
 <b>Issue</b> <b>No.8</b>	<b>आन्ध्र बैंक ANDHRA BANK</b> <i>(भारत सरकार का उपक्रम)</i> <b>(A Govt. of India Undertaking)</b> <b>प्रधान कार्यालय Head Office</b> <b>हैदराबाद Hyderabad</b>	 <b>AB Connect</b>  <b>NRI</b>
	<b>APRIL 2009</b>	<b>A monthly news bulletin from Andhra Bank</b>

**HIP**

**HIP**

**HURRAY**

**BANK HAS SURPASSED THE BUSINESS OF Rs 1, 00,000 CRORE, A MILE STONE IN THE ANNALS OF THE BANK.**

**Dear Readers,**

**LATEST INTEREST RATES ARE GIVEN BELOW. THESE INTEREST RATES TEND TO CHANGE NORMALLY ON THE LAST WORKING DAY OF EVERY MONTH AND ANY TIME WITHOUT ANY NOTICE WHEN RBI TAKES DECISION TO CHANGE THE RATES**

<b>INTEREST RATES ON FCNR DEPOSITS</b> <b>wef 01<sup>st</sup> May 2009</b>						<b>INTEREST RATES ON NRE TERM DEPOSITS</b> <b>W.E.FROM 01<sup>st</sup> May 09</b>	
Currency	1 Year & above to < 2 Years	2 Years & above to < 3 Years	3 Years & above to < 4 Years	4 Years & above to < 5 Years	5 years	Period	Rate of Interest (%) p.a.
USD	2.89	2.49	2.89	3.23	3.49	A) 1 year and above less than 2 years	3.64
GBP	2.92	3.12	3.59	3.89	4.12	B) 2 years and above less than 3 years	3.24
EURO	2.73	2.83	3.20	3.47	3.72		
CAD	2.87	1.88	2.32	2.62	2.89	C) 3 years and above	3.64
AUD	4.90	4.39	4.96				

**CUTS****INTEREST RATE CUTS****CUTS**

✚ The European Central Bank shocked financial markets by cutting its main interest rate by smaller-than-expected 25 basis points on 2<sup>nd</sup> April 2009 to a new low of 1.25%. It also lowered its overnight deposit rate—the rate currently setting the floor in money markets by 25 basis points, taking it down to just 0.25%

✚ Australia's "Reserve Bank" cut the official cash rate by 25 basis points to a 49 year low of 3 % w.e.f 8<sup>th</sup> April'09 resuming a series of reductions aimed at stimulating the economy.

**FOREX MARKET DURING MARCH '09****BULLION MARKET DURING MARCH'09****Movement of Rupee :**

<b>USD/ INR</b>	<b>Open</b>	<b>High</b>	<b>Low</b>	<b>Close</b>
	<b>51.54</b>	<b>52.17</b>	<b>50.02</b>	<b>50.72</b>

Rupee weakened substantially owing to foreign fund outflows witnessed by fall in local equity indices. The domestic currency touched historical high of 52.17 levels on sustained dollar demand from corporate and oil companies. Though sporadic intervention from central bank and exporters' covering aided the currency unit, NDF related dollar demand also kept the local currency under pressure through out the month.

Rupee closed with moderate gains due to weakness of dollar and growing expectations of rate cut from central bank.

Gold opened at \$ 939.90, high \$ 966.70, low 882.90 closing \$ 917.15

Gold continued to lose the shine as investors shifted towards high yielding currencies, once the US government promised purchase of toxic assets to the tune of USD 1 trillion and risk appetite increased in financial markets moderately. Reduced demand for the yellow metal from the importers also helped the metal to ease. Talk of additional IMF gold sales took a heavy toll on gold mining stocks. Gold Bugs Index, a gauge of gold miners' performance, dropped over 5 percent

**Arrangements made by our bank for collection of cheques to customers.**

**NRI's' can remit the amounts through the following methods to the credit of Customers accounts with our bank :**

1. Cheque Collection
2. Remittance through SWIFT(Wire Transfer)
3. Cheque Mail Box facility to the NRIs of USA
4. Speed Remittance facility through UAE Exchange Centre (for the remittances from Middle East)
5. Rupee Drawing arrangements through UAE Exchange Centre (for the remittances from Middle East)

Of the above, we have provided information in our previous bulletins on

1. Cheque Mail Box facility

## **2. Remittance through SWIFT (Wire Transfer)**

In this bulletin, we discuss about the Cheque collection broadly under the purpose of 'Family Remittances'.

