



# GLOBAL CONNECT

NRI Newsletter | July 2024

**Build a world-class portfolio,  
with investment opportunities in India.**



Customer Care: Mail - [customercare.nri@sbi.co.in](mailto:customercare.nri@sbi.co.in)

Call - 18001234, 1800112211, 91-80-26599990, 91-484-2326343 & 91-484-2796700

# PREFACE

*Dear NRI Patrons,*

***Season's greetings and warm wishes.***

We are happy to share quarterly NRI Newsletter for July'2024. State Bank of India is pioneer in providing excellence in services through customer centric products & services for NRI Customers.

We are continuously striving to update and upgrade our technology to make banking easy and convenient for our valued customers. Global NRI Centre, Ernakulam, one stop solution for NRI customers has been serving NRIs since 22nd June 2017. To give thrust on making the banking easier and more convenient, Bank has opened **2<sup>nd</sup> Global NRI Centre** at Patiala (Punjab). These two dedicated centres are supported by 434 specialised/intensive NRI Branches in India, Foreign Offices in 29 countries, 45 Exchange Houses and 5 Banks in Middle east.

SBI and Mashreq Bank entered into an agreement for facilitating onboarding of new NRI customers to SBI. UAE based NRI diaspora will now be able to open accounts with SBI through Mashreq Bank Neo App.

We are continuously spreading our wings to imbibe and integrate itself with digital transformation happening worldwide for providing a much richer experience to our esteemed customers.

We are sanguine that you will continue to patronise us. Being a Brand Ambassador of our Bank, we trust that you will share your experience with your near and dear ones to strengthen your Bank further.

We thank you for your continued patronage.

With warm regards,

**(Team NRI)**

**State Bank of India**

**Corporate Centre, Mumbai**

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# NEWS FROM INDIA

## **RBI NEW PORTAL 'PRAVAAH' TO MAKE LIFE EASIER FOR NRIs, INDIAN CORPORATES**

The launch of PRAVAAH portal has opened a direct digital interface with the Reserve Bank of India (RBI) for seeking a host of approvals under the Foreign Exchange Management Act (FEMA). The portal is expected to reduce the overall processing time for FEMA applications filed by non-resident Indians (NRIs), foreign entities and Indian corporates.

Until now, all communications for FEMA approvals had to be routed through authorised dealer (AD) banks, which follow their own internal due diligence measures, often making the process complex and time-consuming. (Source: thehindubusinessline.com, Mumbai | June 02, 2024).

## **INDIA BECOMES THE BIGGEST SOURCE COUNTRY FOR DOCTORS IN THE US**

India is the leading source of immigrant doctors in the United States and the second-largest source of registered nurses, according to a recent report. However, when considering the total number of immigrant healthcare professionals, including home health aides and nursing assistants, India ranks third, after the Philippines and Mexico. (Source: ET Online, Jun 15, 2024)

## **500,000 IMMIGRANTS COULD EVENTUALLY GET US CITIZENSHIP UNDER BIDEN'S NEW PLAN**

US administration introduced program for immigrant spouses of US citizens to receive deportation protection, work permits, and pathway to citizenship, aiming to reduce family separations under current immigration laws.

A new program has been announced for offering deportation protection, work permits, and a pathway to citizenship for up to 500,000 immigrant spouses of US citizens. This initiative aims to alleviate the long separations families face under current immigration laws, which require individuals who crossed the border illegally to return to their home countries to complete the green card process. (Source: ET Online, Jun 18, 2024)

## **H-1B VISA HOLDERS WHO MOVED TO CANADA ON SPECIAL WORK PERMITS CAN NOW SPONSOR DEPENDENTS**

Family members of H-1B visa holders can apply for TRVs and study permits through the IRCC Portal. The Canadian government launched a new work permit program for US H-1B visa holders in 2023, offering opportunities for work and potential residency. The initiative saw overwhelming interest, with all 10,000 permits quickly claimed. Immigration, Refugees, and Citizenship Canada (IRCC) has allocated a special stream for 10,000 US H-1B visa holders, aiming to provide them with more secure and long-term prospects compared to the United States. (Source: ET Online, Jun 10, 2024)



# DO YOU KNOW

## SBI HAS OPENED 2<sup>ND</sup> DEDICATED PROCESSING CELL (GLOBAL NRI CENTRE) AT PATIALA

- To serve the valuable NRI diaspora of the Bank, 2<sup>nd</sup> SBI Global NRI Centre has been opened at Patiala (Punjab).
- Now Bank has 2 centralized back-office outfits for processing entire gamut of non-financial requests/services of NRI customers.
- Activation of Internet Banking and despatch of Cheque Books and ATM cards.
- Dedicated Help Desk/ Customer support team for NRIs.
- Speedy resolution of technical issue faced by NRIs customers.
- Call back service for NRI Customers.
- Global NRI Centre will be serving the NRI customers origin from following states and UTs.

