SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

A **Quick Checklist** for NRI Customers Planning a visit to India

A little preparation before you travel can help ensure uninterrupted access to your bank accounts and digital services during your stay. We recommend that you take a few moments to review the checklist below before your journey.

1. Keep Your Registered Mobile Number Active

Ensure that your registered mobile number is active and capable of receiving OTP and SMS alerts. Many banking transactions and service requests require OTP-based authentication, and uninterrupted access will help you transact smoothly while in India.

2. Update Your Mobile Number, If Required

If your overseas mobile number is not able to receive OTPs or SMS alerts, you may register your Indian mobile number instead.

You can update your registered mobile number by:

- Sending an email from your registered email ID to **onlinekyc@sib.bank.in** attaching the duly filled application form in the prescribed format.
- The form is available on the Bank's website under: Download Forms → NRI Banking Accounts → Application for Modification of Mobile Number for NRI Customers.
- A call to the new number will be initiated from the Bank as part of our customer verification process.
- Updating this in advance will help avoid delays or inconvenience during your visit.

3. Ensure Your SIB Mirror+ App Is Active

Please ensure that you are registered for SIB Mirror+ mobile banking App on your device. This will allow you to conveniently perform transactions, check balances and manage your account while you are in India. Please ensure that the E-lock is disabled before carrying out any transactions.

4. Register to UPI Service through SIB Mirror+

You can register for UPI service through SIB Mirror+ from any Indian Mobile Number as well as Mobile Numbers with the following countries: Singapore, Australia, Canada, Hong Kong, Oman, Qatar, USA, Saudi Arabia, United Arab Emirates & United Kingdom.

Steps for UPI Registration

- Login to Mirror+ Application: Open the SIB Mirror+ Application on your smartphone.
- Access BHIM UPI Section: From the home screen, click on "BHIM UPI".
- Mobile Number Verification: The system will initiate SMS from the device for mobile number verification. Ensure the SIM with the registered mobile number is active on the device. For Dual SIM Phones, select the registered mobile number linked to your bank account when prompted.
- OTP Authentication: An OTP (One Time Password) will be sent to the registered mobile number, OTP will be auto read by the App. click Proceed to continue.
- Account selection: Customer to select the Bank Account from the list of eligible operative accounts available with South Indian Bank".
- Select/Create your UPI ID: Enter your preferred UPI ID (Virtual Payment Address) or select from given options.
- Submit to complete the Process.

5. Activate Your Internet Banking (SIBerNet)

Register to SIBerNet using Debit Card credentials and keep your user ID activated. To retrieve old User ID, please use forget User ID option. To reset passwords use Forget Password option in the SIBerNet login page. Daily transaction limit can be enhanced up to Rs. 50 Lakh post 24 hours of registration through validation of debit card credentials under Service Request menu.

6. Keep Your Debit Card Handy

Ensure that your debit card is in active status. Set/reset Debit Card PIN and Enable Domestic and International Usage through SIB Mirror+.

7. How much foreign exchange can be brought in while visiting India?

A person visiting India from abroad may bring foreign exchange without any limit. However, if the total value of foreign exchange in the form of currency notes, bank notes, or travellers' cheques exceeds USD 10,000 or its equivalent, and/or if the value of foreign currency notes alone exceeds USD 5,000 or its equivalent, the traveller must declare the same to the Customs Authorities at the airport by submitting a Currency Declaration Form (CDF) upon arrival. This requirement applies to all travellers, including Non-Resident Indians (NRIs).

8. Check Your KYC Compliance Status

Confirm that your account is KYC-compliant and that your passport and visa details are up to date in the Bank's records. Updated KYC ensures seamless transactions and helps avoid service restrictions during your stay.

Taking these simple steps before you travel will help you enjoy a hassle-free banking experience in India. For any assistance, please feel free to reach out to your branch or relationship manager.