NRIs abroad usually send cheques to their kith and kin in India for various purposes for collection in to the accounts of their Relatives and friends who maintain accounts with us or to their own accounts

To expedite the collection of cheques, our bank adopted "Pooling Centre System" of collection.

The system works as follows:

There are four Pooling Centers at Hyderabad, Chennai, Mumbai and New Delhi. They are allotted certain geographical areas for pooling all the cheques received for collection from the branches under their area. These pooling centres collect the foreign cheques from the branches and sort them currency wise and send the cheques for collection and monitor the realization and take all the steps for speedier realization. Upon realization proceeds are sent to branches. This method has effectively reduced the time taken for collection from 30 days to 20 days especially in the case of USD cheques.

**The modus operandi for collection of cheques in our bank is as follows:**

### **1. ICLS Method: International Cash Letter System**

**Here again there are two ways of collection.**

#### **(A) ICLS (under "Check 21") method:**

We have tied up with CITI BANK, our correspondent, exclusively for collection of US Dollar instruments drawn on Banks in USA for speedier collection. We will be using "Check 21" clearing system introduced in USA. Under this system Citi Bank, Mumbai on receipt of instruments from our Bank, will truncate the instruments in electronic form and the images of the cheques will be electronically transmitted to their New York office for clearing.

The original instrument will be retained by Citibank and will not be returned to our Bank. In case of return of instruments image copy of the cheque will be returned. This image copy can be sent again in case the customer prefers to present the cheque again for collection.

The other features of the system are as follows.

- a) In this system only US Dollar denominated cheques payable in USA are permitted.
- b) The credit is conditional and provisional and will be released after a cooling period of 12 working days from the date of credit to our 'Nostro account'.
- c) Drawee Bank has recourse to us for any returns, if subsequently cheque turns out to be a forged one or the cheque is materially altered. The liability would last for one year for altered cheques and three years for forgeries and seven years for US Treasury cheques.

The average time taken for collection is 20 days including cooling period.

**(B) Physical ICLS method:**

In case the customer wishes to have original cheque, the cheques will be sent in Physical ICLS method which takes more time than the above method.

In this method:  
Only US Dollar MICR encoded cheques/drafts/travelers cheques payable in United States( including Puerto Rico, Guam, the US Virgin Islands, land US Samoa) as well as US Dollar cheques drawn on Canadian Banks may be accepted. Conditions in the 1(A) b and c are also applicable for this method of collection.

**2. FINAL CREDIT (Foreign Currency Cheques (FCC) method**

The Credit is unconditional and final, without recourse to us. There is no cooling period. However, the return rules as mentioned in 1(A) (c) apply to this type of collection.

Under this method, Citibank will charge an amount of USD 50 to 100 per instrument depending on the amount and Drawee Bank will charge approximately USD 75. The realization time taken would be 8-10 weeks depending on drawee bank. Normally we send instruments above USD 25000 under this system.

**3. Final Credit Service Offered by Wachovia Bank:**

In order to afford firm credit of US Dollar cheques at a reasonable cost, we have entered in to arrangement with Wachovia Bank for Final Credit Service (FCS) - Cash Letter service with unconditional and final credit\*. This product offers better risk mitigating capabilities as the credits are without recourse\* to us and clearing with shorter period and lesser cost.