States and UT	SBI Global NRI Centre
Bihar, Goa, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Maharashtra, Punjab, Rajasthan, Uttar Pradesh, Uttarakhand, West Bengal, Andaman & Nicobar (UT), Chandigarh (UT), Dadra & Nagar Haveli, Daman & Diu (UT), Delhi [National Capital Territory (NCT)], Jammu & Kashmir (UT), Ladakh (UT).	State Bank of India Global NRI Centre 1st Floor, Pragati Bhawan, Urban Estate Phase – III, Patiala, Punjab-147002. Contact Details: 0175-2290512 Email ID- customercare.gncpatiala@sbi.co.in
Andhra Pradesh, Arunachal Pradesh, Assam, Chhattisgarh, Karnataka, Kerala, Madhya Pradesh, Manipur, Meghalaya, Nagaland, Odisha, Sikkim, Tamil Nadu, Tripura, Telangana, Lakshadweep (UT), Puducherry (UT)	State Bank of India Global NRI Centre 56/170, 2nd Floor, Panampilly Nagar, Ernakulam, Kerala Ph No: 91-484-2326343, 91-484-279-6700 Email ID: customercare.nri@sbi.co.in

## WHEN SAVING/CURRENT ACCOUNTS CLASSIFIED AS INOPERATIVE ACCOUNTS?

When there are no transactions in the relative Current / Savings Bank account whether debit or credit induced by the customer or induced by a third party, for over a period of **two years**, other than the transactions by way of debit of applicable bank charges or credit of periodical interest by the Bank, the account is identified as Inoperative account for the purpose of monitoring and close supervision.

### >When account status changes from Active to Inoperative: -

- Alternate channel facilities like transactions at ATM / Internet Banking / Mobile Banking / GCC / POS Transactions are inactivated.
- Cheques presented in clearing or across the counter by the payee become vulnerable to dishonour.

# DO YOU KNOW

## >What does Bank do to inform customers:-

- (a) Prior to the account becoming Inoperative, Bank sends 1 SMS after one year of non-operation in account and 2nd SMS after 21 months of non-operation in account to operate the account immediately else it will become Inoperative and may further lead to freezing of debit transactions including dishonour of cheques, if any.
- (b) Once the account becomes inoperative: Undernoted SMS is being sent to the account holders, "Dear Customer, Your NRI A/C NO. {XXXX} has become Inoperative. Please contact your home branch for activation, status of Inoperative leads freezing of debit transactions including dishonour of cheques, if any. Thanks, SBI."

## >Activation of Inoperative Accounts:-

Activation of inoperative accounts will be permitted only after obtention of fresh Know Your Customer (KYC) documents and must be uploaded in system. After due diligence operation in account will be allowed.



## RE-INITIATION OF OTP OVER EMAIL WITH ENHANCED SECURITY

Now, OTP is being sent to customer's registered e-mail address for their INB transactions in addition to OTP through SMS. Customers were facing challenges in receiving OTP on mobile due to network issue, travelling etc. After this additional facility, online transactions will be smoother and hassle free.



## SBI SECURE OTP APP

SBI Secure OTP is an OTP generation App for verifying transactions done through SBI Internet Banking and Yono Lite SBI App. SBI users can generate OTP at the time of performing transaction in SBI Internet Banking/ Yono Lite SBI application.

(For Registration process, Functionalities and FAQs, please visit

[https://www.onlinesbi.sbi/sbf\\_secureotp.html](https://www.onlinesbi.sbi/sbf_secureotp.html) )

# WHAT'S NEW

## SBI-FLYWIRE TIE UP

SBI has entered into tie up with Flywire Corporation, a global payments enablement and software company, to provide a fully digital checkout experience for cross-border education payments for the students going abroad for study. This Tie-up will provide a streamlined and completely digital experience to the students and families, when making high-value education payments to Educational Institutions abroad.



