



*Next Generation*

Corporate Family Magazine of The South Indian Bank Ltd.



# Recovery

Vol. 25 Issue-1 Quarterly Publication June 2016





**Inaugural ceremony of new Offsite ATM** at Tayas Hypermarket, Thiruvananthapuram attached to Kumarapuram Branch, by Padmashree Madhu (Cine Actor) in the presence of Mr. Mohammed Noohu Nazeer (Managing Partner, Tayas Hypermarket), Mr. K. S. Satheeshkumar (Deputy General Manager and Regional Head, RO Thiruvananthapuram), Ms. Mercy Thanikkal (Senior Manager and Kumarapuram Branch Head) and other esteemed customers



Corporate Family Magazine of  
**South Indian Bank**

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**Objectives:**

- To instil in the bank staff a sense of belonging and involvement in the bank's affairs
- To appreciate and applaud the individual achievements of our members of staff
- To act as a communication medium between management and the staff
- To increase the professional competence of our bank staff

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- Bino George
- Radhika R.B.

**Regular Features**

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### **VISION**

To be the most preferred bank in the areas of customer service, stakeholder value and corporate governance.

### **Mission**

To provide a secure, agile, dynamic and conducive banking environment to customers with commitment to values and unshaken confidence, deploying the best technology, standards, processes and procedures where customer convenience is of significant importance and to increase the stakeholders' value.



Inaugural function of Training Programmes for the FY 2016-'17



EVP(Credit) Mr Sivakumar S. with Film Star Surya. Also seen are JGM Mr. Shelly Joseph and AGM Mr. Mohan V.



Dr. Viswanathan, Director TKM Institute of Management receiving a copy of 5th combined volume of Students' Economic Forum

## MD & CEO Speaks ....

The latest Financial Stability Report of RBI shows that the GNPA of All Scheduled Commercial Banks stood at 9.1% as of September 2016, with the total stressed assets adding up to 12.30 %.

This is indeed a difficult phase for banking sector in our country. The lead topic for the current issue of Siblink is therefore very relevant and timely.

Stressed assets, as we know, depletes profitability by de-recognition of interest income on the one hand and by regulatory provisioning, on the other. Such assets put pressure on quality time and human resources of the Bank, which in the normal course would have been spent on acquiring and managing new profitable business.

Stressed assets are generated by inadequate credit underwriting standards and also by wider problems in the economy and operating environment. We have little control over the latter. But even in poor economic conditions, good underwriting standards and practices can help the Bank in avoiding high level stress.

In short, credit skills of our managers and credit discipline as a cultural norm of the Bank are the bulwark against the onslaught of stress. We as a team, from top to bottom, need to develop high credit skills and ensure development and reinforcement of a culture of credit discipline in our organization. Let us all work towards that.

I wish you all a glorious New Year!

**V.G. Mathew**

*Managing Director & CEO.*



“ Credit skills of our managers and credit discipline as a cultural norm of the Bank are the bulwark against the onslaught of stress. We as a team, from top to bottom, need to develop high credit skills and ensure development and reinforcement of a culture of credit discipline in our organization ”

# Non Performing Assets & Recovery Procedures

## INTRODUCTION:

A Man without money is like a bird without wings”, the Romanian proverb implicates the importance of money. A bank is an entity, which deals with money. The main function of a bank is to accept deposits from public and lend the same for generating profit. In general there are many constraints encountered by the commercial banks in its everyday operations. One of the major constraints faced is the proper disbursement of funds in quality assets (Loans and Advances) or otherwise it leads to non-performing assets. Now a days, cases of Non Performing Assets (NPA) are on an increasing trend in the banking sector which is a matter of serious economic concern for the banks. If this alarming growth of NPAs in banks is not controlled on time then it will prove to be a challenge for the future existence of the banks. The entire credit distribution structure of the economy can be destroyed and the country could be in a major financial turmoil.

Over the next ten years Asia could emerge as the world’s growth engine, led by China and India. This is basically supported by the inflow of global capital, technological upgradations, export boom, and increased domestic consumption. However to achieve the said position, it is very much necessary to focus on the cleanup of ‘Non-Performing Loans.’ Such an alarming increase in the number of ‘NPA’ of the banks is the main consequence of economic crisis that took place in many Asian countries. At the same time non-performing assets of the banks in many Asian countries can be seen as the probable cause of the potential banking crisis that could be occurred in the future in these countries. In order to prevent this banking crisis, the NPA of the banks are required to be managed and cleared off effectively. Hence it is very important to strategically manage the NPA and also focus on effective NPA recovery procedures.

Our Indian banking sector is also encountering various problems out of which one major problem is NPA of banks. In the era of globalization it is very much necessary for the banks to reduce their bad loan (NPA) portfolio in order to meet the challenges of globalization. The improper provision of NPA adversely affects the balance sheet of the bank.



**Romita Chakraborty**  
Asst. Manager  
Br. Hatibagan

NPA recoveries are a matter of concern for banks as they not only reduce the value of the assets, but also hampers the “profit generation”. NPA growth involves the necessity of provisioning, which reduces overall level of profits and hence, shareholder value. Therefore, NPA recovery processes are of tremendous importance as it can free the capital that can be invested profitably in the creation of new assets.

## MEANING OF NPA:

The assets of the banks which don’t perform (that is – don’t generate any return) are called NPA or bad loans. Bank’s assets are the loans and advances given to customers. If customers don’t pay either interest or part of principal or both, the loan turns into bad loan.

As per the RBI master circular (Master Circular No. DBOD.No.BP.BC.12/21.04.048/2011-12 dated July 1, 2011) an asset, including a leased asset, becomes non- performing when it ceases to generate income for the bank. A NPA is a loan or an advance where;

- Interest and/ or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.
- The account remains in ‘out of order’ status, in respect of an Overdraft/Cash Credit (OD/ CC),
- The bill remains “overdue” for a period of more than 90 days in the case of bills purchased and discounted,
- The installment of principal or interest there on remains overdue for two crop seasons for short duration crops.
- The installment of principal or interest thereon remains overdue for one crop season for long duration crops,
- The amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitisation transaction undertaken in terms of guidelines on securitisation dated February 1, 2006.
- In respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative

contract, if these remain unpaid for a period of 90 days from the specified due date for payment.

Banks should, classify an account as NPA only if the interest due and charged during any quarter is not serviced fully within 90 days from the end of the quarter.

## ‘Out of Order’ status

An account is considered as ‘out of order’ if the outstanding balance remains continuously more than the sanctioned limit/drawing power. In cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of Balance Sheet or credits are not enough to cover the interest debited during the same period, these accounts should be treated as ‘out of order’.

## ‘Overdue’

Any amount due to the bank under any credit facility is ‘overdue’ if it is not paid on the due date fixed by the bank.

It’s a known fact that the banks and financial institutions in India face the problem of increase in NPA and this problem is becoming more and more complicated and unmanageable. In order to bring the situation under control, some steps have been taken recently. The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 was passed by Parliament, which is an important step towards elimination or reduction of NPAs.

## IMPLICATIONS OF NPAs ON BANK:

The major effect of the NPA is that a bank can neither credit the income nor debit to loss, unless either recovered or identified as loss. If a borrower has multiple accounts, all accounts would be considered NPA if one account becomes NPA.

**Gross NPA and Net NPA** - The NPA may be Gross NPA or Net NPA. In simple words, Gross NPA is the amount which is outstanding in the books, regardless of any interest recorded and debited. However, Net NPA is Gross NPA less interest debited to borrowal account and not recovered or recognized as income. RBI has prescribed a formula for deciding the Gross NPA and Net NPA.

