

# Sublunk

*Next Generation*  
Corporate Family Magazine Of The South Indian Bank Ltd.

**MARCHING AHEAD  
AMIDST THE PANDEMIC**



**SOUTH  
INDIAN Bank**

Experience Next Generation Banking





**SIB Scholar:** Students who won the fourth edition of South Indian Bank's merit scholarship scheme 'SIB Scholar' with MD & CEO Sri. V.G. Mathew, EVP (Operations) Sri. Thomas Joseph K. and EVP (Credit) Sri. Sivakumar G. during the launch ceremony at Thrissur

## Siblink

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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## MD & CEO Speaks...



The Covid-19 pandemic and the subsequent lockdown have jeopardized the economies of many countries. The complete shutdown of businesses has led to a drastic reduction in cash flows and this poses considerable threat to banking operations. Our country is no exception, with dismal projections of GDP expansion for Financial Year 2020-21. In India, to mitigate this risk, the Reserve Bank of India (RBI) and the government have taken several pro-active measures, such as significant reduction in policy rates, sizable infusion of liquidity, regulatory forbearance on NPL treatment and direct financial support to the weakest sectors of the society. Let us all hope that these measures would adequately safeguard the economy and the vulnerable sections of our society.

As for our Bank, we have managed to render uninterrupted service to our customers throughout this stressful period, with the ardent support and hard work of each and every

SIBian. I take this opportunity to thank each one of you for this remarkable contribution to our great Institution and to the society at large.

'Marching Ahead Amidst the Pandemic' is therefore a very appropriate theme for this issue of Sibilink. I am sure this issue would carry several meaningful and relevant articles in the context of a black swan event and would make useful reading.

With best regards,

V.G. Mathew.

“ I take this opportunity to thank each one of you for this remarkable contribution to our great Institution and to the society at large. ”





**Town Hall Meeting:** Our MD & CEO Sri .V.G. Mathew addressing the Town Hall Meeting at Thrissur



**South Indian Bank bags Best MSME Bank Award:** EVP Credit Sri. Sivakumar G., receiving “Best MSME Bank” (Private Sector) award from Hon’ble Union Minister Sri. Nitin Jairam Gadkari during the 7th MSMEs National Excellence Awards- 2019 by ASSOCHAM.



# SLOWDOWN TO AVOID LOCKDOWN IN LIFE



**“Nature does not hurry, yet everything is accomplished.”**

**- Lao Tzu**

The alarm gave its first ring, and I was already making up my mind for the third snooze. Before I woke up, I was thinking of bed coffee.

Before taking the first sip, I was searching for the Newspaper.

Flipping the pages of the Newspaper, I rushed to the sports column even before finishing the day's headlines, and when I arrived at the sports column, I was wondering if the geyser was switched on or not. I rushed through my shower to grab a bite of the day's breakfast, but by the time I got dressed, I realized that those few minutes spent on breakfast may result in too long hours of standing still at the traffic jam.

Anyway, I maneuvered my way to office with thoughts of the day's meeting and successfully attended the meeting. While wrapping up the meeting, I was planning to go for an early lunch and during lunch, I was planning to finish the day early. By the time I finished the day, I wanted to rush home.

On reaching home, I wanted to catch up some time with the family, and by the time I caught up with them, I decided to catch up with a late-night movie.

I went to bed resolving to wake up early, and while the alarm rang, I had already decided to wake up on the third snooze.

Why is it that I am rushing through my life when every day is almost the same? Why is the Corporate life camouflaging my brain, maybe I don't have a colour of my own?

Since childhood, I was taught to grow big, grow fast and make lots of money, and now halfway through the journey, I

think there is somewhere a big disconnect which I and my generation have created. This disconnect will cost our future generation dearly.

Traditionally, our lives were very well connected. People were related to their culture, their people, their place and their lives. It was not so long ago that the joint family was real; children grew up knowing their cousins, aunts and uncles, grandparents, and other relatives. These children felt connected. But today?

Technological advances have resulted in less labour and more time. Who would ever complain about the merits of vacuum cleaners, electric stoves, smartphones, washing machine or the electric oven, but have these technologies given us more time to enjoy life as is their claim? Or have we used this time to become even busier?

We are engaged in constant fast-forward motion where by we are often over scheduled, stressed and rushing towards the next task. This rushing is not just in our work environment alone. It applies to our food habits, family time and even our recreation as well.