Our Bank will receive Final Credit (Without Recourse\*)

After 6 business days of receipt of the cheques By Wachovia bank at their New Jersey Office	For cheques drawn on banks in New York City, Philadelphia City and Cheques drawn on Wachovia Bank Branches
After 15 business days of receipt of cheques by Wachovia bank at their New Jersey Office	For all other cheques drawn in the United States and its territories

Processing fee for the above product is as follows

Cheque Amount \$50-<\$1,000	Fee \$6 per item
Cheque Amount \$1000-<\$10,000	Fee \$8 per item
Cheque Amount \$10,000 & Above	Fee \$10 per item

\*The followings risks are covered under this system:

1. Non Sufficient Funds, 2.Account Closed 3.Stop Payment 4.Refer to maker (except in reference to forged endorsement) 5.Altered Payee 6.Altered Amount 7.Forged signatures of maker 8.Counterfeit cheques.

2. Under this method, minimum and maximum amounts of cheques for collection permitted are USD 50 and USD3,50,000 respectively. Amount Exceeding USD 3,50,000 are processed after prior approval

#### 4. Collection of US Dollar cheques drawn on banks other than in USA

Customers who submit the USD cheques drawn on countries other than USA ( including Puerto Rico, Guam, the US Virgin Islands, and US Samoa), our bank sends these instruments directly to those banks or to our correspondents if available in those countries where the Cheque is drawn. Realization time depends on the response from the bank on which the cheque is drawn. Here drawee bank also collects charges depending on their rules.

#### 5. Collection of cheques in designated currencies where our bank maintains Nostro account(Our account with bank abroad):

For the cheques drawn on currencies other than US Dollars, We send the cheques to respective Correspondent Banks with whom we maintain the account.

We have our Correspondent banks in the following currencies:

Great Briton Pound  
Euro  
Japanese Yen  
Swiss Franc  
Australian Dollar  
Canadian Dollar  
Singapore Dollar  
Hong Kong Dollar  
Swedish Kronor  
Danish Kronor

The cheques drawn on these currencies will be sent to respective correspondent banks with whom we have accounts and we follow up for speedier realization. Respective accounts will be credited after realization.

Here also if the cheques are drawn on places other than the places where it is not home currency, we send the instruments to banks directly where they are drawn or to our correspondent bank in that country and realization depends on the time taken by the drawee bank. For Example if a Cheque in Euro is drawn on a bank other than in Euro area, say Middle East, we send the cheque to the drawee bank directly in Middle East and time taken for realization of such cheques depend on the response, we receive from such bank.

Collection of Cheques in other than the designated currencies:

In case of cheques drawn on currencies other than the above, we send the instruments directly to the bank where the cheque is drawn or to our correspondent in those countries for speedy realization.

**Snippets**

**Snippets**

**Snippets**

**Snippets**

**NO SLOW DOWN IN INFLOW OF REMITTANCE:**

According to the latest available data from regional offices of RBI, there was no slowdown in inward remittances. Remittance inflows from overseas Indians, which partly depend on the interest differential and exchange rate movement, increased to 43.5 billion during 2007-'08 as against 30.8 billion in 2006-07, while the share of private transfers in current receipts rose to 13.8 per cent as against 12.7 per cent during 2006-07.

44% of the total remittances to India were from North America, followed by West Asia and Europe at 24% and 13% respectively. Since September/08, increase

in interest rate ceilings on NRI deposit schemes (at 100-175 basis points over LIBOR) have made it more attractive to park funds in India and has played a key role in offsetting the adverse impact on Inward remittances, the RBI study said.

**BRITAN INTRODUCED NEW VISA REGIME:**

Britain on Tuesday introduced a new visa regime for Indian and other students of non-European Union countries to prevent fraud and to provide for more stringent immigration checks. Home Secretary Jacqui "Smith said the new arrangements as part of Tier 4 of the points based system will make the visa process simpler, more objective and more transparent for applicants and prevent abuse of the immigration system. In 2008, almost 29,000 Indian Students received visas to study in the UK. This represents a 30 per cent increase on 2007 figures. This new tier of the points based system allows us to know exactly who is coming to the UK to study and crack down on bogus colleges"

**REMITTANCES DATA:**

With a total USD 45 billion, India was the top recipient of remittances from USA in 2008, followed by China with \$34 billion and Mexico (\$26 billion), Philippines (US\$18 billion) and Poland (US\$11 billion).