**NPA and SARFAESI Act** - The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act

has provisions for the banks to take legal recourse to recover their dues. When a borrower makes any default in repayment and his account is classified as NPA; the secured creditor has to issue notice to the borrower giving him 60 days to pay his dues. If the dues are not paid, the bank can take possession of the assets and can also give it on lease or sell it; as per provisions of the SAFAESI Act.

**Reselling of NPAs** - If a bad loan remains NPA for at least two years, the bank can also resale the same to the Asset Reconstruction Companies such as Asset Reconstruction Company (India) (ARCIL). These sales are only on Cash Basis and the purchasing bank/company would have to keep the accounts for at least 15 months before it sells to other bank. They purchase such loans on low amounts and try to recover as much as possible from the defaulters.

Their revenue is difference between the purchased amount and recovered amount.

#### CLASSIFICATION OF ASSET:



Banks are required to classify non-performing assets further into the following three categories based on the period for which the asset has remained non-performing and the realisability of the dues:

- Sub-standard Assets
- Doubtful Assets
- Loss Assets

#### Sub-standard Assets

With effect from 31 March 2005, a sub-standard asset is one, which has remained NPA for a period less than or equal to 12 months. In such cases, the current net worth of the borrower/guarantor or the current market value of the security charged is not enough to ensure recovery of the dues to the banks in full. In other words, such an asset will have well defined credit weaknesses that jeopardise the liquidation of the debt and are characterised by the distinct possibility that the banks will sustain some loss, if deficiencies are not corrected.

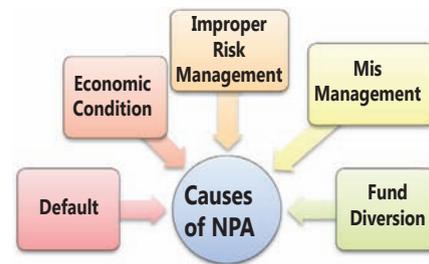
#### Doubtful Assets

With effect from March 31, 2005, an asset would be classified as doubtful if it has remained in the sub-standard category for a period of 12 months. A loan classified as doubtful has all the weaknesses inherent in assets that were classified as sub-standard, with the added characteristic that the weaknesses make collection or liquidation in full, – on the basis of currently known facts, conditions and values – highly questionable and improbable.

#### Loss Assets

A loss asset is one where loss has been identified by the bank or internal or external auditors or the RBI inspection but the amount has not been written off wholly. In other words, such an asset is considered uncollectible and of such little value that its continuance as a bankable asset is not warranted although there may be some salvage or recovery value.

#### GENERAL REASONS FOR ASSET BECOMING NPA:



Out of various reasons supporting the problem of conversion of an asset becoming NPA the major causes worth mentioning are as follows;

- **Default** - One of the main reasons behind NPA is default by borrowers.
- **Economic conditions** - Economic condition of a region affected by natural calamities or any other reason may cause NPA.
- **Lack of proper risk management** - Speculation is one of the major reasons behind default. Sometimes banks provide loans to borrowers overlooking their bad credit history. There is high probability of default in such cases.
- **Mis-management** - Often ill-minded borrowers bribe bank officials to get loans with an intention of default.
- **Diversion of funds** - Many times borrowers divert the borrowed funds to purposes other than mentioned in loan documents. It is very hard to recover from these kind of borrowers.

Apart from these major factors few more factors

that contribute to NPA are;

- Lack of proper monitoring
- Reckless advances to achieve the business targets.
- No transparent accounting policy and poor auditing practices.
- Lack of co-ordination between banks.
- Directed lending to certain sectors.
- Failure on the part of the promoters to bring their portion of equity from their own source or public issue due to market turning lukewarm.

#### STRATEGIES FOR OVERCOMING/RECOVERING NPAs:

Various steps have been taken by the government and RBI to recover and reduce NPAs. These strategies are necessary to control NPAs.

In case of bad loans that occur in large advances, the following steps are recommended:

**RECOVERY CAMPS:** Bank officials jointly approach the defaulting borrowers for repayment at a place and time convenient to both the parties. These are more suited to small loans. Normally the borrowers who had availed small loans will be more in number in rural and semi urban areas rather than urban and metro centres. As such, the banks instead of conducting the recovery camps at their branches, usually conduct such recovery camps in centres like panchayat board offices, court buildings, government department buildings etc. so that the borrowers find it convenient to attend the recovery camps. Under certain circumstances, the Manager in charge of the bank branch along with some branch officials go to each house of the borrowers and recover the instalments due in respect of loans availed by them. This type of recovery camps will be successful in case an advance notice is served on the borrowers mentioning the date of recovery camps.

**PREFERENCE OF CLAIMS:** Banks should expeditiously and properly claim indemnity from organizations like Deposit Insurance and Credit Guarantee Corporation called DICGC, Export Credit Guarantee Corporation called ECGC, Credit Guarantee Fund Trust for small scale industries, Insurance Companies etc and invoke Government/other personal guarantees to recover loan dues and reduce non performing assets.



**Team SIB with Executive Vice President (Admin) Mr. Thomas Joseph K.** South Indian Bank won the Overall Championship in 'Bankers Club Thrissur-Sports Meet 2016'. (Winners in Cricket, Football, Badminton- Men's Singles, Badminton- Women's Singles & Doubles and Runner-up in Badminton Men's Doubles, Table Tennis Singles & Doubles)

**SIB team receiving 3<sup>rd</sup> prize in IDRBT Banking Application Contest** held on April 11 2016. From left: M/s. Balu Thomas, Narayanan Killimangalath, Raphael TJ and Abin Koshy Cheriyar.



**COMPROMISE PROPOSALS:** Compromise routes are adopted by banks, where borrowers experience certain genuine difficulties and where normal recovery is not possible. It involves certain sacrifices on the part of the banks on the principle of “one bird at hand is worth two in the bush”. Such proposals can be taken up considering the history of the borrowal account, security available, net worth of the borrower/guarantor, time value of offer made etc.

**TECHNICAL WRITE OFF:** Normally banks decide writing off small loans which have become bad and the recovery is not at all possible in those accounts under any circumstances on account of the facts that the borrower might have expired; he has no means to repay the loan at any cost and there may be huge losses in respect of the properties etc. This is for the sole purpose of servicing such non performing accounts.

**ONE TIME SETTLEMENT SCHEME:** To reduce the absolute amount of non performing assets, Government of India along with Reserve Bank of India are announcing one time settlement schemes periodically for the past few years. When the borrowers find it very difficult to pay their dues for various reasons like bad health and failure in their business ventures, even though they have the inclination to repay their debts to the banks, this type of practice is very much helpful to the borrowers and the lending institutions. Surely the banks are in a position to lose certain portion of their loan amount when they are conducting one time settlement schemes.

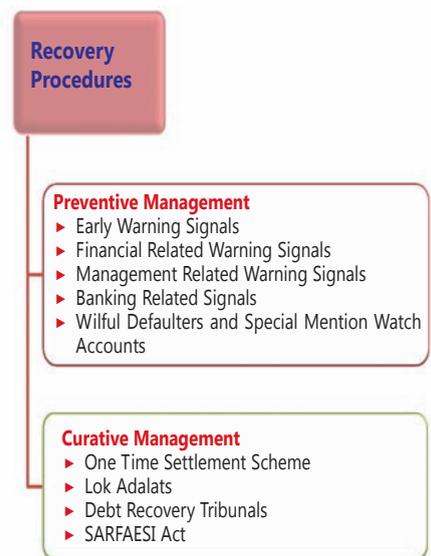
**SUIT FILING:** Filing of suit is taken up as a last resort when all other remedies to recover non performing assets fail. Banks can initiate recovery proceedings with or without intervention of the courts of law. To expedite the process, banks should be alert and proactive in all stages of the proceedings. i.e. preparation of plaint, service of summons, written statements, trial of the suit, obtaining decree copy, praying for interim relief, execution of decrees, attachment of the property, arrest of the defendants, if needed etc.