## **So why rush?**

The one and only one thing which makes us rush our life is called “The PIG.” It's a **Problem of Instant Gratification**.

**The Problem of Instant Gratification (PIG)** refers to the universal principle that immediacy is much more important than the magnitude of a payoff.

When was the last time you waited for all the commercials to get over to continue watching your favourite serial? When was the last time you waited for more than 2 hours for the arrival of your ordered pizza?

When was the last time you decided to shed your extra kilos in 2 years? When was the last time you waited for more than 2 minutes for your video to finish buffering? Well, in most cases, the last time must have never occurred.

All of the modern-day conveniences create a culture of instant gratification. In the not so distant past, we had to work hard for the things we wanted, but now we can have almost anything we want.

The need for instant gratification has split our personal lives as well. It has made us quick-fix our problems and relationships. People who want a quick fix are quick to avoid anything that takes a lot of effort.

The desire to stay connected to smartphone reflects the world's growing need for instant gratification, primarily through online connections. That's how social media sites have hooked millions of people; they provide instant gratification whenever their members need it.

On Facebook, for example, likes, shares and comments make users feel good, and those users evolve to expect such immediate response and satisfaction whenever they post a comment or picture.

Patience was considered a virtue, but it seems more like an anachronism today. Young professionals want their careers to be on steroids. They crave for the gratification of a pay raise or promotion every few months. When they don't get the expected rewards, they feel frustrated and sometimes even quit their jobs. The need for instant gratification is likely to become even more pronounced in the future generation with the escalation of smartphones.

Of course, waiting has long been considered an annoying waste of time, and technology has only intensified the feeling. What people don't realise is that waiting does have its merits. "Technology promised that it would make us masters of time," says Professor of English Harold Schweizer. "It has, ironically, made us into time's slaves. Waiting gives people time to think. It also adds value to objects and experiences. But without the investment of time, he says, "objects and experiences tend to remain without value."

Don't buy into instant gratification. You can face your problems head-on and acquire the skills to resolve them. As a wise man once said, "anything worth achieving is worth working and waiting for."

### Why Slow Down?

Slow Down – Sleep More Relax More. Studies show that getting eight hours of sleep can help to remain trim, not to mention the undeniable fact that a well-rested mind leads to clearer thinking and better work.

Slow Down - It makes you more likeable. If you're always tired (because you are doing too much), chances are that

you are often cranky. Who wants to be around someone who's always complaining or in a bad mood? Your friends, family, and colleagues will thank you if you take a nap.

Slow Down - It helps you focus on what matters. It's possible that you strive so hard and end up missing the essential things in life. When all you have are obligations, you forget to savour the special moments.

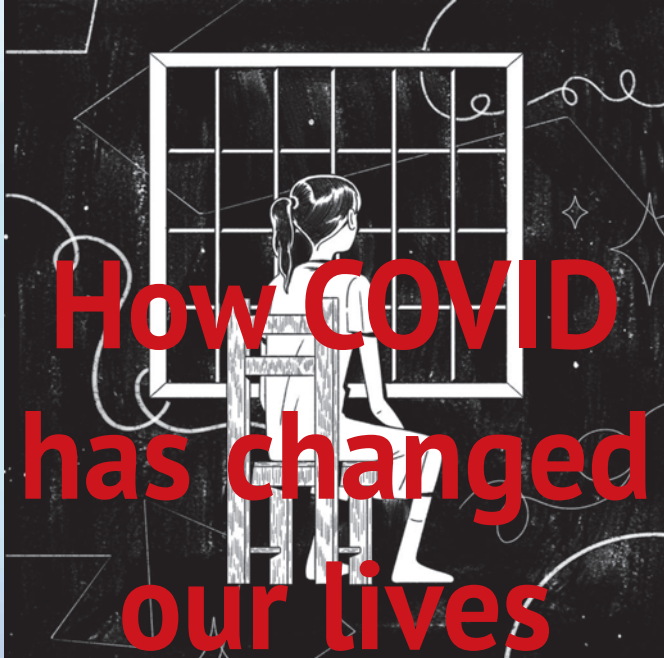
### How to slow down?