**EMPLOYMENT OF FOREIGN WORKERS.**

Employment of foreign-born workers in the US is holding steady in wholesale and retail segments and going up in the restaurant and hotel sector, though their employment in construction has fallen faster than that of native born workers, based on new US Bureau of Labour Statistics data.

**Americans of Indian origin are the wealthiest & face less crime:**

Asian-American tend to have higher education and income than the national average, according to the latest statistical profile by the Asian-American Studies Center at the University of California-Los Angeles (UCLA). The average Asian-American house hold earns USD 66,103 a year, against national average of USD 50,233. But there are major differences within the community, with Americans of the Indian origin the wealthiest. 11 out of 1,000 Asian-Americans, aged 12 or older are the victims of non-fatal violent crimes each year, compared with 24 out of every 1,000 non-Asian Americans, according to the statistics released.

**Indian Lawyer gets award from Italian govt:**

The Italian government has honoured Lawyer Sri Diljeet Titus, founder of law firm Titus & Co, with the “Order of the Star of Italian Solidarity” award for promoting ties between India and Italy. Titus is also the chairman of the Indo-Italian Chamber of Commerce for India’s northern region.

**NRIs’ News Paper short listed for UK award:**

Asian Lite, a news paper for the British Asian community designed, edited and published by India-origin journalist, has been short-listed for a coveted British media award. The news paper has been short-listed for the “How-Do Media Awards, one of the largest industry accolades in Briton.

**INDIA’S LAW STUDENTS CAN INTERN IN UK FIRMS: LOAN AMOUNT ON FCNR(B) INCREASED:**

In a significant ruling that would facilitate India law students from doing their internships in UK legal firms, The Employment Appellate Tribunal in its ruling last month said the employers could not justify their policy of not accepting applications for training contracts from non-European Economic Area (EEA) nationals under the pretext of the requirement of the work permit.” The case is going to help a lot of fellow Indian nationals and other non-European Economic Area nationals to apply for the jobs in the UK and get their selection based on merit” said Purohit, who failed the case against the UK Law firm for rejecting his application on account of his nationality. He further quoted that this is not limited to legal sector. It is applicable to each and every sector of employment as the issue of work permit is required for taking up employment in any sector within the UK for a non-EEA National.

Reserve Bank of India announced Annual Monetary Policy on 21-04-2009. RBI has enhanced the ceiling of Loan / Advance amount against NR Deposits from the existing level of Rs.20 Lakhs to Rs.1.00 Crore with immediate effect. Thus NRIs can avail enhanced deposit loan / advance facility against NR Deposit.

**G-Sec Market during March '09:**

In spite of cut of Repo and Reverse Repo rates by 50 bps each by RBI during the month under review, yields hardened throughout the month due to profit booking and on concerns of supply fears. However, RBI announced OMO programme which has provided some comfort to the market and yields softened by 5-10 basis points. The overall sentiment of the market turned negative after Government announced the borrowing programme of Rs.2,41,000 crores in the first half of FY 2009-10 and 6.05% GS 2019 Feb closed above 7%.

The 6.05% GS 2018 levels are as below

OPEN 6.0086% HIGH 7.1939% LOW 5.9748%  
CLOSE 7.0113%

**Equity Market during March '09:**

Contrary to grim global news flow and extreme uncertainty about the economic slow down world over and its implication on developing countries, markets rallied from 8300 levels to rise beyond 10,000 levels. Short covering coupled with positive economic data from the United states particularly Home starts saw global markets rally from its recent lows and our markets followed suit. Volumes were high compared to last month with Mid cap and Small cap stocks back in limelight.