**DEBT RECOVERY TRIBUNALS:** The debt recovery tribunal act was passed by Indian Parliament in 1993 with the objective of facilitating the banks and financial institutions for speedy recovery of dues in cases where the loan amount is Rs. 10 lakhs and above. The

time limit envisaged under the act is not being adhered to in disposing of the suits because of inadequate infrastructure and shortage of recovery personnel with the DRTs. Nonetheless, the DRT act and subsequent amendment in 2000 have provided a great improvement over the normal legal forum.

**LOKADALATS:** It is a legal forum for expeditious settlement of loan dues on consensus arrived between the bank and the borrowers mediated by the Lok Adalat.

**SECURITISATION ACT:** The Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) aims to empower banks as secured creditors to take possession, manage and sell the securities without the intervention of court/tribunal. It also aims at Asset Reconstruction by securitization or reconstruction company. However, loan with balance below Rs. 1 lakh unsecured loans and loans against collateral of agricultural land are exempted from the purview of this act.



**PROVISIONING NORMS :** The primary responsibility for making adequate provisions for any diminution in the value of loan assets, investment or other assets is that of the bank managements and the statutory auditors. The assessment made by the inspecting officer of the RBI is furnished to the bank to assist the bank management and the statutory auditors in taking a decision in regard to making adequate and necessary provisions in terms of prudential guidelines.

In conformity with the prudential norms, provisions should be made on the

non-performing assets on the basis of classification of assets into prescribed categories as detailed in paragraphs 4 supra. Taking into account the time lag between an account becoming doubtful of recovery, its recognition as such, the realisation of the security and the erosion over time in the value of security charged to the bank, the banks should make provision against sub-standard assets, doubtful assets and loss assets as below:

**Loss assets**  
Loss assets should be written off. If loss assets are permitted to remain in the books for any reason, 100 percent of the outstanding should be provided for.

**Doubtful assets**  
100 percent of the extent to which the advance is not covered by the realisable value of the security to which the bank has a valid recourse and the realisable value is estimated on a realistic basis.

ii. In regard to the secured portion, provision may be made on the following basis, at the rates ranging from 25 percent to 100 percent of the secured portion depending upon the period for which the asset has remained doubtful:

Period for which the advance has remained in 'doubtful' category	Provision requirement (%)
Up to one year	25
One to three years	40
More than three years	100

**CONCLUSION:** In order to reduce NPA portfolio of a bank or any other financial institutions, following suggestions can be taken into consideration,

- There should be complete exposure of defaulters between all the banks.
- Government should define and implement a strong legal structure regarding non-performing accounts.
- Banks should be able to identify the original reasons/purposes of the loan required by the borrower.
- Proper identification of the guarantor should be ensured by the bank including scrutiny of his/her wealth.
- Framing reasonably well documented loan policy and rules.
- Sound credit appraisal on well-settled banking norms with emphasis on reduction



New Offsite ATM at Sri Sai Nilayam, Nizampet , RO Hyderabad



New Offsite ATM at Ace Mall, Kacheri Junction, Harippad, RO Tiruvalla



First TBD alternate centre at Coimbatore



Onsite ATM attached to Technopark Br., RO Thiruvananthapuram

Inaugural ceremony of Kodibail Branch, RO Kannur



Inaugural ceremony of Seethangoli Branch, RO Kannur



Inauguration of Branch Seethangoli by Mr. K. Krishna Murthy, President, Kollam Grama Panchayath. A GM and Regional Head Mr. Job P M, Branch manager Mr. Sha C Sebastian also seen.

## INTRODUCTION

The banking and financial services sector has weathered many storms since the global slowdown. Business sentiments turned cautiously optimistic as the economy slowly steered towards the road to recovery. But recent news around the rising “Non-Performing Assets” (NPA) has brought to the fore the risks faced by the banking sector in India. While the Reserve Bank of India (RBI) has taken steps to initiate recoveries of these loans by introducing regulation which avoids postponing the problem, increasing the credibility of sales to asset reconstruction companies and early resolution of potential NPAs, still the issues relating to NPA and their Recovery requires a higher degree of attention.

### Recovery- A Slow but Steady Process

RBI and the Ministry of Finance are taking steps to mitigate the risks around the NPA bubble. The emphasis is more on proactively managing the account and identifying the early warning signals before it turns bad. Some leading Banks in India have announced the following key areas where investments would be made in the near future as part of their proactive strategies around managing NPAs:

1. The launch of new banking products and increase in customer coverage calls for technology up gradation for comprehensive monitoring. Data analytics is a valuable component to effectively conduct periodic reviews and audit.

in Gross NPAs rather than Net NPAs

- Position of overdue accounts should be monitored on a weekly basis to arrest slippage of fresh account to NPA.
- Half yearly balance confirmation certificates should be obtained from the borrowers.
- Banks should ensure credibility of the

# Recovery- A Slow but Steady Process

Analytics provides insight into process anomalies, trends and risk indicators through the extraction and analysis of transactional data.

2. One of the key reasons for stressed assets could be traced back to the lapses in the initial customer due diligence and inefficiencies in the sanctioning process. Past history - earlier defaults, Excise/ Income Tax raids and/or negative information about the borrower should be adequately disclosed to the sanctioning committee of banks. Apart from discussion with the borrower, surprise site visits should be undertaken especially in case of high value loans.
3. Keeping the business dynamics and complex business structures into account, banks are required to enhance the skill sets of the credit teams. For instance, credit team/analysts need to undergo periodic training to upgrade their skills; scoring models, industry benchmarks and credit evaluation sheets should be updated regularly.
4. Some banks have a separate dedicated



**Sandeep Singh**

Manager  
Deputed to  
Hadi Express Exchange

team for monitoring the performance of key accounts. The accounts are selected based on the amount disbursed, vulnerability of the business model/ industry, indication of diversion or siphoning off bank funds, etc. A separate dedicated team for account monitoring would assist in early identification of irregularities, if any, and focus on immediate remedial measures

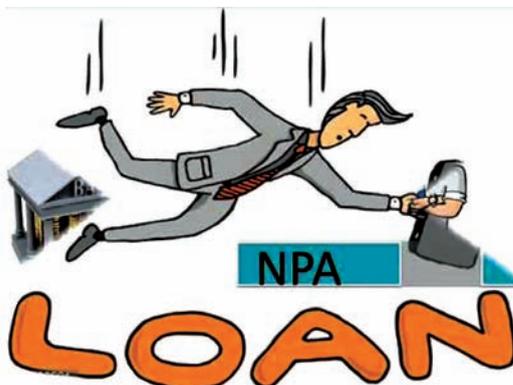
5. Public domain searches and market intelligence can assist banks to gather additional information around the borrower and its business operations, where indicators for suspicious activities exist. The new RBI guidelines have also emphasized on collecting independent information through market intelligence/ public domain/ Registrar of Companies/ defaulter list as a part of the pre-sanction process. Tracking of “market information” and monitoring databases during the annual review have also been stipulated by the regulator.

borrower.

