



The banker to every **indian**

GLOBAL CONNECT

NRI Newsletter | April 2023

INNOVATING BANKING SOLUTIONS FOR INDIANS ACROSS THE GLOBE



MANAGING DIRECTOR'S MESSAGE



Dear NRI Patrons,

Season's Greetings and Warm Wishes.

I am happy to share NRI Newsletter for quarter ended March'2023. State Bank of India has always been a pioneer in providing excellence in services through Customer centric Product & Services to our NRI Customers.

We are striving hard to offer you excellence in service with our 434 dedicated and specialised NRI Branches/ NRI Intensive Branches. Global NRI Centre, Ernakulam has been set up to provide one stop services to our NRI Customers.

I have immense pleasure in sharing that State Bank of India has been awarded **The Best Bank India Award 2022** by Global Finance, USA, for digital transformation. State Bank of India is continuously striving to update and upgrade on technology to make banking easy and convenient for our valued customers.

We have recently launched 'UPI pay now 'services in our Bank. Now, you can send and receive money from Singapore through UPI using BHIM SBI Pay App. We have also introduced SBI Multicurrency Foreign Travel Card in nine global currencies through which you can enjoy the convenience to make online/offline payment across the globe.

As you are aware, with inflation rates hitting multi-decade highs, we have seen a series of interest rate hikes across many countries. Our FCNR(B) deposit interest rate for 1-2 years tenure increased from 1.19 % (as on March'2022) to 5.25 % (as on March'2023) giving opportunity for investment with India's biggest and most trusted Bank.

FCNR(B) Premium Deposit account is a unique Deposit Product which provides higher yield through booking of Forward Contract, which is now available in 6 major currencies. We have improved our NRE Non-Callable deposit scheme, a long term investment product with higher returns.

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

We thank you for your continued patronage.

Stay Safe, Stay Healthy!

Alok Kumar Choudhary
Managing Director
(Retail Business & Operations)

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NEWS FROM INDIA

G-20 AND INDIA'S PRESIDENCY

The Group of Twenty (G20) is an intergovernmental forum comprising 19 countries - Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkey, United Kingdom and United States and the European Union (presently having 27 members).

The G20 members represent around 85% of the global GDP, over 75% of the global trade, and about two-thirds of the world population.

India holds the Presidency of the G20 from December 1, 2022 to November 30, 2023. The 43 Heads of Delegations- the largest ever in G20-will be participating in the final New Delhi Summit in September. The theme of India's G20 Presidency - "Vasudhaiva Kutumbakam" or "One Earth, One Family, One Future" India is hosting over 200 meetings in over 50 cities across 32 different work streams. G20 delegates and guests to get a glimpse of India's rich cultural heritage and a year-long India experience. As the largest democracy in the world, and the fastest growing economy, India's G20 presidency will play a crucial role in building upon the significant achievements as G20 is a strategic multilateral platform connecting the world's major developed and emerging economies. (Source: PIB Mumbai)

RBI, UAE CENTRAL BANK SIGN PACT FOR CBDC TRANSACTIONS: MUMBAI

The Reserve Bank of India has signed a memorandum of understanding (MoU) with the Central Bank of the UAE for promoting various emerging areas of fintech, especially central bank digital currency (CBDCs) cross-border transactions. "Under the MoU, the two central banks will collaborate on various emerging areas of fintech, especially central bank digital currencies (CBDCs) and explore interoperability between the CBDCs of the CBUAE and the RBI," the RBI said. The two central banks will jointly conduct a proof-of-concept and pilot of a bilateral CBDC bridge, to facilitate cross-border CBDC transactions of remittances and trade. (Source: [financialexpress.com](https://www.financialexpress.com))

RELIEF ON TAXES FOR THE NON-RESIDENT POPULATION

Earlier, the government was levying a double rate of tax collection and deduction at source (TCS and TDS) for individuals who did not file their tax returns. However, this left impact on the non-resident population whose TDS and TCS amount was not more than Rs.50,000/- in a year.

