to benefit from the high growth potential of an emerging economy.

Mutual Fund Investments for NRIs through South Indian Bank

NRI customers who have completed their Mutual Fund KYC can seamlessly onboard themselves through the 'Mutual Fund' option available in the SIB Mirror+ mobile app. Through this platform, customers can conveniently invest in equity, debt, and hybrid schemes offered by leading Asset Management Companies, enabling them to build a diversified investment portfolio. Customers can also track their investments, initiate redemptions, perform scheme switches, and monitor portfolio performance through the app, ensuring a simple, convenient, and fully digital mutual fund experience.

Ultimately, an SIP represents a commitment to the future. It honors the principle that consistency, rather than intensity, is the true driver of financial legacies. By embracing this systematic path, NRIs ensure that while they may reside abroad, their financial roots remain firmly planted in one of the world's fastest-growing major economies.

News Corner

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S&P Global raises India's FY27 growth forecast to 7.1%, signals strong medium-term economic momentum

S&P Global has raised India's FY27 GDP growth forecast; however, it cautioned that renewed geopolitical tensions and high energy prices could strain fiscal positions and widen the trade deficit.

Harsh Kumar

Updated • 25 Mar 2026, 01:52 PM IST

FXS | Log in

Australia's CPI inflation declines to 3.7% YoY in February vs. 3.8% expected

03/25/2026 01:01:01 GMT | By FXStreet Team

Australia's Consumer Price Index (CPI) climbed by 3.7% year-over-year (YoY) in February, compared to a 3.8% increase reported in the previous reading, the latest data published by the Australian Bureau of Statistics (ABS) showed on Wednesday.

The market consensus was for 3.8% growth in the reported period.

The RBA Trimmed Mean CPI for February

Reuters | My News

India's private sector growth hits 3-year low as Middle East war saps demand

By Reuters

March 24, 2026 10:33 AM GMT+5:30 · Updated March 24, 2026

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World News

"Filthy Criminal" Taunt To 'Right Person': Trump's Iran Pick, Mohd Ghalibaf

News | India News | Centre Forms 7 High-Level Groups To Ta

Centre Forms 7 High-Level Groups To Tackle Economic Fallout Of Middle East Crisis

Department of Economic Affairs Secretary Anuradha Thakur has been appointed convenor of a panel tasked with monitoring the economy, finance and supply chain-related issues, including export and import challenges.

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Inflation

UK inflation held at 3% before global energy price hit from Iran war

February annual rate in line with expectations, but Food and Drink

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Australia orders all 'non-essential' officials to leave Israel, UAE

File photo

Synopsis

Australia has ordered non-essential officials to leave Israel and the UAE due to a deteriorating security situation following US-Israeli strikes on Iran. Foreign Minister Penny Wong urged citizens to depart the Middle East if safe, citing the ongoing conflict and its casualties across the region.

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ExplainSpeaking: Understanding the 'discrepancies' in India's new GDP data

The outgoing GDP series, adopted in 2015, led to controversy. But, even with the new series, questions arise about the data and rising 'discrepancies', which officially capture the gap in calculations related to the real GDP.

Written by: Udit Misra

12 min read | New Delhi

Updated: Mar 13, 2026 12:17 PM IST

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MNC banks resist RBI plan to access offshore deal data

While Indian banks like SBI and ICICI which have foreign branches may be willing to share data, foreign banks are reluctant.

Synopsis

The Reserve Bank of India wants details on overseas rupee derivative trades. Foreign banks operating in India are resisting this move. They cite difficulties in accessing offshore deal information and jurisdictional concerns. The RBI aims for better market visibility to manage rupee volatility. This

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Chairman of PM's economic advisory council shares growth insights

CITY | Yagnesh Bharat Mehta | Mar 13, 2026, 03:51 IST

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Surat: Chairman of the Economic Advisory Council to the Prime Minister of India, Prof S Mahendra Dev, highlighted various factors affecting India's growth, challenges and development on Thursday, during his visit to

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China consumer inflation hits 3-yr high on holiday surge, producer deflation lingers

By

Published 03/08/2026, 09:47 PM

Updated 03/09/2026, 12:12 AM

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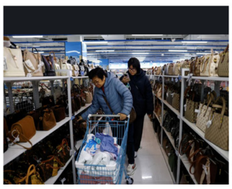

Business Standard

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West Asia war: 45K Indian containers stuck; export costs increase fivefold

Exporters stare at either a diversion in routes, or a U-turn to India

premium

Adding to this, several contingency surcharges by shipping liners are causing an additional three- to five-fold increase in per container cost, say industry experts.

Shine Jacob | Dhruvaksh Saha | Chennai/New Delhi

5 min read Last Updated : Mar 08 2026 | 11:45 PM IST

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250 million barrel buffer: How much oil does India have and how long will it last

BUSINESS | TOI Business Desk | TIMESOFINDIA.COM | Mar

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As tensions in the Middle East enter their second week, concerns are rising over whether India's energy supplies are sufficient. According to a recent government

CPI inflation rises to 10-month high of 3.2% in February 2026

Economists warn that the price hike of non-subsidised LPG cylinders and the ongoing increase in the prices of gold and silver will mean overall inflation in March will likely come in higher

Published - March 12, 2026 05:42 pm IST

THE HINDU BUREAU

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Economists, however, warn that the ongoing disruption in fuel supplies due to the conflict in West Asia would likely push up inflation in March in the electricity, gas & other

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RBI dividend norms: Banks can pay up to 75% of profits as payout from FY27

BUSINESS | TIMESOFINDIA.COM | Mar 10, 2026, 21:39 IST

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The Reserve Bank of India has capped the maximum dividend payout by banks at 75% of profit after tax (PAT), with the new prudential norms set to take effect from the

The news items featured here are sourced from publicly available newspapers and online news platforms and are shared for informational purposes only.

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
USD (US Dollar)	**The Bank of New York Mellon (BNY Mellon),** 240 Greenwich Street NY 10286, USA ABA ROUTING NO: 021000018	803-3162-716	IRVT US3N
USD (US Dollar)	**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
GBP (Pound Sterling)	**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
EURO	**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

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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
	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

Contact: NRI Service Centre: +91-484-6689600, Email: nri@sib.bank.in, CIN: L65191KL1929PLC001017,
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