- Appropriate SWOT analysis should be done before disbursement of the loans and advances.
- Banks should ensure that there is no diversion of funds disbursed to the borrower.
- Banks should get the Non Encumbrance and Valuation of the primary and collateral securities done.
- The banks should ensure that the assets are fully insured.
- Recovery appraisal system should be implemented among the staff members. The staff recovering highest amount should be felicitated.
- Last but not the least, the act(s) should be judiciously and selectively applied so that NPAs should be converted into performing assets.

## CONCLUSION

Analysis of the current situation indicate that banks need to become more proactive in framing policies or guidelines and implementing it right from the grass-root level, with constant supervision by the top management. The new RBI guidelines have laid a firm pathway for improving overall robustness to manage loan frauds. Banks would need to adopt and implement the measures in true spirit and substance and not just ‘form’. The key to proactive identification of red flags would be to integrate and analyze transactional data (bank statements) with documents available (audit report, sanction documents etc.) and information from the public domain including market information to find anomalies. The road to recovery is long and winding. But we bankers are cautiously optimistic that the NPA situation will improve albeit at a slow pace.



# Staying Afloat When The Wind Shifts: Digital Transformation

Information technology in banking is fast evolving. From enabling banking services to driving transformation in the industry, Information technology holds a promise to change the face of banking in the next few years. New entrants are looking to leverage their existing strengths in the Indian banking arena. The opportunity available to these entrants through leveraging their understanding of technologies and markets they operate in, promises innovative business models with a focus on delivering customer value.

Existing pressures from stakeholders, combined with the megatrends that are reshaping the world, will transform banks and their business models over the next decade. In some respects, they will extend their reach - expanding into new markets, targeting new customer needs - with more decentralized operations. Redesigned as more flexible institutions, banks will not only be better able to adapt to the changing world, but will also be better placed to respond to unforeseen events in the future. The next decade will be one of transformation in banking. The leading banks will be those that redefine their core operations to support this change and build in the agility to allow them to cope with unexpected global shifts.

Digital transformation is like a tightrope that must be traversed quickly. Customers today are



**Nidish Sebastian**  
Manager  
HO Secretarial Dept.

adopting digital behavior faster than any company can keep pace with and, as a result, banks must speed up their rate of change and remain focused on the desired outcomes to ensure a successful digital transformation. Digital transformation brings in multiple risks and challenges. Business cycles are now faster and more integrated, there is an increased demand for cross-silo capabilities, and there are greater risks due to brand exposure in social media.

The younger generations are conducting massive amounts of business online and on their devices; this trend will likely continue to escalate. According to a recent Pew survey, 61 percent of people now use online banking and 35 percent use mobile banking. 80 percent of the “under 26” demographic banks primarily online. Social media is an important part of the modern banking consumer’s online life, and a precious source of real and unbiased customer insight. Through it, consumers express their satisfaction, preferences and frustration candidly and unabashedly with hundreds of their life-long accumulated contacts. Social media can also be used as a powerful

communication channel, although perhaps a more precarious and volatile one than most bank marketers realize. The ability to broadcast quickly, casually and broadly is often more dangerous than beneficial. From the customer’s perspective, being ‘digital’ means you have to be able to deliver your service anyway, anywhere, anytime.

In order to stay competitive, acquire and retain customers and to capitalize on the technology evolution within the marketplace, banks must achieve digital transformation to keep pace with their customers. The key insight for this industry: banks and financial institutions need to watch their early adopter demographic in order to stay abreast of current trends. They must create an environment where customers, employees and stakeholders can engage anyway, anywhere and at anytime. In simple terms, this vision entails that:

- ◆ All products and services are available as customers need them
- ◆ All products and services are delivered and coordinated across multiple channels beyond the branch, including the web, the app or device, the phone, and at the ATM
- ◆ Employees can access information delivered quickly and instantly, including customer service, information, product origination, sales, product changes and channels, among others.

New areas where technology is transforming bank operations are Data management and analysis, Robotics and artificial intelligence and Cloud storage.

### Achieving the Digital Transformation

Banks looking to achieve digital transformation should generally consider three major areas of focus to accelerate the transformation. First, they must agree on the vision, or the destination, for what the transformed operation will be. This includes what capabilities are required, what new or improved experiences the customers will have, the new resources or organizations required and the new processes among others. This is setting strategy. The second point of focus is how the bank manages and executes change, which is execution. And the third point is to focus on the success factors for transformation. The success factors for transformation can be

- Prioritize individual business imperatives
- Define and measure the business success criteria
- Transform the IT culture
- Invigorate the leadership culture towards action

**28th Annual Day Celebration of Br. Thrissur Mission Quarters** inaugurated by Mr. C.J. Mathew & Mr. P.V Antony, the senior most customers in the presence of DGM Mr. M.T. Jose



But to achieve this, it will be necessary to transform employee propositions. To secure leading talent and comply with regulation, banks must focus on creating compelling propositions for employees that are not based solely on higher-than-average salaries. At an aggregate level, there appears to be little correlation between pay and performance for most bank employees. Furthermore, the “lifestyle” plans proposed by some leading global banks suggest that leadership is out of touch with its millennial recruits. A war for talent between non-banks and banks is already intensifying, and tactical responses are unlikely to tip the balance back in favor of banks. This will allow banks to differentiate themselves in the marketplace and develop ways to drive productivity and efficiency. Ultimately, the leading banks 10 years from now will not necessarily be defined by the very best products and services or the most efficient operations, although they will score highly on all these counts. They will be defined by their ability to manage the risks of change programs and to

make the right investments in products and services. They will be defined by their ability to create an internal culture that weds dynamism to best practice. They will be defined by their ability to deliver new fit-for-purpose business models. The most successful banks will be those that master transformation. This transformation has got many directions, but among all Digital transformation is the most important one.

Regulators recognize the importance of technological transformation within the sector and its impact on incumbent banks, both in pressing for technology improvements to serve regulatory objectives and in working to identify new potential sources of risk. Like banks, regulators are carefully adapting their approaches to technology and technology-enabled transformation.

Most banks need to start acting quickly to address their digital transformation opportunities. The first conversation, which may well be the most difficult, will need to balance

a fine understanding of the current capabilities and culture of the bank with the aspirational demand to develop and project a set of capabilities that are quite difficult to achieve. The best way forward to manage this conundrum is to embrace an ‘outside-in’ view where priorities and tempos are learned from rapidly observing and absorbing customer and market forces. This should drive a new strategy and a change in both IT and leadership culture. The drumbeat of change is being sounded from outside the bank. It’s time to make the external forces an ally and a beacon to make digital transformation a reality for today and the future.



### Annual Day Celebration of Br. Angamali North





Onsite ATM attached to Pottassery Br., RO Palakkad



New premises of Pottassery Br., RO Palakkad



New Offsite ATM at Bund Road Junction, Vechoor, RO Kottayam



New Offsite ATM at Bund Road Junction, Vechoor, RO Kottayam

Onsite ATM attached to Kozhencherry NRI Br., RO Tiruvalla



Kozhencherry NRI Br., RO Tiruvalla



## Meet the CEO in YOU

Do you ever thought that you can actually become CEO (for your life)??

Everybody maintains clocks, set schedules and alarms to be organized always, but they are not aware that timing is a culture and that is totally in one's hands and not in the schedules or alarms. When you truly know what you want, your steps will mind its walk. When you have a control in yourself, you will have a control in your surroundings and even you can control the effect of others on you.

Before you look yourself as CEO, just know what does a CEO mean- CEO means business, an encouragement, a solution, a lucky man, a leader, a theory, a profit bringing personality, success, failures acceptable character, believing in himself and in others, responsible and responsive.