The 2023 Budget for NRIs, starting April 1, 2023, provides relief on TDS and TCS filing to NRIs who do not have a permanent establishment in India. (Source: [moneycontrol.com](https://www.moneycontrol.com))

HIGHLIGHTS OF THE UNION BUDGET 2023-24

- Per capita income has more than doubled to ₹1.97 lakh in around nine years.
- Indian economy has increased in size from being 10th to 5th largest in the world in the past nine years.
- EPFO membership has more than doubled to 27 crores.
- 7,400 crore digital payments of ₹126 lakh crore has taken place through UPI in 2022.
- Seven priorities of the budget 'Saptarishi' are inclusive development, reaching the last mile, infrastructure, and investment, unleashing the potential, green growth, youth power and financial sector.
- Atmanirbhar Clean Plant Program with an outlay of ₹2200 crore to be launched to boost availability of disease-free, quality planting material for high value horticultural crops.
- Outlay for PM Awas Yojana is being enhanced by 66% to over Rs. 79,000 crore.
- Capital outlay of Rs. 2.40 lakh crore has been provided for the Railways, which is the highest ever outlay and about nine times the outlay made in 2013-14.

NEWS FROM INDIA

- Urban Infrastructure Development Fund (UIDF) will be established through use of priority Sector Lending shortfall, which will be managed by the national Housing Bank, and will be used by public agencies to create urban infrastructure in Tier 2 and Tier 3 cities.
- Targeted Fiscal Deficit to be below 4.5% by 2025-26.
- To make India a global hub for 'Shree Anna', the Indian Institute of Millet Research, Hyderabad will be supported as the Centre of Excellence for sharing best practices, research and technologies at the international level.
- A National Digital Library for Children and Adolescents to be set-up for facilitating availability of quality books across geographies, languages, genres and levels, and device agnostic accessibility.
- Effective Capital Expenditure of Centre to be Rs. 13.7 lakh crore.
- Three centers of excellence for Artificial Intelligence to be set-up in top educational institutions to realise the vision of "Make AI in India and Make AI work for India".
- Annual production of 5 MMT under Green Hydrogen Mission to be targeted by 2030 to facilitate transition of the economy to low carbon intensity and to reduce dependence on fossil fuel imports.
- Green Credit Programme to be notified under the Environment (Protection) Act to incentivize and mobilize additional resources for environmentally sustainable and responsive actions.
- Amrit Dharohar scheme to be implemented over the next three years to encourage optimal use of wetlands, enhance bio-diversity, carbon stock, eco-tourism opportunities and income generation for local communities.
- A unified Skill India Digital platform to be launched for enabling demand-based formal skilling, linking with employers including MSMEs, and facilitating access to entrepreneurship schemes.
- At least 50 tourist destinations to be selected through challenge mode; to be developed as a complete package for domestic and foreign tourists.
- Sector specific skilling and entrepreneurship development to be dovetailed to achieve the objectives of the 'Dekho Apna Desh' initiative.
- Tourism infrastructure and amenities to be facilitated in border villages through the Vibrant Villages Programme.
- States to be encouraged to set up a Unity Mall for promotion and sale of their own and also all others states' ODOPs (One District, One Product), GI products and handicrafts.
- To enhance business activities in GIFT IFSC, the following measures to be taken.
- Delegating powers under the SEZ Act to IFSCA to avoid dual regulation.
- Setting up a single window IT system for registration and approval from IFSCA, SEZ authorities, GSTN, RBI, SEBI and IRDAI.
- Permitting acquisition financing by IFSC Banking Units of foreign bank.
- Establishing a subsidiary of EXIM Bank for trade re-financing.
- Amending IFSCA Act for statutory provisions for arbitration, ancillary services, and avoiding dual regulation under SEZ Act

NEWS FROM INDIA

- Recognizing offshore derivative instruments as valid contracts.
- Amendments proposed to the Banking Regulation Act, the Banking Companies Act and the Reserve of India Act to improve bank governance and enhance investors' protection.

