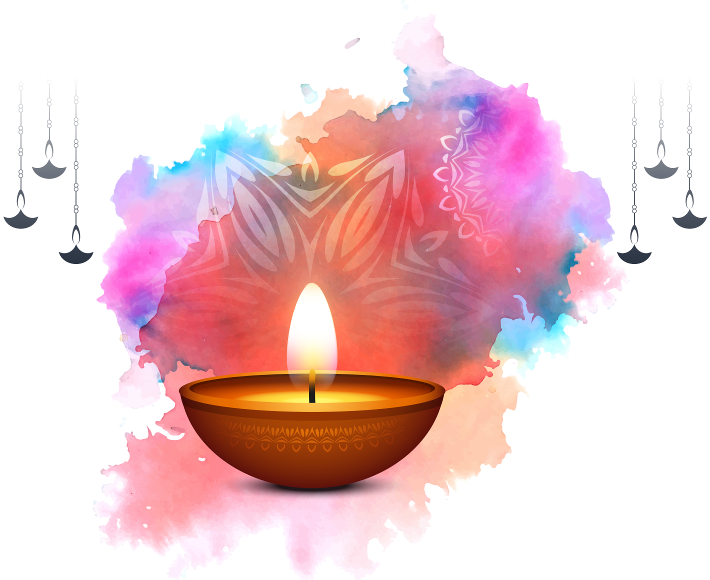
SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

NRI CONNECT

September 2025

THE NEW CHAPTER OF GST AND WHAT IT MEANS FOR THE FUTURE



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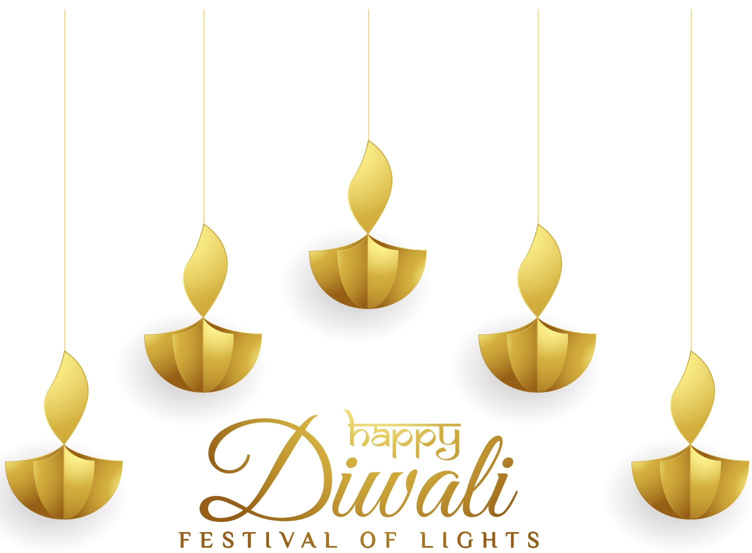
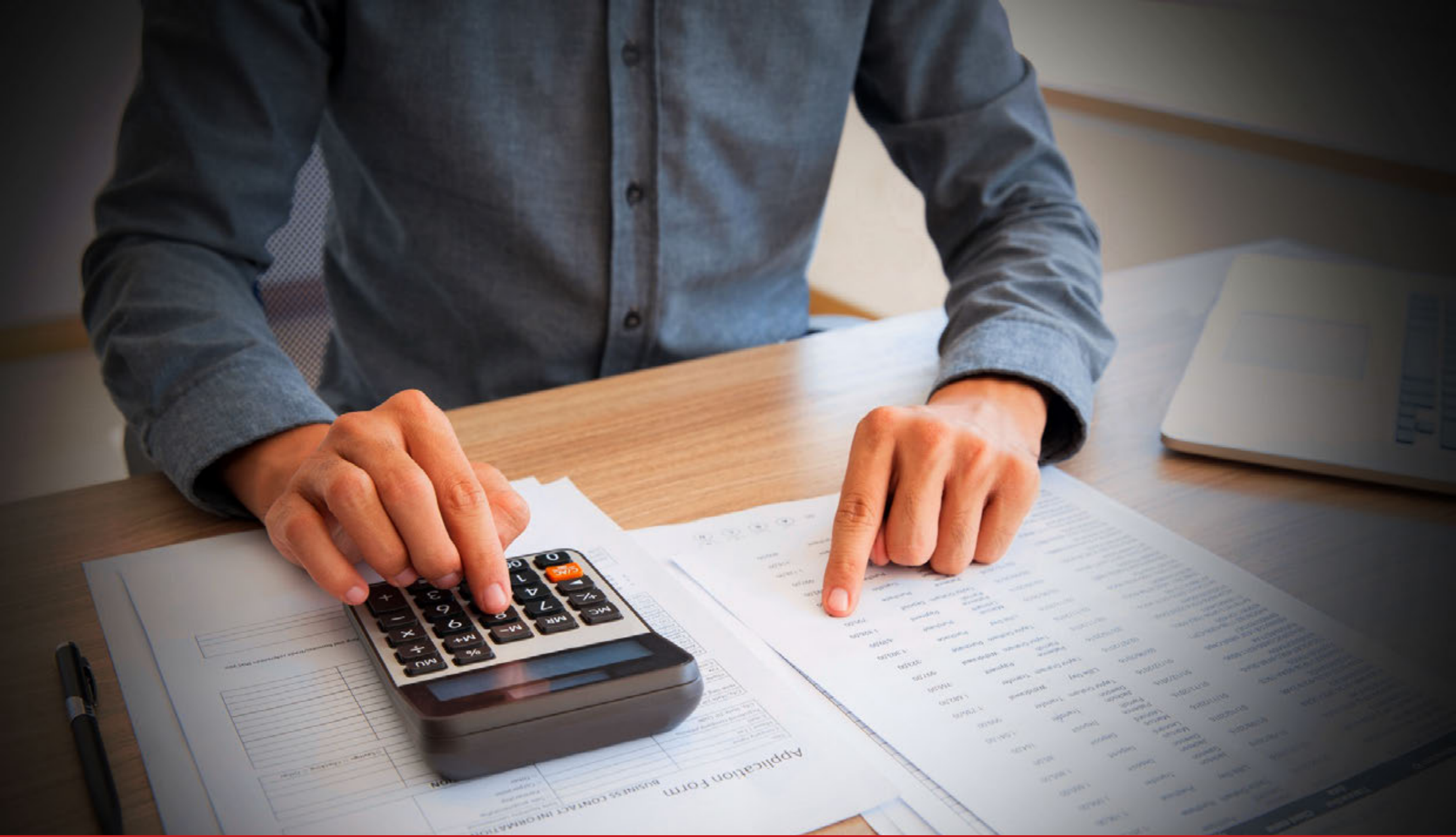