1. **Do less.** It's hard to slow down when you are trying to do a million things. Instead, make the conscious choice to do less. Focus on what's really important, what really needs to be done, and let go of the rest.
2. **Be present.** It's not enough to just slow down – you need to actually be mindful of whatever you're doing at the moment. That means, when you find yourself thinking about something you need to do, or something that's already happened, or something that might happen ... gently bring yourself back to the present moment. Focus on what's going on right now.
3. **Disconnect.** Don't always be connected. If you carry around an iPhone or iPad or other mobile device, shut it off once in a while. Better yet, learn to leave it behind when possible.
4. **Focus on people.** Very often we spend time with friends and family, or meet with colleagues, and we're not really there with them. We talk to them but are distracted by devices. We are there, but our minds are on things we need to do. Let us not repeat it again.
5. **Appreciate nature.** Many of us are shut in our homes and offices and cars and trains most of the time, and rarely do we get the chance to go outside. And often even when people are outside, they're talking on their cell phones. Instead, take the time to go outdoors and really observe nature, take a deep breath of fresh air, enjoy the serenity of water and greenery. Exercise outdoors when you can, or find other outdoor activities to enjoy such as nature walks, hiking, swimming, etc.
6. **Breathe.** When you find yourself speeding up and stressing out, pause, and take a deep breath. Take a couple more. You can really feel the air entering your body, and feel the stress going out. By fully focusing on each breath, you bring yourself back to the present, and slow yourself down. It's also nice to take a deep breath or two - do it now and see what I mean.

**Sandeep Singh**  
Regional Sales Manager  
Kolkata







The COVID pandemic and the subsequent lockdowns in different countries have affected our life so drastically that there is a huge difference in our lives in pre & post COVID era. The biggest change as I see is that people have learned to become independent in life and started doing things on their own. In the pre-covid era our life was very much dependent on maids, drivers, other house helps without whom we thought we wouldn't survive at all, but with the lockdown and restrictions on their entry and movement many started doing their daily chores, cooking food as it was the matter of their own safety. Even famous celebrities posted videos on how they did their chores, FB pages and Instagram pages of people were flooded with their cooking experiments and many realized they had hidden talents in cooking during the lockdown. In a city like Mumbai where local trains are the lifeline and people couldn't imagine daily commute without them, people survived even when local train operations were stopped for many months. So in short we learned that we can be independent if we want to.

These difficult times also made us realize the importance of having a family and having people to share our happiness and sorrows. Many youngsters, celebrities who enjoyed their freedom and preferred living alone found themselves depressed and lonely during the lockdown times as there was no one to share their feelings and this led to their mental health being affected and many cases of suicide due to depression and loneliness were reported during these times. The realization struck them hard that it's your family and relations who will actually help you remain sane during these insane times and no matter whatever you achieve in life mental health is most important.

Women during this lockdown times had to face more challenges comparatively whether it was ensuring work life balance while working from home, or managing the online classes for their kids, working with kids around who needed attention or doing the household chores without any help. However, in many families their partners understood the struggle they were going through and with more time in

hand they started supporting their wives in household chores and taking care of children. They realised that they should be sharing the responsibility equally which led to strengthening of the bond in many families.

The COVID fear has made people practice better habits like washing hands, wearing masks, sanitizing stuff, drinking homemade khadas to strengthen their immunity and maintaining a healthy life style which has avoided the spread of other viral diseases also and reduced their visits to doctors considerably. People have started giving importance to their own health and health of their loved ones too.

There was a complete shift in the mindset of people who earlier used to admire and worship film celebrities, now they have realized the real heroes are the Doctors, Policemen, and other essential service staff who served during these times and there is more respect in the minds of people towards the people working in the essential service sector. These times have made us realize that we cannot prevent the disease and survive by just taking care of ourselves. It's very important to take care of others whom we are dependent on or who do service for us so that our needs are met as in, if for the fear of contracting the disease doctors would have stopped coming to the hospital so many lives would have been lost, if bankers had stopped working, then there would have been shortage of money, if grocery and vegetables vendors would have stopped, we would have had shortage of food, so it is very important that we think about others also and not just about us.

COVID has made us lead a simple existence and find meaning and happiness even in small things in life. The activities which used to normally make us happy like going for trips, watching movies in theatre, eating out etc. had stopped completely and we found happiness in family get together, cooking food at home and watching movies on OTT platforms.