The first step to look yourself as CEO is to keep up that magical smile always on your face. That smile on your face is like a lemon to a vehicle, nothing sick nor sin will dare to reach you. And the major enemy for any competitive individual CEO is stress, frustration, disappointment and ego.

Even a small ant have its problem, then what the story of a human? but do you know how a CEO see the challenge? He first accepts the problem and then looks for solutions than looking for the persons who raised the problem. And he is capable to measure the severity of every trouble and solves it when it is in budding time and definitely he won't watch the game till it grows big and reaches to a stage of out of control. When you have to do it eventually, better you do it today so that you won't carry the stress in your pockets from tomorrow.

The centre letter of CEO is 'E' and it is not just executive, it's the energy he carries all the time, and he passes on to others. The work environment looks bright and more vibrant wherever he steps in. Because of him things look simple and easy to handle.

RACE. Yes! today's scenario we have to run all the time and everyone is struggling for winning and one should accept this. Even earth is



**Badri Alapati**  
Asst. Manager  
Vijayawada Main Br.

revolving restlessly, clouds continuously move and water produce waves and all of them still look beautiful to our eyes. So, you have to believe life is a race and you should also run. But there is a difference. If running with tight and closed wrist then you will win one day or you will win some people, but if you run to show others that you are running and continuing your lazy steps, your life will be like a complaint box in any Government office.

Imagine a situation where there are 100 employees in a company and profits of the firm is sinking down and so the management have decided to cut down the costs in employment. in the initial run the management wants to fire the unfit 20 employees then the second run of 20 employees and final run 10 more employees so they can save 50% in employee cost. Now position yourself in the batch, may be in the first 20, or the second 20, or the 10, even the last 50 reserved employees. The place where you are going to fit yourself will speak your performance and that is indirectly proportional to your insecurity of mind. The performing CEO doesn't know even the word insecurity but there are people who are insecure always and even they don't know why they are so, and if you are of that types so it's the time to call the CEO in you. The clerk sitting in a cash counter of the busiest branch smiles and wishes all the customers whereas the manager inside the cabin feels the thorns in his chair all the time. there are two meaning for FEAR, *Forget Everything and Run* or *Face Everything and Rise* and the CEO will always picks the second choice.

when you are a CEO, you keep your lace tied all the time, your tie is always close to your neck and mind always open. You will maintain your pace of running and you are not the winner today but you are never a loser. Because of the

CEO the company always leads and same way it works for your own self as well.

When you didn't get the reserved, raise your pace. In career, the promotion plays a vital role and you will surely get upset when the company believes that you are not strong enough to control people under you, you are not ready to handle the four walls of bank, you are not fit to imagine numbers and business for your branch, and the content you hold is not sufficient to face tomorrow. Then, that upset should flash your will power and perfection. Remember, when you turn to reserved, then your luck, your surroundings, people around you all will join hands and raise you up and at that time the CEO in you will be the happiest person and if this is not happening, break your comfort zones and accept new challenges. May be your tomorrow is waiting somewhere and if you don't dare to go there, then your tomorrow will never come.

CEO reads life as LIFE, he holds anxiety in his LIFE and his way of living. Do something which is not expected to be done by you. When you say *I like eating*, you eat less so that you will live long and eat more. Same way when you want to reach the next level, spend enough time at bottom so that you can sustain at the top.

Even the works of a CEO are routine but he keeps himself interesting, he does the same work by adding little innovation to it, he applies technology and common sense in every task. He designs new strategies and is dare enough to dump the unwanted and worthless procedures. When he can do this for the whole system why can't you do for your own small kingdom.

When I throw a ball at you with pace, what will you do? You may fold inwards so as to protect yourself. But if I give you a bat and throw the same ball, you will try to hit the ball instead of protecting. Same way if troubles are in the form of ball then your resources like patience, confidence, knowledge, approach, thought process, decision making and all these will be your bat. And for a CEO, resources are strength. Finally, the change what a CEO talks is not the challenge, the transformation which he takes is the challenge. And believe there is a CEO in you, call him out then you will get chance to see your tomorrow.



Inaugural ceremony of Valayanchirangara Br.,RO Muvattupuzha



Inaugural ceremony of New Offsite ATM at PS Mission Hospital, Kundannur , RO Ernakulam

Inauguration of new Offsite ATM at Vytilla Junction, Thammanam Road, RO Ernakulam



Inauguration of New Offsite ATM at Municipal Bus Stand, Pathanamthitta, RO Tiruvalla

Inauguration of New Offsite ATM at Cause Way Junction, Mundakkayam, RO Kottayam



## Ode to a bicycle



I am in love with a bicycle. With its milky white appearance, lanky but sturdy structure, the bike has fascinated me and I began to develop a liking for it slowly. It has come to my life quite unobtrusively one month before, and took refuge in a corner of my porch.

In many countries bicycles have now become a favorite mode of transport. A report, published in a magazine recently on the increasing popularity of bicycles in different countries, revealed that in the Netherlands 27% of all trips and 25% of trips to work are made by bike. The average distance cycled per person per day is 2.5 km. Holland and bicycles go together like bread and jam.

Albert Einstein, the most celebrated scientist of modern times said, "Life is like riding a bicycle. To keep your balance, you must keep moving." Early in his schooling at Munich University, he used to take bicycle tours with fellow scientists. During his final years, while at Princeton University, Einstein chose his trusty steed over any other modern engineering marvels.

Why the world is witnessing a new found enthusiasm for using bicycles? We are reading in Newspapers about big cities, shrouded in smog and dust, unable to breathe normally and struggling. They say Delhi is the most polluted city in the world. One of the reasons attributed to this sad state of affairs is the ever increasing number of motor vehicles flowing to the city roads every day. It is the desire to liberate the big cities from the veil of smoldering pollutants; many countries have started to promote cycling as a means of transport.

Small investment needed to buy a cycle and no cost for fuel are the other attractions and it is established that cycling prevents cancer, cardiovascular deceases and diabetes. *Riding to work or the shops is one of the most time-efficient ways to combine regular exercise with your everyday routine.*

Thus, I decided to use my bicycle to travel to my office, 10 km away from my home. On hearing this queer idea, well wishers immediately stepped in and suggestions came galore. 'In foreign countries, there are dedicated tracks for bicyclists and that is why cycling is popular. Don't imitate them in our country where highways are battle fields and a cyclist will be elbowed down by everybody'.

A dedicated track for cyclists in my home town in Kerala is a distant dream. So I decided to ignore the warning and was getting ready for the adventure. Still, I was apprehensive how other vehicles, particularly the limited stop buses will tolerate me on the road.

Three storied cycle parking station, Netherlands.



Starting from home, I pedalled through the country road and joined the high way. Vehicles of all types roared past me, fuming and grunting. Air horns ridiculed me. Where the road climbed steeply I pedalled hard, and at slopes I relaxed. It took 35 minutes for me to cover the 10 km stretch and I reached my bank, sweating profusely but jubilant. I truly enjoyed the ride and decided to repeat the performance.

Now, it is more than a month since I started this new experiment and all my apprehensions have vanished. I realized that a cyclist has also a space even in the busiest of roads. When a "bullet" speeds past you with its thundering beats, you realize how considerate your little bike is. It does not hurt anybody with high decibel voice, nor does it emit poisonous gases to suffocate mother earth. It cruises humbly like a dove flying in the blue skies. After climbing a slope, you sit calm and relaxed, enjoying the ride down without any effort, wind stroking your cheeks and the feeling is blissful. Some people look at me condescendingly, hinting that what I do is not in conformity with the status of 56 year old Chief Manager in a bank. Some other people wanted to know form where I bought the bike so that they can also try it for themselves.