THE NEW CHAPTER OF GST AND WHAT IT MEANS FOR THE FUTURE

GST at a Turning Point

India's Goods and Services Tax has always been more than a tax reform. It was conceived as a unifying step to simplify the indirect tax landscape. Now, in 2025, GST itself is being reshaped. The latest set of reforms does not merely fine-tune the system but seeks to make it more efficient, predictable, and growth-friendly. For a globally aware audience, these changes are an important signal of India's evolving economic maturity.

What Has Changed Recently

The GST council has reduced the number of GST rate slabs. The old structure of four main rates (5%, 12% 18% and 28%) has been largely replaced by two standard/reduced slabs (5% and 18%) along with a new major sin/luxury rate of 40%. The revised rates are effective from 22 September 2025. Notably, a large majority of items have been shifted from higher to lower slabs, offering direct relief to consumers. This recalibration is expected to boost affordability and stimulate consumption across both rural and urban markets. Beyond rate adjustments, the reforms emphasise ease of compliance, streamlined litigation processes, and an improved ease of doing business framework, all of which support a healthier tax ecosystem.

A Boost to Growth and Confidence

The economic implications are wide-ranging. Lower rates across a broad basket of goods increase disposable income, encouraging spending and investment. For businesses, a clearer structure reduces complexity, cutting costs linked to compliance and disputes. Together, these changes enhance transparency and strengthen revenue flows to the government without dampening demand. Such a balance is particularly valuable at a time when India is positioning itself as one of the world's fastest-growing large economies.

Why Investors Are Paying Attention

Stability in taxation is often a decisive factor for investors assessing new markets. By rationalising GST, India demonstrates regulatory maturity and predictability, qualities that global and diaspora investors value highly. For multinational corporations and small businesses alike, lower litigation risks and digital compliance tools contribute to confidence. This perception of reliability is essential for drawing sustained foreign investment.

The NRI Connection

For NRIs, GST reforms intersect with multiple touchpoints. Those investing in property benefit from greater clarity around tax on transactions and rentals. Entrepreneurs running cross-border businesses find compliance easier and more transparent. Even at a personal level, lower GST on everyday goods enhances the purchasing power of remittances sent home. The reforms signal that India is aligning its tax regime not only with domestic priorities but also with global investor expectations.