The COVID disease has affected many and caused job loss, business losses and given rise to many other sufferings for people. With all this experience comes important lessons in life which we need to carry forward, once things get back to normal. We can either go back to our earlier life and forget all that has happened and continue doing the same we did before or we can take forward the learnings, independence, strong family relations, good habits, compassion for others etc. for a better future and healthy life. The choice is ours.

**Sonia John**  
Manager  
Treasury Department





# Major circulars of RBI and other regulators on Covid 19

The year 2020 started off with routine notifications from RBI such as permitting cash withdrawals at PoS machines w.e.f 31.01.2020, CRR exemption for 5 years on incremental credit / loans disbursed under Retail auto, Residential Housing and MSME from 31.01.2020 till 31.07.2020, increase in DICGC cover from Rs.1 Lac to Rs.5 Lac w.e.f. 04.02.2020 and resultant increase in premium, extending the External benchmarking of new floating rate loans to Medium enterprises also w.e.f. 01.04.2020 (read EBLR), etc.

Some of the notifications issued on the liquidity management front, such as the introduction of LTROs / long term repo operations w.e.f. 15.02.2020 augured well with the tough time the banking industry was going through.

But the advent of corona virus or Covid 19, acknowledged by RBI as early as 03.03.2020, saw the Central Bank's focus shift, from various areas like inflation management, reposing faith and trust in bank deposits in the aftermath of the now infamous failure of Mumbai based co-operative bank and a leading new generation Private sector bank in a span of 6 months, to ensuring that the country's economy doesn't plunge into a protracted recession.

Today, otherwise alien words such as quarantine, containment, isolation and hot spots are part of day to day household communication, and the country has more or less smoothly traversed the awareness and reaction phases of the pandemic, thanks to the Janata curfew on 22.03.2020 and the 4 phased lockdowns starting from 25.03.2020, with all hopes now on unlock, as the life vs livelihood debate rages on.

Banking was brought under the umbrella of essential services during lockdown, significantly increasing the role of SLBCs and leading to closer interaction with local government and law enforcement agencies, in day to day management of banking operations.

In fact, for first time in the history of banking in India, WFH / Work From Home and BYOD / Bring Your Own Device, became the new normal.

Covid 19 saw the government and RBI pull out a remarkable balancing act, going ahead with some of the long awaited banking sector reforms, such as the merger / amalgamation

of 10 PSU banks into 4 large PSU banks w.e.f. 01.04.2020, and at the same time, holding back / extending the timelines for some others, viz., enhanced security of card transactions originally issued on 15.01.2020 with initial timeline of 16.03.2020, mandatory usage of KCC for short term crop loans for ISS / interest subvention and PRI / prompt repayment incentive originally issued on 26.02.2020 with initial timeline of 31.03.2020 (later extended till 30.06.2020 on 31.03.2020).

Between 31.03.2020 and 29.04.2020, various departments of RBI, viz., DoS, DSIM, MPD, FIDD, DoR had allowed extension in timeline for various regulatory returns to RBI. Simultaneously, various new returns were also introduced by RBI during the period, through email as well as portal based submission, for daily monitoring of movement of cash, deposits in banks, for real time management of liquidity in the system.

RBI had on 16.03.2020 issued press release to general public urging shift to non-cash digital payment options like NEFT, IMPS, UPI, in view of the pandemic, and encouraging the usage of online channels like mobile banking, internet banking, cards, etc.

On the very same day, on 16.03.2020, RBI also advised banks to draw a detailed operational business continuity measures document, including setting up of a QRT / Quick Response Team.

In a surprise move, in view of the pandemic, RBI decided to advance the MPC / monetary policy committee meeting from Mar 31-Apr 3, 2020 to Mar 24-27, 2020 and on 27.03.2020 announced Covid 19 regulatory package and a slew of measures to address the challenges posed by the pandemic, including –

- (a) Moratorium of 3 months for TL installments and interest on CC/OD type working capital facilities during 01.03.2020 to 31.05.2020 ,
- (b) Re-calculation of drawing power for working capital CC/OD through margin reduction and/or re-assessment of working capital cycle,
- (c) Exemption from asset classification downgrade on account of moratorium / re-calculation,



(d) Reduction in Repo rate by 75 bps from 5.15% to 4.40%, and reduction in Reverse Repo rate from 4.90% to 4.00% along with widening of LAF / liquidity adjustment facility corridor,