The advertisement features the SBI logo on the left with the tagline 'The banker to every Indian'. The main text reads: 'Ensure a smooth education experience abroad with quick and convenient payments through SBI Flywire Platform'. Below this, it says 'For assistance, call 1800 1234 or visit bank.sbi' and 'Follow us on' with social media icons. On the right, a young woman in a pink shirt is smiling and holding a smartphone displaying the SBI Flywire app interface, standing in front of a large, ornate building.

## NRE-NCD: IMPROVED NRE NON-CALLABLE DEPOSIT SCHEME

Suitable for NRIs/PIOs, who prefer long term investments with higher returns



The advertisement features the SBI logo on the left with the tagline 'The banker to every Indian'. The main text reads: 'While you are abroad, give your funds a chance to grow more. Get higher interest rates of 7.40% p.a. with NRE Non-Callable (held till maturity) Deposits.' Below this, it lists 'Tenure options: 1 year and 2 years' and 'Minimum deposit: ₹ 100.01 Lacs'. On the right, a woman in a white top is smiling and looking at her smartphone, standing in a modern, well-lit interior space.

For details, please refer our website  
[@bank.sbi/ web/nri/accounts/nre-non-callable-term-deposits](https://bank.sbi/web/nri/accounts/nre-non-callable-term-deposits)



# WHAT'S NEW

## SBI DHAN LAKSHMI FCNR(B) DEPOSITS (LIMITED PERIOD OFFER)

Now get higher yield for your USD Deposits.

Eligible Amount: \$ 100,000/- to less than \$ 375,000/-,

Tenor: Minimum 1 year to less than 2 years.

**SBI**  
The banker to every Indian

### Have a well-planned life abroad? Now plan for higher returns too.

This festive season, invest in  
SBI Dhan Lakshmi FCNR (B) Deposits for NRIs.

**5.80%**  
p.a.

Special ROI  
for NRIs

Higher yield for deposits  
USD 1 LAKH to < USD 3.75 LAKHS

Limited period offer  
Till 30<sup>th</sup> September 2024

Tenure  
1 to < 2 Years

For details,  
scan QR code.

\*15 BPS above card rate (subject to change)

For assistance, call 1800 1234 | 2100 or visit [bank.sbi](http://bank.sbi) Follow us on

T&C Apply



# WHAT'S NEW

## Fcnr(B) Premium Deposit Scheme

Now available in 6 currencies (USD, GBP, EUR, CAD, AUD and JPY)

FCNR (B) Premium Deposit Account is a Unique Deposit Product which provides higher yield through booking of Forward Contract on Maturity Value of FCNR(B) Deposit.

Amount: Minimum USD 10000.00, Tenor: Minimum 1 year to 5 years.

**SBI**  
The banker to every citizen

### Markets can fluctuate, your savings need not.

Get higher return on FCNR (B) Premium Deposit  
exclusively for NRIs with Forward Cover

- Minimum Deposit USD 10,000 or equivalent
- Period: 1 year to 5 years
- Freely repatriable & tax-free
- Available in 6 currencies (USD, GBP, EUR, AUD, CAD & JPY)

Email: [customercare.nri@sbi.co.in](mailto:customercare.nri@sbi.co.in) / Call: 1800 1234 / Visit: <https://bank.sbi/web/nri/home>

for Latest Interest Rate, please refer our bank website @[bank.sbi/web/nri/accounts/fcnrb-premium-account](https://bank.sbi/web/nri/accounts/fcnrb-premium-account)

## TIE UP WITH REMITLY

**SBI** | yono SBI

### BE THERE FOR YOUR LOVED ONES ALWAYS, EVEN WHEN ABROAD.

SBI has now partnered with Remitly  
for easy and secured remittance to India.