Looking Ahead to the Next Phase

While the September 2025 reforms are significant, further refinements are expected. Policymakers continue to explore rate convergence and broader digital integration to strengthen efficiency. The trajectory suggests a tax system that grows leaner and smarter, in line with India's ambition to be a competitive hub for global trade and investment.

Closing Thought

The 2025 GST reforms mark a decisive step toward a simpler, fairer, and more resilient tax framework. By lowering rates, widening affordability, and easing compliance, they strengthen confidence in India's economic journey. These reforms underline India's intent to pair growth with clarity and stability, offering reassurance to investors at home and abroad.

TRACING THE FUTURE OF GOLD AMID GLOBAL UNCERTAINTY

A Timeless Asset in a Volatile World

Gold has always been more than a metal. It is a store of wealth, a cultural symbol, and a source of reassurance when uncertainty rises. For many Non-Resident Indians, gold represents both memory and security, linking families abroad with traditions at home. In 2025, as global markets face turbulence, gold has once again come into sharp focus as investors seek stability.

Recent Trends Shaping Gold Prices

The year has been marked by sharp fluctuations. Gold reached record highs earlier in 2025 as central banks, especially in emerging markets, increased their reserves in response to geopolitical risks and persistent inflation. Demand from India, the world's second-largest consumer, has remained robust despite price surges, supported by weddings, festivals, and a long-standing cultural affinity to the metal. More recently, prices have eased somewhat as the U.S. Federal Reserve signalled shifts in monetary policy, but volatility remains the defining feature. For investors, this oscillation serves as a reminder that gold, while reliable over the long term, remains susceptible to short-term global currents.

What Gold Means for Indian Households Abroad

For NRIs, the appeal of gold is both practical and emotional. On one hand, it acts as a hedge against inflation and rupee depreciation, helping preserve value across borders. On the other hand, it carries sentimental weight as an integral part of weddings, gifting, and intergenerational wealth. Some NRIs also find that acquiring gold in India provides cost advantages compared to overseas markets, particularly during favourable exchange cycles. The ability to convert remittances into physical or digital gold assets offers an additional channel for preserving value while strengthening ties with the home.

Signals to Watch in the Global Market

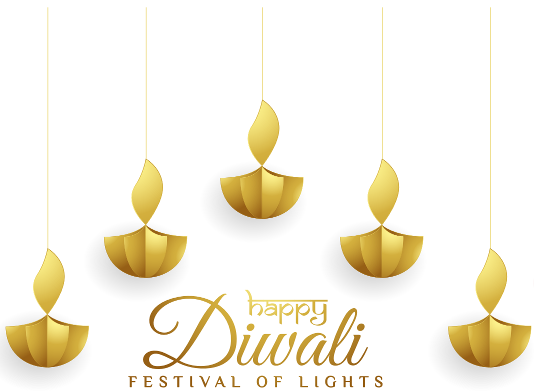
Looking ahead, gold's trajectory will be shaped by factors beyond India's borders. The pace of U.S. interest rate adjustments, inflationary pressures in major economies, and ongoing geopolitical tensions will remain central. Continued central bank buying, particularly by countries seeking to diversify away from the U.S. dollar, may lend long-term support. At the same time, shifts in investor appetite for equities and bonds could trigger periodic corrections. For NRIs, the takeaway is clear, gold will remain resilient but not without its cycles.