DIRECT TAXES

- Direct Tax proposals aim to maintain continuity and stability of taxation, further simplify, and rationalize various provisions to reduce the compliance burden, promote the entrepreneurial spirit and provide tax relief to citizens.
- Constant endeavour of the Income Tax Department to improve Tax Payers Services by making compliance easy and smooth.
- To further improve tax payer services, proposal to roll out a next-generation Common IT Return Form for tax payer convenience, along with plans to strengthen the grievance redressal mechanism.
- Rebate limit of Personal Income Tax to be increased to Rs. 7 lakh from the current Rs. 5 lakh in the new tax regime. Thus, persons in the new tax regime, with income up to Rs. 7 lakh to not pay any tax.
- Tax structure in new personal income tax regime, introduced in 2020 with six income slabs, to change by reducing the number of slabs to five and increasing the tax exemption limit to Rs. 3 lakh. Change to provide major relief to all tax payers in the new regime.
- Proposal to extend the benefit of standard deduction of Rs. 50,000 to salaried individual, and deduction from family pension up to Rs. 15,000, in the new tax regime.
- Highest surcharge rate to reduce from 37 per cent to 25 per cent in the new tax regime. This to further result in reduction of the maximum personal income tax rate to 39 per cent.
- The new income tax regime to be made the default tax regime. However, citizens will continue to have the option to avail the benefit of the old tax regime.
- Proposal to provide the benefit of carry forward of losses on change of shareholding of start-ups from seven years of incorporation to ten years.
- Deduction from capital gains on investment in residential house under sections 54 and 54F to be capped at Rs. 10 crore for better targeting of tax concessions and exemptions.
- Proposal to limit income tax exemption from proceeds of insurance policies with very high value. Where aggregate of premium for life insurance policies (other than ULIP) issued on or after 1st April, 2023 is above Rs. 5 lakh, income from only those policies with aggregate premium up to Rs. 5 lakh shall be exempt.
- Conversion of gold into electronic gold receipt and vice versa not to be treated as capital gain.
- Income from Market Linked Debentures to be taxed.
- Period of tax benefits to funds relocating to IFSC, GIFT City extended till 31.03.2025. (Source: Posted On: 01 FEB 2023 1:35PM by PIB Delhi)

NEWS FROM INDIA

NRI MEET: NRI MEET CONDUCTED AT HYDERABAD AND NOIDA IN THE MONTH OF JANUARY'2023.



NEWS FROM INDIA



The 17th edition of the Pravasi Bharatiya Divas was inaugurated by the Prime Minister, Narendra Modi on 9th January in Indore, Madhya Pradesh. The Prime Minister remarked that the Pravasi Bharatiya Divas is special in numerous ways as India completed 75 years of its independence only recently. He also informed that the first-ever digital PBD Exhibition on the theme 'Azadi Ka Amrit Mahotsav' has also been organised. The theme of the 17th Pravasi Bharatiya Divas is "Diaspora: Reliable partners for India's progress in Amrit Kaal".

- First Plenary on 'Role of Diaspora Youth in Innovations and new Technologies', was chaired by Minister of Youth Affairs & Sports, Anurag Singh Thakur.
- Second Plenary on 'Role of Indian Diaspora in promoting Indian Healthcare Eco-system in Amrit Kaal: Vision @2047', was chaired by Minister of Health & Family Welfare, Dr Mansukh Mandaviya and co-chaired by Minister of State for External Affairs, Dr Rajkumar Ranjan Singh.
- Third Plenary on 'Leveraging the soft power of India – Goodwill through craft, cuisine & creativity', was chaired by Minister of State for External Affairs, Smt. Meenakshi Lekhi.
- Fourth Plenary on 'Enabling global mobility of Indian workforce – Role of Indian Diaspora', was chaired by Minister of Education, Skill Development & Entrepreneurship, Shri Dharmendra Pradhan.
- Fifth Plenary on 'Harnessing the potential of diaspora entrepreneurs towards an inclusive approach to nation building', was chaired by Minister of Finance, Smt. Nirmala Sitharaman.
- All the Plenary Sessions will feature panel discussions inviting eminent diaspora experts.

The 17th PBD Convention holds significance as it is being organised as a physical event after a gap of four years. (Source-byjus.com)

DO YOU KNOW



SBI Q3 NET PROFIT JUMPS 62% TO RS 15,477 CRORE

Country's largest lender State Bank of India on Friday reported a 62 per cent growth in its net profit at Rs 15,477 crore during the quarter ended December 2022. On a standalone basis, the lender's net post-tax profit grew to Rs 14,205 crore during the October-December 2022 period, which was up from Rs 8,432 crore in the year-ago period and Rs 13,265 crore in the preceding July-September quarter. The public sector lender's total income grew to Rs 98,084 crore from Rs 78,351 crore in the year-ago period, while the operating expenses were up at Rs 24,317 crore from Rs 20,839 crore, as per an exchange filing. The provisions for non-performing assets nearly halved to Rs 1,586 crore for the reporting quarter. The gross non-performing assets ratio reduced to 3.14 per cent as against 3.52 per cent three months ago and 4.50 per cent in the year-ago period.