As I told earlier, I am in love with my bike and hope more and more people will join hand with me to popularize this most beneficial activity that promote health and well being for all.

**Narayanan V.C**

Chief Manager,  
P&D(FIP Cell).

## Achievements



**Anoop A.V.**, Sr. Manager, Integrated Risk Management Department, DICT has secured the highest marks at the national level in 'Essentials Of Home Loan-Practice & Procedure' examination conducted by IIBF during 2015-16. During 2014-15 He had secured the highest marks at the national level in Certificate examination in 'IT security' conducted by IIBF. He had also obtained the FRM Certification (Financial Risk Management) awarded by GARP, Texas, USA (Global Association of Risk Professionals).



**Biju E. Punnachalil**, Asst. General Manager, Integrated Risk Management Department has secured first rank (highest aggregate marks for all subjects) in the IIBF Diploma examination 'Advanced Wealth Management Course' conducted during 2015-16



**Romesh Manuel**, Senior Manager, Erode br. has been awarded a cash prize of Rs.1000/- by IIBF for securing in first attempt, highest marks in the subject 'Banking Products & Services' of Diploma course in 'Advanced Wealth Management' for 2015-16.



**Ms Suma V George**, Senior Manager has been awarded prize for having secured the highest marks in the subject 'Treasury Management' of Diploma in Treasury, Investment and Risk Management examination conducted by IIBF during the year 2015-16

## CAIIB



**Eldho Thomas**  
Assistant Manager  
Branch Cherthala



**Own Rajenthiraprasath**  
Clerk  
Branch:Pudukkottai.



**Archana A.L.**  
Asst. Manager



**VIVEK M.K.**  
Assistant Manager (IT)  
DICT

## JAIB



**Ashitha P**  
Clerk  
Pachalam  
Lourdes Hospital



**Nivethaasri.S**  
Prob.Officer  
Pudukkottai



**Riya Anna Zachariah**  
Clerk  
Pachalam  
Lourdes Hospital

**Inauguration of 39th Annual Day celebration** of Branch Pulloorampara, RO Kozhikode by His Excellency Rev. Dr. Mar Remigio Inchananiyil (Bishop Of Thamarassery Diocese)



## E.S.G aka Elder Siblings Group!!!!

It was the secret meeting of the newly formed group.... We were very cautious that we were not visible to the prying eyes of the malicious world.... We had to raise our voice against the disparities the world had shown to us so far.... And to start an agitation against the injustice always shown by this insensitive society to the elder siblings....

The meeting was called by my niece who was the self appointed president of the group. Then she nominated me as the Secretary of the group whose total strength was just two... Her mother, my younger sister was watching suspiciously as we started talking in low voice, hiding from them, and becoming invisible in unison, in between...

It all started last vacation. After a long gap of nearly 8 years my family and my sister's family had gathered at our parents' place. My niece, who was the youngest of our family till then, had just lost that prestigious position to her little brother. She was more than annoyed due to the loss of the crown though her mother was trying desperately to get her out of this. It was at that time the main villain i.e., myself entered the scene.

"You know what..." I started adding fuel to my niece's anger:  
"When your mother was born the same thing happened to me also."

Her eyes widened on the realization that she was not alone in this world and there are people with equal distress.

"Your grandmother always used to tell me, 'see, now you have a younger sister, you have to take care of her'...me, a kid of just 5 years, has to take care of another child...what an injustice!!!!!"

Niece was amused and her blood started to boil.

"Then what happened Periyamma?" – Periyamma is how she addresses me, her mother's elder sister.

I released a long sigh – "What would happen? All the privileges I used to enjoy so far were snatched from me overnight and handed over to your mother...including the right of sleeping



**Radhika R.B.**  
Senior Manager  
RO Mumbai

by mother's side..."

At my young age I was such a panicky child (I can see my son grinning sarcastically with an expression 'as-if-you-are-not-like-that-now') that if I didn't find my mother by my side when I opened my eyes after the sleep, I would yell my heart out to which even the neighbours used to come running.

My niece patted on my back sympathetically...."So sad.....!!!"

I continued my misadventures of being the elder one.

My mother was a working woman. I used to love to be with my mother at home. When my sister was born my mother took maternity leave. To my horror I realized that I had to go to school whereas my sister was spending the entire day with my mother.... Denying me the privilege of being with my mother the whole time... Hearing this my niece was full of sympathy for me and she started grinding her teeth looking at her mother.

I continued...

In those days groceries would be ordered from the nearby shop once a month by writing the list in a book given by the shop owner to us. Super markets were not there at that point of time. Our father used to take the monthly list of groceries to the shop. A handyman from the shop would deliver the goods later.

On a particular month my father went to the shop and came back with a bemused smile. He had the book intact in his hand. My mother was wondering why he had not given the book to the shop. Father called both of us in front of him. I was 8 years and my sister was 3 years old.

He displayed the book in front of us and asked: "Who wrote this?"

On the cover of the book it was scribbled with a pencil in an untidy handwriting – "My Akka (elder sister) is a 'thendy' (scoundrel), 'patty'(dog)..."

It was very clear that my sister who was just learning to write had scribbled those words because of the frustration of failure in a fight with me. I was happy expecting that my father would beat her for writing that. But to my shock when my sister claimed ownership for those words of wisdom, instead of beating her in and out my father just hugged and kissed her;

"Such a smart girl... has written without any spelling mistakes... very good..."  
I felt as if I was being pushed to the netherworld.

This story added further fire to my niece's fighting spirit. It now turned towards my parents.

At this juncture, my husband who was witnessing the entire conversation suddenly intruded:

"See, it is always a birth right of younger children to scribble about the elder siblings..."

He is the younger of the two siblings in his family.

"Once I wrote in my sister's note book the following poem:

'You have a globe for your head with some beans on it here and there,  
May you fall down with your leg broken...'

He was making fun of his sister's head with scarce hair. And his anger towards her emerged as a curse for a broken leg.

But to his sister's dismay this poem was written on her tuition notebook and the teacher was a bald man with scarce hair. He took this as a comment on him written by her and beat her left and right!!!!

My niece added one more name in her rival faction...that of her uncle next to her mother and grandparents.

Hearing this story literally accelerated us in forming the group immediately, to uphold our rights as elder siblings and to stop the injustice shown towards us.

We made our letter pad (my niece is a very good artist and she made a fine layout and designed

a logo too) and started making our charter of demands:

1. There are no equal rights... Elders are always elders...more equal than the younger ones...
2. For the attention of younger siblings- We started to be in this house --- years (you can fill in years of your seniority) before you and our seniority prevails among all others. Hence in case of any dispute whatever we decide will prevail.
3. For the kind attention of parents – elders are elders by just a few years... so you cannot order them to feed the younger ones. A small amendment can be accepted - if the elder ones are first fed with the food of their choice they may consider feeding the younger one, but at their will.
4. Henceforth the elder ones will not carry the school bags for younger ones. If needed, parents can appoint a porter for carrying everyone's bags.
5. Henceforth the elder ones should not be interrupted from their classes to clean the vomit and other excreta of the younger ones as and when they release them... Parents can appoint cleaners who will wait outside the school waiting for the call from respective teachers of younger kids to clean them.
6. Appoint bodyguards for your younger ones. We cannot assume the role of a saviour whenever your younger kid takes into a fight with a large-sized individual... We are concerned about our physical well being.