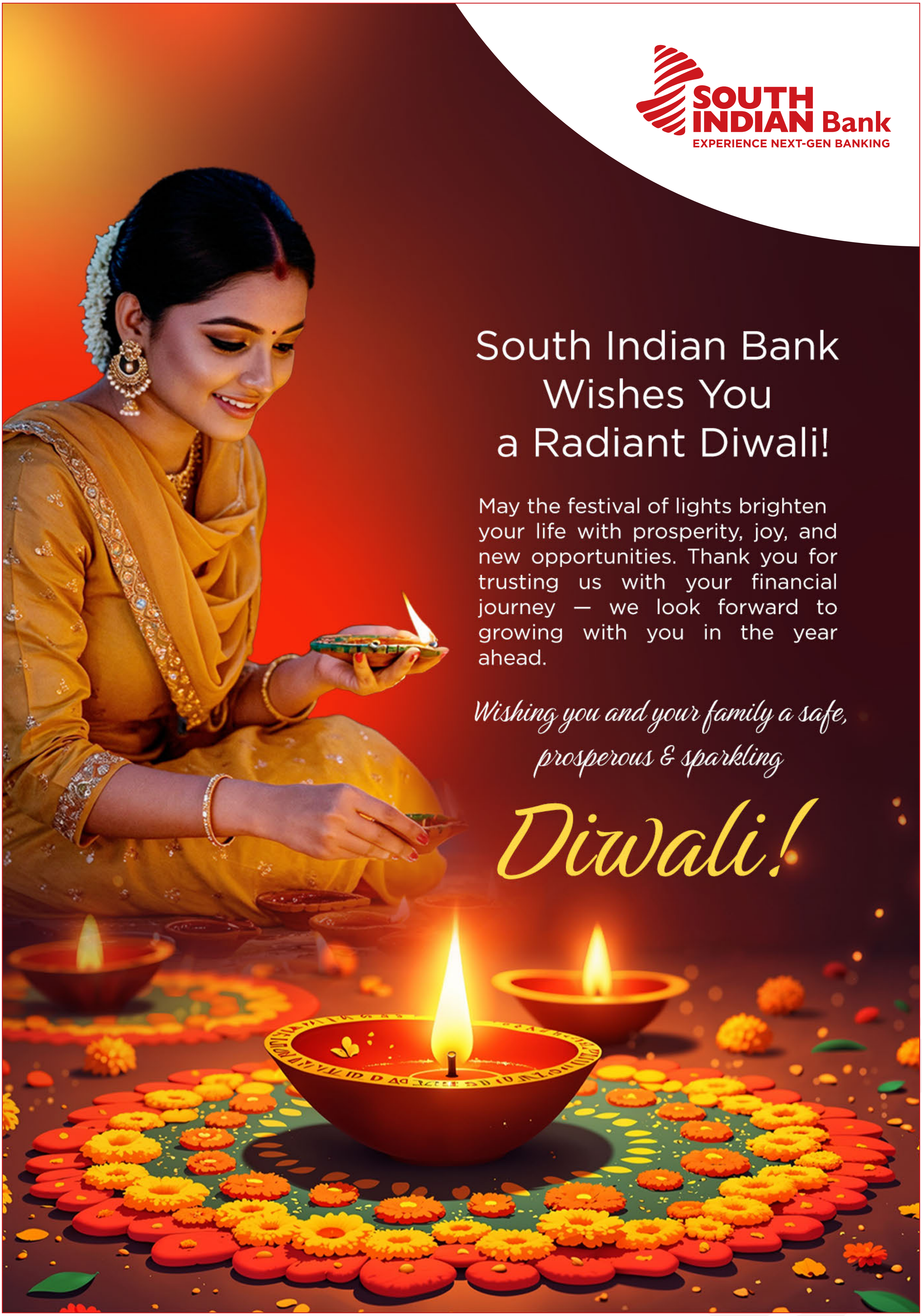
Balancing Tradition With Modern Avenues

What distinguishes the present moment is the evolution of how gold can be held. Beyond jewellery and bullion, instruments such as sovereign gold bonds, exchange-traded funds, and digital gold platforms have opened new possibilities. These options reduce storage risks, offer easier liquidity, and, in some cases, provide interest income. For NRIs, exploring such avenues can balance the emotional satisfaction of traditional holdings with the efficiency of modern investment tools.

Closing Thought

Gold has endured centuries of change and continues to shine as both an anchor and a safeguard. For NRIs, it represents continuity with heritage and protection against volatility. By staying mindful of global signals and embracing both traditional and innovative channels, one can ensure that gold remains not only a symbol of security but also a practical instrument of resilience for the future.




SOUTH INDIAN Bank
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South Indian Bank
Wishes You
a Radiant Diwali!
May the festival of lights brighten your life with prosperity, joy, and new opportunities. Thank you for trusting us with your financial journey — we look forward to growing with you in the year ahead.
Wishing you and your family a safe, prosperous & sparkling
Diwali!

News Corner

UAE looking to invest in India's high-tech areas, says Goyal

He also said that the proposed Bharat Mart project will give small businesses the opportunity to become large exporters

Published - September 20, 2025 06:38 am IST - Dubai

PTI

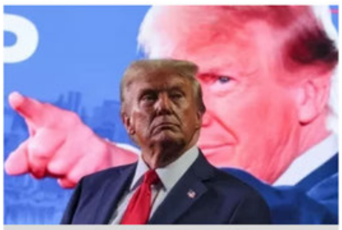
Union Minister of Commerce and Industry Piyush Goyal addresses the Indian People's Forum Business Connect event in Dubai. | Photo Credit: PTI

Union Minister of Commerce and Industry, Piyush Goyal, on Friday (September 19, 2025) said the United Arab Emirates (UAE) is investing deeply in high-tech areas, and

US may lift penal tariffs on India after Nov, says CEA Nageswaran

Remarks come 2 days after trade talks in New Delhi

TRIBUNE NEWS SERVICE
New Delhi, Updated At : 06:47 AM Sep 19, 2025 IST



Donald Trump. Reuters file

Japan rating agency upgrades India's sovereign credit outlook

Synopsis

Rating and Investment Information (R&I) has upgraded India's sovereign rating to 'BBB+' from 'BBB', acknowledging the nation's strong economic growth, fiscal discipline, and external stability. This upgrade, the third in 2025, is expected to lower overseas borrowing costs and boost investor confidence.