[Source website: timesofindia.indiatimes.com,03.02.2023.]

HERE'S WHY STATE BANK OF INDIA CONTINUES TO DOMINATE COUNTRY'S BANKING LANDSCAPE

The country's largest bank has come out stronger with every crisis that the banking industry has faced in the past few decades. Now it is agile, too, having taken to digital transformation. State bank of India (SBI), the country's largest lender, has survived and thrived through many an upheaval in its 217-year history. What stands out is the contribution of its leaders, especially after the nationalisation of banks. Take, for instance, D.N. Ghosh in the mid-1980s, who incubated SBI Asset Management Company; it is now the third-largest mutual fund house in terms of assets under management. Janki Ballabh, who helmed SBI at

DO YOU KNOW

the turn of the century, laid the foundations of SBI Life Insurance that is today the largest private sector life insurer in India. Then came A.K. Purwar and O.P. Bhatt, who laid the foundations of consumer banking, which has now grown to account for over 40 per cent of SBI's total loan mix. By the time Arundhati Bhattacharya reached the corner room, competition from private sector banks had increased manifold. Under her leadership, SBI transformed into a customer-centric and tech-savvy bank to protect its market share. Her successor, Rajnish Kumar took her work forward by developing the bank's super-app YONO. Current Chairman Dinesh Kumar Khara is consolidating the digital gains made by his predecessors, and setting up the foundations for green finance. [Source website : [businesstoday.in](https://www.businesstoday.in),05.02.2023]

RBI SAYS IN-BOUND TRAVELLERS VISITING INDIA CAN NOW MAKE LOCAL PAYMENTS USING UPI

Travellers visiting India can now experience the convenience of UPI payments at over five crore merchant outlets across India, which accept QR Code-based UPI payments, said RBI. In-bound travellers visiting India can now make local payments using Unified Payments Interface (UPI).

To start with, this facility is available to travellers from G-20 countries, at select international airports (Bengaluru, Mumbai and New Delhi). Eligible travellers would be issued Prepaid Payment Instruments (PPI) wallets linked to UPI for making payments at merchant outlets. Delegates from G20 countries can also avail this facility at various meeting venues. To begin with, ICICI Bank, IDFC First Bank and two non-bank PPI issuers, Pine Labs Private Limited and Transcorp International Limited will issue UPI linked wallets. PPI examples include smart cards, online accounts, online wallets, stripe cards, paper vouchers, etc. The primary objective of these instruments is to get access to the amount already prepaid. Travellers visiting India can now experience the convenience of UPI payments at over five crore merchant outlets across India, which accept QR Code-based UPI payments, said RBI in a statement. (Source website : [businesstoday.in](https://www.businesstoday.in),21.02.2023)

FOREIGN REMITTANCE THROUGH UPI: ONE CAN SEND/RECEIVE REMITTANCE THROUGH UPI UP TO SINGAPORE \$1000 OR EQUIVALENT INR /DAY.

SBI | **BHIM SBI Pay** | 75 Azadi Ka Amrit Mahotsav | G20

Foreign Remittance through our own UPI app BHIM SBI Pay Live now

Send and receive money from Singapore through UPI using BHIM SBI Pay App

Features available

- ✓ Send money instantly to Singapore using UPI
- ✓ Receive money from Singapore instantly using UPI
- ✓ Maximum per day limit: S\$1000 or equivalent INR
- ✓ Realtime exchange rate calculation

Now Foreign remittance is easy. Click here to experience it

Download BHIM SBI Pay from Google Play Store or Scan the QR Code

WHAT'S NEW

NRI PRODUCTS, SERVICES, AND INITIATIVES

The graphic features the SBI logo with the tagline 'The banker to every Indian', the 75th Azadi Ka Amrit logo, and the G20 India 2023 logo. The main headline reads 'BANKING THAT HONOURS YOUR PRIORITIES' and 'Presenting SBI NRE Sukoon Current Account'. Below this, four key features are listed in circular icons: 'Nil account keeping charges', 'Funds are freely repatriable', 'Free multi-city cheque book', and 'No minimum balance required'. A QR code is provided for more information, with the text 'Scan to know more' and 'T&C Apply'.