We signed this historic manifesto in the capacities of both President and Secretary. The President ordered me, the secretary, to circulate it among all the public (Other inhabitants of the house).

Suddenly we found that a few of the persons were missing. We searched and found that another group was taking formation under my father's chair – YSG – Younger Siblings' Group!!!!!!

We are waiting to see their charter of demands to see whether it clashes with ours. However as per the rule of Seniority, our Charter of Demands will definitely supersede theirs.

We are also planning to add members to our group. Any aggrieved elder sibling is free to join our group... We will help you overcome your agony...Just share your experience with us.



More than just a click sound of your mobile camera, 'Selfie with Pooram' was a unique brand promotion campaign done in the history of Thrissur Pooram for the first time. Pooram as you all know is a majestic, internationally acclaimed festival which adds glamour to the cultural capital of Kerala. Incidentally, the birth place of South Indian Bank happens to be Thrissur and hence imbibing artistic talent to its heart beyond business is in the DNA of our brand. The campaign lit the fireworks in our main social media platform –Face book. The beauty of this campaign was that the entire process of participation was simple, digital and paperless. Any person taking a selfie with

Pooram or related theme and hash tagging it with #SIBSELFIEPOORAM in their Face book page was eligible for the contest.

The promotion of this campaign found its penetration through all the social media platforms of our bank, newspaper advertisements using ordinary people in visuals, graphical advertisement in local TV, mind capturing radio jingle in main FM channels spanning over a week. Prominent hoarding depicting the campaign was put up at Thrissur R.O facing the Pooram venue where fireworks and elephants were to be displayed. The response was overwhelming...On the day of



Pooram morning itself the selfies started to pour with hash tag of our bank. Big and small, youth and aged, singles and couples, group selfies with friends and relatives started to get uploaded in the face book. The emotions and festivity mood of each selfie tells a story and is beyond description. We got a whopping entry of more than 650 eligible selfies with correct hashtag as per the rule of the contest. The collage of such selfie can be viewed under the hashtag, which paints a colourful picture in the history of our Facebook campaign.

The spirit of the contestants was so challenging that the Jury found it very difficult to choose which selfie is the best? The Media cell of Planning and Development Department were quick in action to conceptualize, implement and promote the brand promotion through this campaign which has touched the hearts of thousands of ardent Pooram Lovers and our Social Media team in Marketing Department worked in full swing, right from the inception of the campaign till end to make this campaign technically perfect. The combined effort yielded its result and without any fault the campaign



**Bino George**  
 Manager  
 (Media & Advertisement)  
 P & D Dept.

went smoothly- Thanks to the support of the branches under Thrissur and Irinjalakkuda regional offices, which were instrumental in promoting this campaign to its customers & well wishers. After a tedious selection process which put weightage on the background of Pooram, quality and emotion of contestant, the best selfie was selected. Mr. Abdul Latheef was declared as the winner and at a glittering function at H.O, he was awarded with latest I-Phone 6 S by Mr. V.L. Paul General Manager (Admin). The next 10 best selfies were rewarded with power banks and 90 best selfies with selfie sticks by M/s. Jose Manuel DGM(P&D), Santhosh Arnold John, AGM(P&D) and Thomas A.A., AGM(P&D).

The Facebook page of our bank had witnessed activation and an unprecedented traffic through this campaign. South Indian Bank made this Pooram and this campaign a true celebration- A celebration which it shared with the society wholeheartedly, when it became one of the few banks in India to report a sustainable, profitable growth- a fact which should be read along with the uncertainties that cast shadows across the banking spectrum. Expanding its horizon across the nation, with a great vision to converge its focus to become the 'Retail Banking Power House', SIB share the spirit, excitement and joy of Pooram like never before!





Branch Malad, RO Mumbai one day picnic in Alibaug

RO Palakkad Tour to Munnar





HO Legal Department at ECO Garden Resorts, Cheruthuruthy.

A pleasure trip to Alappuzha Backwaters from HO Credit Department



It was the time when our mother was forced to take a few days' rest due to some health issues that we realized that eating needed cooking also! Under the pretext of "study" we never used to enter kitchen except when requested by our mother to cut some vegetables or scrape coconuts. Being a working woman, she was always supported by our father in the household chores also. So my sister and me, who were in classes II and VII at that time, were always happy-go-lucky, always finding fault with whatever our mom used to make – "the salt in the *paayasam* is very less!" (nobody puts salt in *paayasam* which is a form of kheer made of milk and sugar, but we thus always used to express our displeasure towards the dishes she made!!)

We decided to cook a warm welcome for our mother who was being discharged from the hospital. Our father went to bring our mom back home. So we thought of making food for the patient and for ourselves. Being younger to me, my sister was made to do all the mean jobs like cleaning the vessels, peeling onions etc... Poor thing, out of respect to the 'eldest' member in the house, in the absence of our parents, she obeyed every instruction I gave without understanding that I was bullying her.

It was the time before internet and YouTube where one can get instant recipes. We realized the prize we had to pay for not having paid attention to what our Mom used to do in the kitchen. However we gathered all our courage and ventured out into the field of cooking.

The toughest part was that of making "Sambar". We knew that sambar was made of *daal*. But when we opened the kitchen shelf quite a number of containers stared at us with daals of different varieties – some orange, some bright yellow, some pale yellow; some were more round than the others, some were very thin as if they were grown in some drought-ridden place... We were in utter confusion. My sister came up with a solution;

"Akka, (elder sister) we will take the daal after counting the containers "*Inky Pinky Ponky*" with closed eyes"!!

Though it sounded to be an intelligent solution I pretended to accept it as if out of my generosity. We settled down to one particular jar of daal. We also decided that we had to make the sambar very nutritious. So we added

## The Misadventures that make a master chef!!!



**Radhika R.B.**  
Senior Manager  
RO Mumbai

the vegetables including karela, yam and ended up adding a portion of all the vegetables that were there in the kitchen to the sambar!

Then an argument erupted as to how much salt we had to put. My sister said,

"Our father always loves the food only if it has enough salt and spice in it". So we settled on a handful of salt. Then came the doubt regarding which masala mix we had to use. Our mother used to keep all the masala powders ready for about a month's use in different containers. Now I was not ready to accept my sister's idea of "*Inky Pinky Ponky*", instead I unilaterally decided to add a pinch of all the masalas whatever was there in the shelf!

Next was the ordeal of making idlis. We had seen our mom keeping the batter ready for one whole week in the refrigerator. So we took out the container which had the white dough-like thing and poured the batter into the idli mould.

After toiling for nearly 2 hours our idli and sambar were ready. But alas, the idlis smelled awful and they were not coming out of the mould! We desperately took each idli which came out as messy balls instead of soft moon-like shapes... Collecting all our courage we put a few balls of idli and sambar on a plate and took it to our mom. Putting a small piece of idli in her mouth made mom's face twitch to a very funny shape.

"What did you make this idli with?" – She asked.

I ceremoniously brought the container from which I had taken the batter. Seeing it my mom burst into a huge laughter-

"Stupid girls, it was not idli batter. It was the chutney I had made out of coconut and spices and preserved. You people took it for idli batter".

Then she looked at the sambar. She was amused to see the round big daal grains floating in it. Again she asked-

"What did you put in this?"

For this I looked at my sister scornfully as she was the brain behind the choice of daal. Poor girl went and fetched the daal container. Seeing the container again our mom again started laughing-

"Oh My! You have made sambar with the whole channa daal!!! We have to use toor daal for making sambar!"