**NRI TO REMIT THE AMOUNT IN TO HIS ACCOUNT OR TO ANY ACCOUNT, HE NEEDS SUBMIT THE FOLLOWING INFORMATION:**

**1. OUR CORRESPONDENT BANK NAME AND SWIFT CODE(in the currency of remittance):**

USD:CITIUS33    EUR:DRESDEFF    GBP-LOYDGB2L    AUD:ANZBAU3M    SGD:HSBCSGSG

**2. OUR BANK SWIFT CODE: ANDBINBB**

FOR FUTHER DETAILS OF OTHER CURRENCIES PL REFER OUR SEPT'08 BULLETIN

**3.ACCOUNT NUMBER OF BENEFECIARY (15 DIGIT ACCOUNT NO)**

**4.NAME OF THE BENEFICIARY**

**Contact Numbers and E-mail addresses of Branches in Hyderabad and Ranga Reddy Districts**

BRANCH NAME	STD CODE	PHONE	E-MAIL ADDRESS
EME CENTRE	040	23468748	<a href="mailto:bmhydm1307@andhrabank.co.in">bmhydm1307@andhrabank.co.in</a>
ABID ROAD	040	23421111/1112/1113	<a href="mailto:bmhydm705@andhrabank.co.in">bmhydm705@andhrabank.co.in</a>
ALWAL	040	23468637	<a href="mailto:bmhydm1399@andhrabank.co.in">bmhydm1399@andhrabank.co.in</a>
AMBERPET	040	23468670	<a href="mailto:bmhydm1423@andhrabank.co.in">bmhydm1423@andhrabank.co.in</a>
AMEERPET	040	23421209/215/216	<a href="mailto:bmhydm222@andhrabank.co.in">bmhydm222@andhrabank.co.in</a>
ANANDBAGH	040	23468668	<a href="mailto:bmhydm1313@andhrabank.co.in">bmhydm1313@andhrabank.co.in</a>
APOLLO HOSPITAL	040	23421202/1192/1191	<a href="mailto:bmhydm1075@andhrabank.co.in">bmhydm1075@andhrabank.co.in</a>
ASHOK NAGAR - HYD	040	23468704/8719	<a href="mailto:bmhydm706@andhrabank.co.in">bmhydm706@andhrabank.co.in</a>
ATTAPUR	040	23468524	<a href="mailto:bmhydm1295@andhrabank.co.in">bmhydm1295@andhrabank.co.in</a>
B.D.L. CAMPUS	040	23468554/8555/8556	<a href="mailto:bmhydm1045@andhrabank.co.in">bmhydm1045@andhrabank.co.in</a>
BAGH AMBERPET	040	23468673/8674	<a href="mailto:bmhydm132@andhrabank.co.in">bmhydm132@andhrabank.co.in</a>
BAHADURPURA	040	23468776	<a href="mailto:bmhydm1555@andhrabank.co.in">bmhydm1555@andhrabank.co.in</a>
BAKARAM	040	23468702/8703	<a href="mailto:bmhydm032@andhrabank.co.in">bmhydm032@andhrabank.co.in</a>
BALANAGAR	040	23421105/104/101/102	<a href="mailto:bmhydm057@andhrabank.co.in">bmhydm057@andhrabank.co.in</a>
BANJARA HILLS	040	23421142/1144/1145	<a href="mailto:bmhydm1105@andhrabank.co.in">bmhydm1105@andhrabank.co.in</a>
BANJARA HILLS 2	040	23421292	<a href="mailto:bmhydm1573@andhrabank.co.in">bmhydm1573@andhrabank.co.in</a>
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BN REDDYNAGAR	040	23468551/8552	<a href="mailto:bmhydm1121@andhrabank.co.in">bmhydm1121@andhrabank.co.in</a>
BODUPPAL	040	27207054	<a href="mailto:bmhydm1556@andhrabank.co.in">bmhydm1556@andhrabank.co.in</a>
BOWENPALLY	040	23468608	<a href="mailto:bmhydm1378@andhrabank.co.in">bmhydm1378@andhrabank.co.in</a>
CHANDANAGAR	040	23468501	<a href="mailto:bmhydm1420@andhrabank.co.in">bmhydm1420@andhrabank.co.in</a>