For more details, please refer our bank website @bank.sbi/web/nri/accounts/nre-sukoon-current-account

SBI NRE Sukoon Current Account

The salient features are as under: -

- To park overseas earnings remitted to India.
- If someone does not want to earn INTEREST but wants a running account which fulfil his banking needs including investment.
- Amount in NRE Sukoon Current Account is freely repatriable.
- Free Cheque Book, ATM Card and INB Facility.
- No Account Keeping Charge
- No minimum Balance
- Permissible Credit:
 - Fresh Remittances from abroad through banking channel.
 - Transfer from another NRE / FCNR (B) account
 - Personal cheques drawn on bank accounts abroad.
- Permissible Debit: -
 - Remittance outside India
 - Investment in India
 - Loan repayment
 - Transfer to other NRE/FCNR(B) account

FCNR(B) PREMIUM DEPOSIT SCHEME

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

(For Non-Resident Customers (NRIs), Persons of Indian Origin (PIOs))

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.

Interest Rates for Latest Interest Rate, please refer our bank website @bank.sbi/web/nri/accounts/fcnrb-premium-account

The graphic features the SBI logo with the tagline 'The banker to every Indian'. The main headline reads 'Markets can fluctuate, your savings need not.' Below this, the text says 'Get higher return on FCNR (B) Premium Deposit exclusively for NRIs with Forward Cover'. Four key features are listed in circular icons: 'Minimum Deposit USD 10,000 or equivalent', 'Period: 1 year to 5 years', 'Freely repatriable & tax-free', and 'Available in 6 currencies (USD, GBP, EUR, AUD, CAD & JPY)'. A QR code is provided for more information, with the text 'Scan QR Code' and 'T&C Apply'. The background shows a woman sitting on a bar chart, looking at a laptop.

WHAT'S NEW

IMPROVED NRE NON-CALLABLE DEPOSIT SCHEME

- Suitable for NRIs/PIOs, who prefer long term investments with higher returns.
- Minimum Deposit of Rs.15.01 lacs, Maximum -No Limit
- Tenure -1 Year and 2 Years.
- Higher interest rate up to 7.40 % pa.
- Interest compounded quarterly.
- Loan against deposit available.



SBI | 75 Azadi Ka Amrit Mahotsav | G20

**While you are abroad,
give your funds a chance to grow more.**

Get higher interest rates up to
7.40% p.a. with **NRE Non-Callable
(held till maturity) Deposits.**

 Tenure options:
1 year and 2 years

 Minimum deposit:
₹15.01 lacs

*T&C Apply

For assistance, call **1800 1234** or visit **bank.sbi**

WHAT'S NEW



Introducing SBI Multicurrency Foreign Travel Card.

Forget cash.
Carry 9 global currencies
in just one card.



9 currencies
in one card

Enjoy Visa offers across the globe
https://www.visa.co.in/en_in/visa-offers-and-perks/?category=18&paymentType=11

Enjoy the convenience to make online/offline payments across the globe with your SBI Multicurrency Foreign Travel Card.



Benefits you enjoy :

Safer than carrying cash

Accepted globally

Withdraw cash from ATMs across the world

Enjoy Visa offers across the globe

Enhanced safety with chip/PIN enabled card

Global 24x7 customer assistance

T & C apply

Offer can be redeemed only on the brands respective website/app, and by paying with SBI Visa Travel Card. For details refer TSC.
*The image used is for illustrative purposes and the person in the image is a model. All brand names and logos are the property of their respective owners.