I and my sister looked at each other bewildered since we were hearing those names for the first time.

The experience so far cautioned our mom against pouring a spoonful of sambar, so she simply put a drop of it in her mouth and immediately spit it out. Hurriedly I also tasted it to find out if anything was wrong- Alas everything was wrong – it really tasted terrible with extra salt, bitterness of karela, sandy taste of yam, a funny mixture of different masalas... Oh God!!!

Our father entered the scene at this point. He was rather a very strict person who disliked wasting things- he knew the value of each paisa he earned.

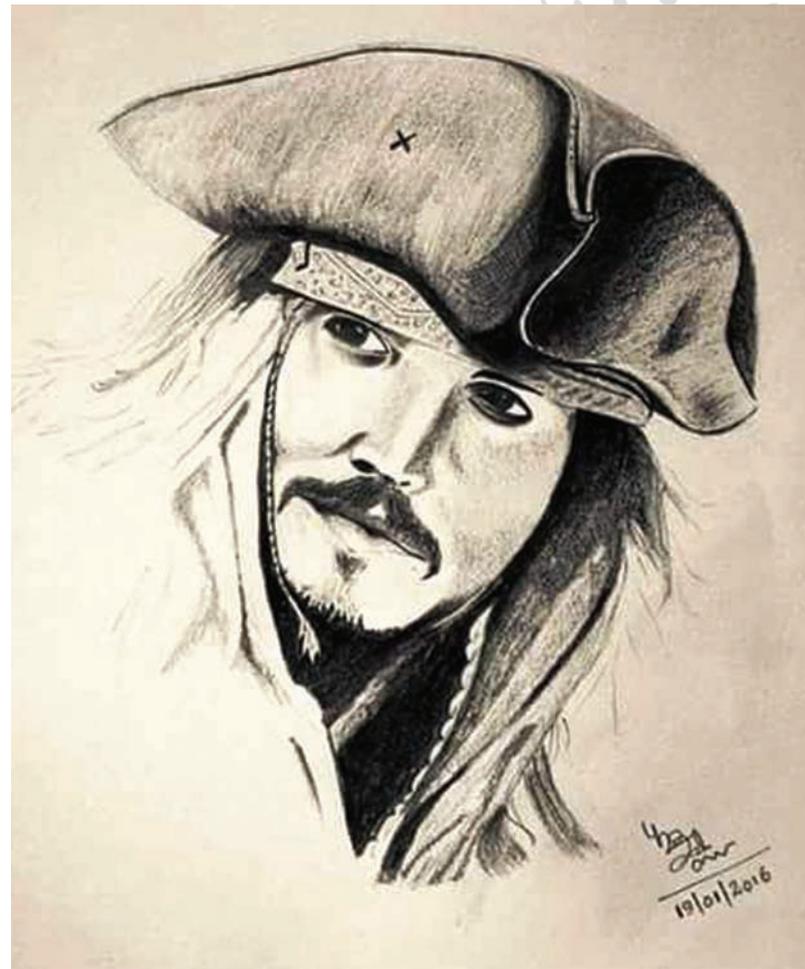
Both of us stood with our heads bowed down and tears were rolling out in the fear of impending scolding. But to our greatest relief our mom hugged both of us and kissed-

"So sweet of you to have tried to make food for me. I should have trained you to be capable in all areas of life. Don't worry. Now onwards both of you start doing one dish per day and I shall give you instructions sitting in the kitchen."

The good result is that our children have turned out to be very good cooks now!!!



Sabattini M.J., Br. Edavanna



Krishnamoorthy V.R., Assistant Manager, HO Personnel Dept.

### Children's Accomplishment



Ms. Neelima M P, D/o. Mrs. Savithri A.M., Thiruvilwamala Br. has secured FIRST RANK in B.Sc. Computer Science examination conducted by Calicut University in April 2015.



Ms. Vandana P., D/o. Mr. Vinayachandran P., Patthiripala Br. has secured FULL MARKS in Plus One Board Exam Kerala 2016 (Science Group)



Ms. Hilma Joseph D/o Mr. Joseph P.P., Br. Erumapetty Secured FIRST RANK (5 year LLB 2015 October) University of Calicut



Alwyn , Manager, Br. Shimoga & Sheethal



Vipin, (Asst Manager, Br. Shimoga) with Chithra



Prudhvi TNV Palakurhti, Br. Medbowli & Manjusri



Dr. Arun K. Simon S/o C.K. Simon, Senior Manager, RS Puram Branch, Coimbatore & Shyama Koothoor

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2. **Customer care centre:** [sibcorporate@sib.co.in](mailto:sibcorporate@sib.co.in) (0487-2444336)
3. **Careers:** <https://southindianbank.com/Careers/careerslist.aspx> (+91 487 2422020, 2420058) or via Linked in careers provided above
4. **FB Customer Support:** <https://www.facebook.com/thesouthindianbank>
5. **NRI Skype Customer Support:** talk2nricell

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<b>Debit Card</b>	0484 2373611
<b>Mobile Banking</b>	0484 2771384/3939384
<b>Internet Banking</b>	0484 2933559
<b>Demat Cell</b>	0484 2933545
<b>NRI Cell</b>	0484 2933543
<b>NPS</b>	0484 2933550
<b>Social Media</b>	0484-2933544
<b>CRM Cell</b>	0484-3933546



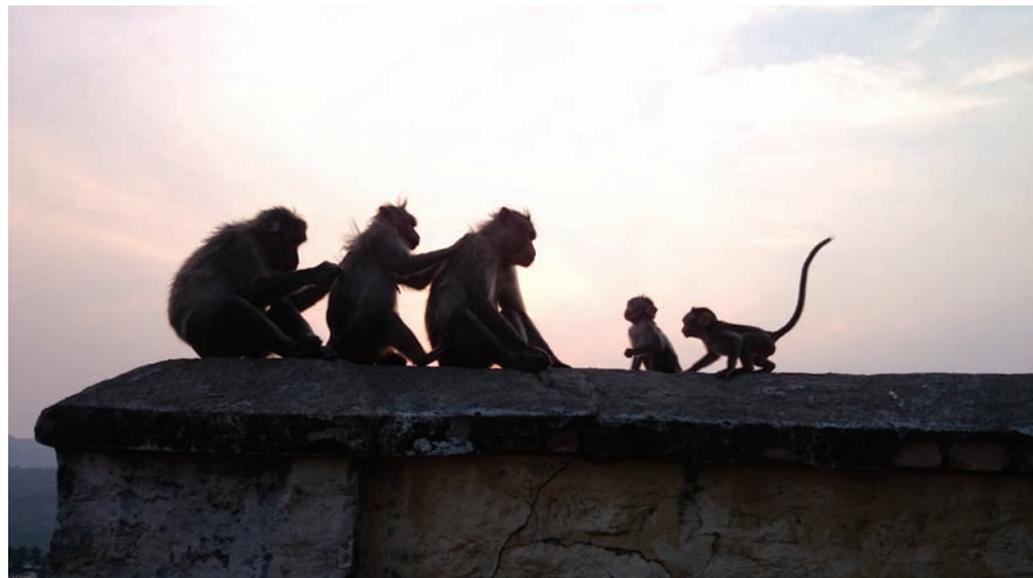
**CLICKZ !!!**



Baboo Anto, Asst. General Manager  
HO - Personnel Dept.



Jose Thomas, Chief Manager & Faculty, SIBSTC



Pramod PS, Manager, Br. Davangere

Jaikrishnan K., Asst. Manager IT, HO-Personnel Department



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