- Superior exchange rates
- Immediate credits\*

**Remitly**  
Professionals Delivered

\*Depending on the mode of transfer

For more details, please visit: <https://www.remitly.com/>

Follow us on:

# NRI PRODUCTS, SERVICES AND INITIATIVES

## SBI GREEN RUPEE TERM DEPOSIT (SGRTD)

Green Deposits as part of mobilising funds for financing green activities and projects and developing green finance ecosystem in the country. Bank has introduced SBI Green Rupee Term Deposit" to mobilise deposits to support SBI in financing green initiatives. The salient features are as under: -

Scheme	SBI GREEN RUPEE TERM DEPOSIT FOR NRIs		
Type of Deposit	NRE & NRO Term Deposit (INR Deposit) (Senior citizens benefits not available for NRIs)		
Amount of Deposit	Minimum Rs. 1,000/- Maximum – No Limit		
Period of Deposit & Rate of Interest	1111 days	1777 days	2222 days
	6.65 %	6.65 %	6.40 %

**SBI**  
The banker to every Indian

### Introducing SBI Green Rupee Term Deposits

Now your savings can also secure the future of Mother Earth

- Minimum Deposit: ₹1,000
- For Term Deposit and Special Term Deposit only
- Tenure: 1111 / 1777 / 2222 days
- 0.50% additional rate for senior citizens

To know more, Scan now

For assistance, call 1800 1234 / 2100 or visit [bank.sbi](http://bank.sbi)

Follow us on

T&C Apply

# NRI PRODUCTS, SERVICES AND INITIATIVES

**SBI** | **yono SBI**  
The banker to every Indian

## SEAMLESS BANKING KNOWS NO BORDERS

Online NRI Account opening now available on **YONO SBI**

Key features highlighted in the app interface:  
- New Savings Account  
- Open NRE/NRO Savings  
- Apply for Loan  
- Global Money Transfer

Key benefits listed at the bottom:  
- Digitised Process  
- Ease of Opening NRE/NRO Savings & Current Account  
- Track Application Status

Security tip: Never share your credentials like ID/Password/Transaction, with anyone or save them. Use a secure Wi-Fi network and avoid public Wi-Fi networks.

For details, call 1800 1234 or visit bank.sbi

Follow us on: [Social media icons]

## NRI ACCOUNT OPENING THROUGH YONO APP

NRI account opening (NRE/ NRO Savings/ Current Account) process is made available on YONO SBI App through self-assist journey

**SBI** | **yono SBI**  
The banker to every Indian

## Transfer funds abroad in a few clicks through Internet Banking with **FX-OUT**


Key features listed:  
- Remit up to USD 25,000 instantly  
- Available 24X7 to both Resident Indians and NRIs  
- 7 Foreign Currencies (USD, EUR, GBP, SGD, AUD, CAD, NZD) 214 Countries

T & C Apply



# NRI PRODUCTS, SERVICES AND INITIATIVES

## PORTFOLIO INVESTMENT SCHEME (PIS) FOR NRI/OCI









India's Trusted Investment Partner Welcomes NRI Investors

Open a NRE/NRO account with us TODAY!


NRE (4-in-1)	NRO (3-in-1)
Portfolio Investment Scheme (PIS)	Savings
Savings	DeMat
DeMat	Trading
Trading	


Take a forward stride in your financial journey with us!

### Why SBI Securities?

 Backed by SBI	 Robust mobile & web trading platforms	 Assisted a/c opening process
 Carefully curated brokerage plan for YOU	 Dedicated Relationship Manager	 Research-backed Investment Ideas at your fingertips

### To open your Demat & Trading Account

For any New Account Opening related query drop an email at: [nridesk.ssi@sbiacapsec.com](mailto:nridesk.ssi@sbiacapsec.com) OR  +91 2268567464 (We are available from 9:30 AM to 6:30 PM (Monday to Saturday, except 2<sup>nd</sup> & 4<sup>th</sup> Saturdays). You can also give us a missed call anytime, and our team will get back to you)

[www.sbisecurities.in](http://www.sbisecurities.in) 

E-mail: [nridesk.ssi@sbiacapsec.com](mailto:nridesk.ssi@sbiacapsec.com) | Call us: +91 2268567464 | [www.sbisecurities.in](http://www.sbisecurities.in)  
Product Offerings: Equity | IPO | Depository Services | Mutual Funds# | NCDs | Bonds | Company FDs | PIS

Disclaimer  
Investment in securities market are subject to market risks, read all the related documents carefully before investing.

\*We are the distributor of HL and CL of SBI. | #Mutual Fund Distributor.