NEWS FROM FOREIGN OFFICES

SBI WIN THE BEST BANK-INDIA AWARD 2022:



We thank all our customers, employees and other stakeholders who helped SBI win the Best Bank - India Award 2022 from Global Finance. Our Chairman, Shri Dinesh Khara, was felicitated with this honour at an awards ceremony organised in Washington, DC

The advertisement features the SBI Canada Bank logo at the top right and the YONO SBICA app logo at the top left. The main headline is 'Send Money Home to India'. Below this, it states 'Follow few Easy steps and your loved ones will have the funds they need' and lists three steps: 'Set up your account', 'Choose your recipient', and 'Remit funds'. A central image shows a hand holding a smartphone displaying the app's interface, with a play button icon overlaid on it. At the bottom, there is a call to action 'Download YONO SBICA app today!' with icons for the App Store and Google Play. A 'Watch the Video' button is also present. The footer contains contact information: 'Contact us: admin.studentgic@sbicanada.com', '1-866-724-2669', and 'ca.statebank'.

INTEREST RATES

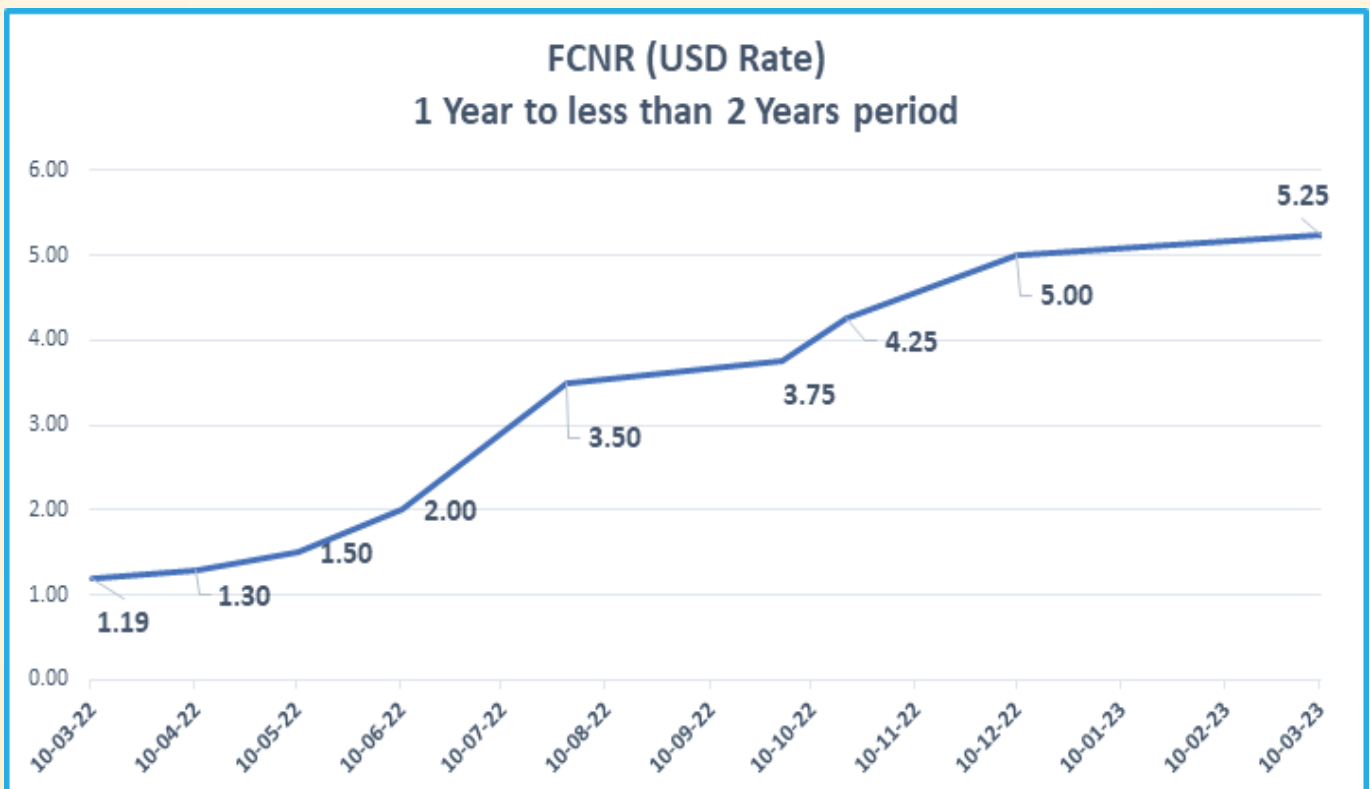
**EFFECTIVE FROM 10TH MARCH 2023,
INTEREST RATE ON FCNR(B) DEPOSIT WILL BE AS UNDER:**