(e) Increase in marginal standing facility / MSF borrowing limit from 2.00% to 3.00% of NDTL till 30.06.2020, along with reduction in MSF rate to 4.65%,

(f) Reduction in CRR by 100 bps from 4.00% to 3.00% for a year, from 28.03.2020 till 26.03.2021, and reduction in minimum daily maintenance of CRR from 90% to 80% from 28.03.2020 till 26.06.2020,

(g) Deferment of NSFR / net stable funding ratio by 6 months till 01.10.2020, and deferment of last tranche of 0.625% of CCB / capital conservation buffer by 6 months, till 30.09.2020, under Basel III,

(h) Reduction in Bank rate from 5.40% to 4.65%, deferment of phase III of LEI / legal entity identifier for non-derivative market by 6 months till 30.09.2020, and TLTROs / targeted long term repo operations.

On 27.03.2020, RBI also advised banks to use email and to desist from usage of physical papers for communication with RBI, till further instructions, emphasizing the seriousness in addressing the threats arising out of the pandemic.

Later on 03.04.2020, RBI announced Market timing of 10 am to 2 pm for Call, Repo, G Sec, CP, CD, Derivatives, etc. from 07.04.2020 to 17.04.2020 (later till 30.04.2020, and thereafter till further notice).

Further, in view of the hardships of senior citizens and differently abled persons, RBI on 31.03.2020 advised banks to implement Doorstep banking services for them, by 30.04.2020.

In view of the disbursement under PM Garib Kalyan package, RBI on 01.04.2020, communicated the amendment dated 31.03.2020 in PML Act and Rules, permitting Small accounts (i.e., accounts which are not having any OVDs / officially valid documents such as Aadhaar, Voter Id, Driving Licence, Passport, NREGA, or NPR) to be held without tenor based restriction, till 30.06.2020, i.e., relaxation in the earlier tenor based restriction that Small account can be held only for 1 year / for 2 years along with proof of having applied for an OVD. However, the balance and transaction based restrictions in Small accounts would continue to remain in force.

On 17.04.2020, RBI Governor in his statement quoted Mahatma Gandhi's 1931 London address "...in the midst of death life persists, in the midst of untruth truth persists, in the midst of darkness light persists.", while announcing that no further Dividend payouts will be made by banks from

profit for the FY 2019-20, in order to enable banks to conserve capital, to support economy and to absorb losses, and that the restriction will be reviewed after FY 2020-21 Q2 results. On 17.04.2020, the Reverse Repo rate was also reduced from 4.00% to 3.75%, besides announcing a 3 month NPA standstill for accounts under Moratorium.

On 23.04.2020, RBI relaxed the earlier restriction that debit card can be issued only to customers having SB or CD account, and not to CC / Loan holders, and permitted issuance of electronic card for domestic use, for online / non-cash transactions, in personal loan type OD accounts of individuals, where there are no end use restrictions.

On 22.05.2020, RBI announced the much awaited extension in Moratorium by 3 months, till 31.08.2020. RBI also announced reduction in Repo rate to 4.00%, Reverse Repo rate to 3.35%, MSF to 4.25%, and Bank rate to 4.25%.

There were also other advisories from RBI, viz.

- i. On 01.04.2020 regarding relaxation in realization of export proceeds and decision not to activate CCyB / countercyclical capital buffer for a year,
- ii. On 17.04.2020 regarding a diluted 3 phased achievement of LCR / liquidity coverage ratio of 100% by 01.04.2021,
- iii. On 27.04.2020 regarding SLF-MF / special liquidity facility for mutual funds,
- iv. On 13.05.2020 regarding extension of interest subvention on export credit for a year till 31.03.2021,
- v. On 22.05.2020 regarding relaxation in export proceeds realization and for effecting import payments,
- vi. On 23.05.2020 regarding increase in exposure to group of connected counterparties; besides various clarifications on stressed assets, provisioning and classification, during the period.

While the Covid 19 regulatory package remains the most significant of RBI's announcements on the asset side; though not issued in direct response to Covid19, the amendment in RBI master direction on KYC on 09.01.2020, introducing V-CIP, Digital KYC and e-Document remains the most significant of RBI's announcements on the liability side, from the pandemic perspective.