(For details : Please refer our bank website Equity Trading - NRI (bank.sbi) or visit Open NRI Demat & Trading Account for investment in India (sbisecurities.in)

# NRI PRODUCTS, SERVICES AND INITIATIVES

Align your financial goals and avail tax benefits<sup>^</sup>

www.sbilife.co.in

f X v o in

Unlock a world of financial planning with SBI Life Insurance. Now, distance won't keep you away from building a secure financial foundation for your loved ones with our life insurance plans tailored as per your needs. Take the first step towards nurturing your aspirations and ensuring a prosperous future for your family with us.



**Protection Plans**



**Insurance Plans With Wealth Creation**



**Child Plans With Insurance**



**Insurance Plans With Savings**



**Retirement Plans**



**NRI Toll -free No.:** 080 265 99990  
(Between 9.00 am & 9.00 pm)  
**NRI Email:** customercare.nri@sbi.co.in

**NRI Customer Care .:** +91-022 69289090  
For service requests (Call Charges Apply)  
(Customer Service Timing: 24X7)  
**NRI Email:** info@sbilife.co.in



Apne liye. Apno ke liye.

<sup>^</sup>Tax benefits, are as per the provisions of the Income Tax Laws and are subject to change from time to time. Please consult your tax advisor for further details.

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

The above mentioned plan names are only the names of categories of plans. State Bank of India is a Corporate Agent (CoR No. CA0003) of SBI Life Insurance Company Limited. Insurance is underwritten by SBI Life Insurance Company Limited. The purchase by bank's Customer of any insurance products is purely voluntary and is not linked to availment of any other facility from the bank. Trade logo displayed above belongs to State Bank of India and is used by SBI Life under license. SBI Life Insurance Company Limited. Registered & Corporate Office: Natraj, M. V. Road & Western Express Highway Junction, Andheri (East), Mumbai - 400 069. | IRDAI Regn. No.111. | CIN L99999MH2000PLC129113 | Website: www.sbilife.co.in | Email: info@sbilife.co.in

AP/SBI/NRI/ver1/02/24/LET/ENG



# NEWS FROM FOREIGN OFFICES



## **SBI-MASHREQ BANK TIE-UP TO PROVIDE DIGITAL ACCOUNT OPENING FACILITIES TO NRI CUSTOMERS**

SBI and Mashreq Bank entered into an agreement for facilitating onboarding of new NRI customers in SBI. UAE based NRI diaspora will now be able to open accounts with SBI through Mashreq Bank Neo App, one of the most respected financial institutions in the UAE.

## **10<sup>TH</sup> INTERNATIONAL DAY OF YOGA**



10<sup>th</sup> International Day of Yoga was organized by High Commission of India (HCI) in the UK at the iconic Trafalgar Square in London. SBI UK Ltd had collaborated with HCI London for the event.



# NEWS FROM FOREIGN OFFICES

## INDIA DAY MILTON KEYNES 2024



SBI UK Ltd. participated in India Day Milton Keynes (IDMK) on 22<sup>th</sup> June 2024 at Milton Keynes, UK. The event is one of the largest celebrations of India's regional Art, Culture and Heritage in UK.

**yono SBICA** **SBI Canada Bank**

### Send Money Home to India

Follow few Easy steps and your loved ones will have the funds they need

- Set up your account
- Choose your recipient
- Remit funds

Download YONO SBICA app today!

Watch the Video

Contact us: [admin.studentgic@sbicanada.com](mailto:admin.studentgic@sbicanada.com) 1-866-724-2669 ca.statebank

The advertisement features a central image of a hand holding a smartphone displaying the YONO SBICA app interface. A play button icon is overlaid on the phone, and a video player control bar is visible at the bottom of the phone image. The background includes a silhouette of a city skyline with the CN Tower.