CHANDRAPURI COLONY	040	23468543	<a href="mailto:bmhydm1418@andhrabank.co.in">bmhydm1418@andhrabank.co.in</a>
CHARMINAR	040	23468562/8561	<a href="mailto:bmhydm090@andhrabank.co.in">bmhydm090@andhrabank.co.in</a>
CHEVELLA	08417	244955	<a href="mailto:bmhydm1415@andhrabank.co.in">bmhydm1415@andhrabank.co.in</a>
CHIKKADAPALLI	040	23468710/8713	<a href="mailto:bmhydm076@andhrabank.co.in">bmhydm076@andhrabank.co.in</a>
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D M R L CROSS ROADS	040	23467810	<a href="mailto:bmhydm1592@andhrabank.co.in">bmhydm1592@andhrabank.co.in</a>
DAMMAIGUDA	040	27128728	<a href="mailto:bmhydm1572@andhrabank.co.in">bmhydm1572@andhrabank.co.in</a>
DIAMOND POINT	040	23468755	<a href="mailto:bmhydm1205@andhrabank.co.in">bmhydm1205@andhrabank.co.in</a>
DILSUKHNAGAR	040	23468536/8537/38	<a href="mailto:bmhydm122@andhrabank.co.in">bmhydm122@andhrabank.co.in</a>
DUNDIGAL	08418	255770	<a href="mailto:bmhydm1311@andhrabank.co.in">bmhydm1311@andhrabank.co.in</a>
EC NAGAR - CHARLAPALLI	040	27260717	<a href="mailto:bmhydm1249@andhrabank.co.in">bmhydm1249@andhrabank.co.in</a>
FILMNAGAR	040	23421197	<a href="mailto:bmhydm1122@andhrabank.co.in">bmhydm1122@andhrabank.co.in</a>
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HABSIGUDA	0883	23468655	<a href="mailto:bmhydm1293@andhrabank.co.in">bmhydm1293@andhrabank.co.in</a>
GAJULARAMARAM	040	23468521	<a href="mailto:bmhydm1260@andhrabank.co.in">bmhydm1260@andhrabank.co.in</a>
HAYATNAGAR	040	23468548	<a href="mailto:bmhydm1245@andhrabank.co.in">bmhydm1245@andhrabank.co.in</a>
HIMAYATNAGAR	040	23421119 /1122	<a href="mailto:bmhydm201@andhrabank.co.in">bmhydm201@andhrabank.co.in</a>
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HYDERGUDA	040	23421128 /23421124	<a href="mailto:bmhydm208@andhrabank.co.in">bmhydm208@andhrabank.co.in</a>
IBRAHIMPATNAM	08414	222133	<a href="mailto:bmhydm1389@andhrabank.co.in">bmhydm1389@andhrabank.co.in</a>
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JUBILEE HILLS	040	23421201 /203/ 194	<a href="mailto:bmhydm218@andhrabank.co.in">bmhydm218@andhrabank.co.in</a>
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KOKAPET	040	23421184	<a href="mailto:bmhydm643@andhrabank.co.in">bmhydm643@andhrabank.co.in</a>
KOTHAPET - HYD	040	23468532/534/535	<a href="mailto:bmhydm192@andhrabank.co.in">bmhydm192@andhrabank.co.in</a>
KOTIPALLY	08416	234244	<a href="mailto:bmhydm825@andhrabank.co.in">bmhydm825@andhrabank.co.in</a>
KPHB COLONY	040	23150830	<a href="mailto:bmhydm1467@andhrabank.co.in">bmhydm1467@andhrabank.co.in</a>
KRISHNA NAGAR	040	23421272	<a href="mailto:bmhydm1403@andhrabank.co.in">bmhydm1403@andhrabank.co.in</a>
KUKATPALLY	040	23468514/13	<a href="mailto:bmhydm1119@andhrabank.co.in">bmhydm1119@andhrabank.co.in</a>
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