U.S. Federal Reserve cuts interest rate by 0.25 points

The move is the Fed's first cut since December and the federal officials also signal that they expect to reduce their key rate two more this year

Updated - September 18, 2025 05:28 am IST - Washington, D.C.

AP

U.S. Federal Reserve Chair Jerome Powell speaks during a press conference, following the issuance of the Federal Open Market Committee's statement on interest rate policy, in Washington, D.C., U.S., on September 17, 2025. | Photo Credit: Reuters

The Federal Reserve cut its key interest rate by a quarter point on Wednesday (September

Lower GST rates to ease tax burdens, empower MSMEs, and accelerate formalisation: Report

Representative image.

Synopsis

The government plans to implement GST 2.0. This initiative aims to reduce the tax burden on households and support MSMEs. It will also promote formalisation of the economy. The new GST structure will expand the 5% tax slab. Rural and urban households will see increased disposable

RBI may cut rates again in Dec on easing inflation: Goldman Sachs' Sengupta

Rhik Kundu | 4 min read | 18 Sept 2025, 06:00 am IST

The RBI has delivered two rate cuts in FY26 so far, a 25-basis-point cut in April and a 50 bps cut in June that lowered the repo rate to 5.5%, before holding steady at its August meeting. (Reuters)

Analysts project that the US Fed decision paves the way for RBI to go for more rate cuts IANS

Editorials

Despite Fed rate cut, RBI's decision hinges on domestic realities

The key reason for such constrained enthusiasm is the Fed's worry about slowing job growth. While Fed Chair Jerome Powell was cautious on inflation, jobs and growth, there were no clear signals from the other members on where the rates will go from here

RBI conducts two variable rate repo auctions to infuse liquidity in the banking system

System liquidity surplus shrunk to ₹72,774 crore as of September 18 due to larger-than-expected advance tax outflows

By BL Mumbai Bureau
Updated - September 19, 2025 at 08:40 PM.

RBI may cut rates by 25 bps each in October, December MPC: Morgan Stanley

Representative image.

Synopsis

Morgan Stanley anticipates the Reserve Bank of India (RBI) to reduce policy rates by 25 basis points in both October and December, potentially bringing the terminal policy rate down to 5%. This easing is expected due to inflation consistently falling below the RBI's 4% target, with projections indicating an average CPI of 2.4% in FY26.

Nearly ₹2 lakh crore will be in people's hand due to GST reforms: FM Sitharaman

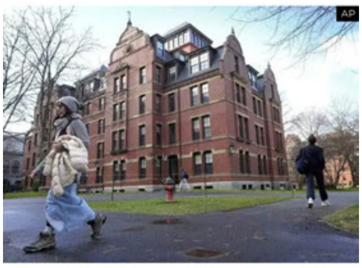
The Finance Ministry does not receive the ₹2 lakh crore as taxes from the public, but it goes back into the economy aiding domestic consumption," FM Nirmala Sitharaman said

Updated - September 20, 2025 10:31 am IST - Madurai, Tamil Nadu

PTI

Union Finance Minister Nirmala Sitharaman addressing at Tamil Nadu Food grains Merchants Association Limited 80th Anniversary Celebration in Madurai on September 19, 2025.

US Education Dept raises 'financial responsibility' concerns about Harvard



Harvard University

Synopsis

The U.S. Department of Education has placed Harvard University on "Heightened Cash Monitoring" status due to concerns regarding the institution's financial standing. As a result, Harvard will now be obligated to utilize its own financial resources to distribute federal student aid before accessing funds from the Education Department.

Nifty momentum strong; 26,000 possible by Diwali: Rajesh Palviya

The Nifty is buoyant, reaching 25,400, with analysts predicting a fourth week of gains, potentially hitting 25,750.

Synopsis

The Nifty has reached 25,400 this week. Experts predict the rally may continue next week. Rajesh Palviya suggests Nifty could reach 25,750 if it surpasses 25,500. Banking stocks are currently supporting the market. Palviya sees potential in PSU banks, NBFCs, power, and chemical sectors. Suzlon Energy and Bharat Forge are his stock picks.

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
	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
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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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. 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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	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
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	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

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