By permitting banks to undertake V-CIP / Video based customer identification procedure, based on geotagging, customers in India, having Aadhaar and PAN can now open full fledged accounts, at the comfort of their home / office, without physically visiting any branch/office, by invoking video interaction with bank official. The other biggest advantage being that the V-CIP account will be treated as face to face, ab initio, i.e., the restrictions in OTP based e-KYC accounts (read Insta) will not be applicable in V-CIP accounts.

Digital KYC is meant for customers who are having an OVD other than Aadhaar.



In Digital KYC, either the customer visits a branch/bank official or vice versa, where live photo is captured along with latitude and longitude, and an auto populated account opening form is generated based on data captured, which will be printed, wet signature of customer obtained, and then scanned and uploaded to bank's system. Thereafter, the original account opening form can be handed over to the customer, in a marked deviation from the current onboarding procedure. e-Documents have significant relevance now, with the advent of Digi Locker like repositories, which makes data / id retrieval seamless and effortless.

Besides RBI, other regulators, SRO / self regulatory organisations, have also issued guidelines on Covid 19. IBA had on 18.03.2020 shared with banks, a base document on SOP for banks, as Covid 19 basic precautionary measures for banks, which has already been adopted by most banks in letter and spirit.

FIMMDA / Fixed income money market and derivatives association of India had on 28.04.2020 issued guidelines cautioning on erroneous trades on NDS-OM platform due to WFH environment. Similar guidelines were also issued by CDSL to DPs / depository participants as cyber security

advisory for WFH, besides similar applicable guidelines issued by RBI's CSITE, CCIL, etc. In our bank, detailed guidelines have been issued on WFH by various departments, in consultation with QRT / Quick Response Team under the directions of BCP Apex Committee.

There were also instances where multiple regulators had come together to address issues with system wide implications such as where it had come to the notice of NPCI, IBA, Ministry of Finance-DFS and RBI CSITE, that miscreants were trying to defraud citizens by creating fake and misleading UPI handles similar to pmcares.

In our bank, various internal circulars and SOPs / standard operating procedures were issued on the above regulatory guidelines. General awareness was also created among staff, through desktop creatives in Mar 2020, and through Daily Quiz questions, in May 2020.

**Dan Mani Philip**

Assistant General Manager  
Compliance Department



**South Indian Bank bags IBA awards in 6 categories:** South Indian Bank has won big at the prestigious Banking Technology Awards 2020 instituted by the Indian Banks' Association. The Bank delivered a stellar performance by winning the coveted awards in 6 categories out of total 8. The awards include Best Technology Bank of the Year (Winner – Small Banks), Best Use of Data & Analytics for Business Outcome (Winner - Small Banks), Best IT Risk Management & Cyber Security Initiatives (Joint Winner - Small Banks), Best Payment Initiative (Joint Runner Up - Private Sector Banks), Most Customer Centric Bank using Technology (Small Banks) and Best CIO - Runner Up. CGM & CIO Sri. Raphael TJ, receiving the IBA Banking Technology Awards 2020 from MD & CEO of Tata Consultancy Services Sri. Rajesh Gopinathan, and Chairman of State Bank of India (SBI) & Indian Banks' Association (IBA) Sri. Rajnish Kumar.







# How banks could face the after effects of Covid-19

Nowadays humanity is grappling with a turbulent time as Covid-19 grips the world in its deadly embrace. Everywhere the mission is to do whatever it takes to prevent epidemiological curve from steepening any further. Covid 19 pandemic and consequent lockdown have adversely impacted the life & livelihood of the citizens all around the world. It has emerged as the black swan event of the century, with significant global macroeconomic impact.

With respect to India, the economic impact due to the pandemic in the country has been largely disruptive. It has taken a heavy toll on almost all sectors like Hospitality, Tourism, Aviation, Real Estate, Exports etc. Though the magnitude of impact on different sectors varies, none of the sectors are completely out of the reach of its repercussions.