# INTEREST RATE CORNER

## Interest rate on FCNR(B)/RFC deposits (% p.a.) w.e.f. 15<sup>th</sup> March 2024,

### FOREIGN CURRENCY NON-RESIDENT (BANKS) A/Cs [FCNR (B)]

### RESIDENT FOREIGN CURRENCY (RFC) ACCOUNT

Maturities	1 yr - less than 2 yrs	2 yrs - less than 3 yrs	3 yrs - less than 4 yrs	4 yrs - less than 5 yrs	5 yrs only	Maturities	1 yr - less than 2 yrs	2 yrs - less than 3 yrs	3 years less only
USD	5.65	4.50	4.30	3.85	3.90	USD	5.65	4.50	4.30
GBP	5.10	5.00	4.00	4.00	3.90	GBP	5.10	5.00	4.00
CAD	4.50	4.10	3.85	3.90	3.95	EURO	4.00	1.50	1.50
AUD	4.50	4.40	4.30	4.20	4.10				
EURO	4.00	1.50	1.50	1.50	1.50				
JPY	0.05	0.05	0.05	0.05	0.05				

## Interest Rates on NRO/NRE Term Deposits (% p.a.) w.e.f. 15<sup>th</sup> June 2024:

Maturity period	NRO		NRE	
	Below Rs. Three Crore	Rs. Three Crore and above	Below Rs. Three Crore	Rs. Three Crore and above
7 days to 45 days	3.50	5.25	NA	NA
46 days to 179 days	5.50	6.25	NA	NA
180 days to 210 days	6.25	6.60	NA	NA
211 days to less than 1 year	6.50	6.75	NA	NA
1 year to less than 2 years	6.80	7.00	6.80	7.00
400 Days (Amrit Kalash) (For Limited period)	7.10	NA	7.10	NA
2 years to less than 3 years	7.00	7.00	7.00	7.00
3 years to less than 5 years	6.75	6.50	6.75	6.50
5 years and up to 10 years	6.50	6.25	6.50	6.25

## Interest Rates on NRE Non-Callable Term Deposits (% p.a.) w.e.f. 15<sup>th</sup> June 2024

Maturity Period	Deposit of Rs.100.01 lacs to less than 3.00 Crores	Deposit of Rs.3.00 Crores and above
1 year	7.10	7.30
2 years	7.40	7.40

## Dhan Lakshmi Deposit Scheme (% p.a.) w.e.f. 15<sup>th</sup> June 2024. (Scheme valid up to 30<sup>th</sup> September 2024)

PERIOD	Eligible Amount	RATE	Currency
1 year to less than 2 Years	USD 100,000/- to less than USD 375,000/-	5.80*	USD

\*Subject to change in card rate

# ADDRESS OF DIFFERENT WEBSITES AND OUR EMAIL

## FOR YOUR INVESTMENT AND LOAN NEEDS, KINDLY VISIT US ON.

SBI Life:	<a href="https://www.sbilife.co.in/en/services/nri-corner">https://www.sbilife.co.in/en/services/nri-corner</a>
SBI Mutual fund:	<a href="https://bank.sbi/web/nri/investments/mutual-funds">https://bank.sbi/web/nri/investments/mutual-funds</a>
For Equity Trading	<a href="https://bank.sbi/web/nri/investments/equity-trading">https://bank.sbi/web/nri/investments/equity-trading</a>
Home Loan	<a href="https://bank.sbi/web/nri/loans/home-loan">https://bank.sbi/web/nri/loans/home-loan</a>
Car Loan	<a href="https://bank.sbi/web/nri/loans/car-loan">https://bank.sbi/web/nri/loans/car-loan</a>

Please visit our exclusive portal for NRIs at <https://bank.sbi/web/nri/home> for more details.

Your feedback is important to us. We welcome your suggestions and views to improve our products and services. Please write to us at [cm.nri@sbi.co.in](mailto:cm.nri@sbi.co.in).

### State Bank Senior Executives Driving NRI Business

SI No	Name (Mr/Ms)	Designation
1.	Rana Ashutosh Kumar Singh	Deputy Managing Director, (Retail-Personal Banking & Real Estate)
2.	Janmejoy Mohanty	Chief General Manager, (Resources, CVE & Wealth Management BU)
3.	Ranjana Sinha	General Manager, (Salary Package & NRI Services)
4.	Rajesh Marwaha	Deputy General Manager, (NRI Business Development)

#### Beware of Phishing:

SBI does not seek any confidential information through email or over phone. Do not click on any link which has come through email from an unverified source. It may contain malicious code or could be an attempted phishing attack.

***Disclaimer: This Newsletter has been brought out with the sole intention of disseminating useful information to NRIs and does not purport to be a legal document or a solicitation. In case of any variance between what has been stated here and the relevant Acts/ Rules & Regulations/ Policy Statement / Instructions of the Bank, the latter shall prevail.***