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	5.25	4.20	4.05	4.10	4.15	USD	5.25	4.20	4.05
GBP	4.50	2.35	2.45	2.45	2.45	GBP	4.50	2.35	2.45
CAD	4.30	4.10	3.85	3.70	3.60	EURO	1.50	1.50	1.50
AUD	3.60	3.50	3.00	3.00	3.00				
EURO	1.50	1.50	1.50	1.50	1.50				
JPY	0.02	0.05	0.05	0.05	0.05				

FCNR(B) INTEREST RATE MOVEMENT (MARCH'22 TO MARCH'2023)



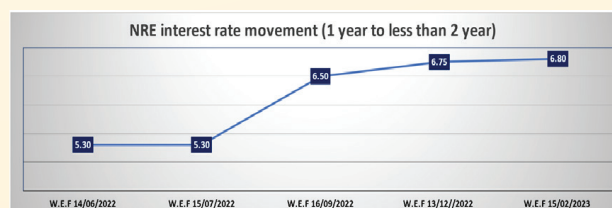
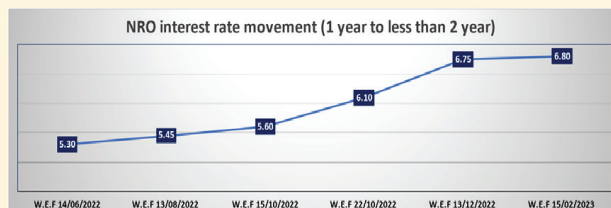
INTEREST RATES

Interest Rates on NRO Term Deposits (% p.a.) w.e.f. 15th February 2022:

Maturities	NRO	
	Below Rs. Two Crores	Rs. Two Crores and above
7 days to 45 days	3.00	4.75
46 days to 179 days	4.50	5.50
180 days to 210 days	5.25	6.00
211 days to less than 1 year	5.75	6.25
1 year to less than 2 years	6.80	6.75
2 years to less than 3 years	7.00	6.50
3 years to less than 5 years	6.50	6.00
5 years and up to 10 years	6.50	6.00

Interest Rates on NRE Term Deposits (% p.a.) w.e.f. 15th February 2022

Maturities	NRE Deposits	
	Below Rs. Two Crores	Rs. Two Crores and above
1 year to less than 2 years	6.80	6.75
2 years to less than 3 years	7.00	6.50
3 years to less than 5 years	6.50	6.00
5 years and upto 10 years	6.50	6.00



Interest Rates on NRE Non-Callable Term Deposits (% p.a.) w.e.f. 20th March 2022

Maturity Period	Deposit of Rs.15.01 lacs to less than 2.00 Crores Interest Rate (p.a.)	Deposit of Rs.2.00 Crores and above Interest Rate (p.a.)
1 year	7.10	7.05
2 years	7.40	6.90

ADDRESS OF DIFFERENT SITE AND OUR EMAIL

FOR YOUR INVESTMENT AND LOAN NEEDS, YOU MAY REFER TO FOLLOWING LINKS.

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

Please visit our exclusive portal for NRIs at '**NRI Services**' Section of www.bank.sbi for more details.

Details of our Global NRI Centre for any customer related quarry:

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

Phone No of Customer Care-18001234, 1800112211, 18004253800 and 08026599990

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.

STATE BANK SENIOR EXECUTIVES DRIVING NRI BUSINESS

SI No	Name (Mr/Ms)	Designation
1.	P C Kandpal	Deputy Managing Director, (Retail-Personal & Real Estate)
2.	Aditya Kumar Sengar	Chief General Manager, (Personal Banking)
3.	Sanjay Kumar	General Manager, (Liability Business Unit)
4.	Ranjana Sinha	Deputy General Manager, (NRI Services)

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 unexpected 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 herein and the relevant Acts/ Rules & Regulations/ Policy Statement / Instructions of the Bank, the latter shall prevail.