## **Intervention of RBI & Govt. of India**

The Covid-19 crisis has had a phenomenal impact on all sectors of life and there is no exception to banking sector. However, hitherto, banking industry which is having a direct link to almost all the affected sectors remained resilient because of the timely intervention of RBI & Govt. This is because of realizing the fact that banking system is the backbone of any country and its failure or slowdown could lead to multiple issues. Hence, in order to ease out the unforeseen difficulties being faced by banks, Reserve Bank of India (RBI) being the central bank of the country came up with a number of measures and reliefs which includes

### ➤ **Operational and Business Continuity Measures**

In order to prepare the banks for all kinds of unforeseen events, RBI on March 16, 2020 came out with a notification on 'Operational and Business Continuity Measures' to be taken by banks involving the following steps:

- a. Taking stock of critical processes and revisiting Business Continuity Plan (BCP) in the emerging situations/scenarios with the aim of continuity in critical interfaces and preventing any disruption of services
- b. Taking steps of sharing important instructions/strategy with the staff members at all levels, for soliciting better response and participation and sensitizing the staff members about preventive measures/steps to be taken in suspected cases, based on the instructions received from health authorities, from time-to-time; and

- c. Encouraging customers to use digital banking facilities as far as possible.

Besides the above, it also urged banks to assess the impact on their balance sheet, asset quality, liquidity, etc. and to take immediate contingency measures to manage the risks. It was also suggested to constitute a Quick Response Team to provide regular updates to the top management on significant developments and act as a single point of contact with regulators/outside institutions/agencies.

- Post lockdown, in order to ensure normal business functioning by the entire banking sector, maximum relaxations were introduced by RBI on March 27, April 17 and May 22, 2020 vide different notifications. The first address by the RBI governor on March 27, 2020 introduced several measures including, grant of a three months' moratorium on term loans and the infusion of liquidity by way of TLTRO scheme. The RBI Governor's address on April 17, 2020 was intended to introduce further measures to maintain adequate liquidity in the financial system by easing out the financial stress. The third address on May 22, 2020 extended deadlines, made changes in some previously announced steps and introduced new measures including limit on Group Exposures under the Large Exposures Framework and relaxation of guidelines for Consolidated Sinking Fund of State Governments. These relaxations can be consolidated into the following set of measures (a) Liquidity Management Measures (b) Financial Market Measures (c) Regulatory Measures (d) Measures to support Exports and Imports and (e) Debt Management Measures.

Let us take a detail look into what were the decisions taken by RBI favoring the banks and how banks benefitted from the same

### ♦ **Cash Reserve Ratio (CRR)**

Considering the scenario, RBI through press release dated March 27, 2020 cut the CRR by 100 basis points to 3.0 per cent for a period of one year ending on March 26, 2021, unlocking some more primary liquidity in the banking system. In addition, reduction in daily CRR maintenance requirement to 80 per cent from 90 per cent currently till June 26, 2020 had been made. This has provided some relief for banks' reporting



requirements and for its treasury staff under the current unprecedented circumstances.

♦ **Marginal Standing Facility(MSF) and Bank Rate**

Marginal standing facility (MSF) is a window for banks to borrow from RBI in an emergency situation when inter-bank liquidity dries up completely, what is also known as overnight borrowing. RBI had increased MSF to 3% from 2% of NDTL (Net Demand and Time Liabilities).

Through notification dated May 22, 2020, the MSF rate and the Bank Rate (the rate charged by the central bank for lending funds to commercial banks and is governed by the long-term monetary policies) stand reduced to 4.25 per cent from 4.65 per cent. This in turn helped banks make more money available to meet the needs of people.

♦ **Deferment of Implementation of Net Stable Funding Ratio (NSFR)**

NSFR is the amount of available stable funding relative to the amount of required stable funding with the objective of ensuring that banks maintain sufficient buffers and remain adequately provisioned to meet future challenges, such a requirement of setting aside more money is necessary from a safety perspective as this would typically dent profitability or hold up capital. It helps in mitigating the risk of future funding stress as it reduces funding risk by requiring banks to fund their activities with sufficiently stable sources of funding over a period of one year.

As per the prescribed timeline, banks in India were required to maintain NSFR of 100 per cent from April 1, 2020. Through notification dated March 27, 2020, it had been decided to defer the implementation of NSFR guidelines by six months to October 1, 2020.

This move shall aid banks' ability to support credit requirements in the short term as they will have more time to raise new capital given the change in the environment due to COVID-19.

♦ **Deferment of Last Tranche of Capital Conservation Buffer(CCB)**

The capital conservation buffer (CCB) is designed to ensure that banks build up capital buffers during normal times (i.e., outside periods of stress) which can be drawn down in case losses are incurred during a stressed period. RBI had extended the deadline for meeting last tranche of CCB by another six months to September 30, 2020.

♦ **Provisioning**

RBI mandated that if banks decided to extend the moratorium on loans where principal or interest payments are overdue between 61 and 90 days as on March 1, 2020, i.e., SMA-2 accounts, they would have to make an additional provision of 10 per cent, to be phased in two quarters ending March 2020 and June 2020.

This gave a relief to banks, since there is no requirement of provisioning all the loans under moratorium, which was the real expectation. On the other hand, not all banks are confident about the economic situation on account of which banks have become more conscious with regard to provisioning. It is yet to be seen that what percentage of loans under moratorium will finally make it back to standard and if the current cash flow will be sufficient to handle the incremental asset quality stress. And they have already started planning how to deal with the same, if the situation arises.

♦ **Distribution of Dividend**

RBI vide notification dated April 17, 2020 decided that all banks shall not make any further dividend pay-outs from the profits pertaining to the financial year ended March 31, 2020 until further instructions. This restriction shall be reassessed for the quarter ending September 30, 2020.

It is a positive move for the specified shorter span of time in terms of capital position of the banks.

♦ **Liquidity Coverage Ratio (LCR)**

LCR is the proportion of high liquid assets set aside to meet short-term obligations. Banks were required to maintain LCR of 100 per cent with effect from January 1, 2019. In order to accommodate the burden on banks' cash flows on account of the COVID-19 pandemic, banks were permitted to maintain LCR as under:

From date of circular to Sept. 30, 2020 -	80 per cent
Oct. 1, 2020 to Mar. 31, 2021 -	90 per cent
Apr. 1, 2021 onwards -	100 per cent

Banks have been facing stress due to the lockdown and reduction in LCR requirement will manage their liquidity effectively as banks would have more cash to deal with the current state of affairs.

Though the measures adopted and implemented by RBI are temporary, so far these have been very effective to stabilize the volatile situation going on in the financial market. But that does not mean that banking sector is completely shielded from the after affects of the pandemic & lockdown. Even though the government and RBI have already swung into action, prolonged disruption could lead to further initiatives facilitating structural changes in the industry. So it's high time to take a serious review of what this pandemic & subsequent lockdown has taught us, the bankers and also to find a way forward.

**Challenges & Way forward**

Banks play a critical role in the lives of citizens by providing them with essential financial services and are the backbone of every economy. It is important for banks to remain operational during such a crisis. However, like other organizations affected by COVID-19, banks would also need to undergo certain short term & long-term changes in the way they function. They will need to adhere to the guidelines



on social distancing and safety precautions in their branches and offices. This can create challenges such as:

- ♦ Significant reduction in revenue generation due to lower customer footfalls & lower demand for asset/liability products
- ♦ likely stress on net interest income owing to skewed interest expense
- ♦ requirement of additional provisioning owing to an increase in expected stressed assets
- ♦ increasing costs for ensuring smooth functioning of branches/offices.

### How to tackle the challenges?

**Focus & re-imagine customer service:** Since banking involves maintaining customer relationships & communications, the new trend of 'work from home' will not be a suitable long term strategy for banks, especially for branches. Banks need to keep their branches open to provide vital services to their customers. Apart from that, banks also need to focus on strategy they adopt, as market forces and customer behaviour will be largely driven by how they are addressed during this crisis. Uncertain economic environment has led to a spike in customer queries and service requests about product features, charges, EMIs, etc. Banks need to have a responsive and scalable service channel to respond to customer queries. Banks need to ramp up their analytics capabilities to serve customers proactively and reduce or eliminate customers' need to visit the bank. Banks should adopt smart banking solutions like virtual call centers, chatbots, and intelligent email automation to deal with such situations. Customer retention will no more be a headache during these tough times, if we are able to address their queries properly.

**Decline in revenue to be dealt with cost optimization & adjusting the operating model:** Revenue from retail and commercial banking is falling sharply, as underlying consumption and transactions have seen an exponential dip. Income from payments and other fee-based services are also hit by a general decline in economic activity. With measures like moratorium provided on loans, banks' cash flow has also taken a hit. Over the next few quarters, the banking sector will face a misalignment between short-term costs and revenues due to the economic impact of COVID-19. To face the same, Banks would need to review and prioritize current projects to ensure allocation of resources according to the need of the hour. Banks should also focus on investing in areas that will outlive the current pandemic, including projects and initiatives that maintain or improve the customer experience such as a paperless utility, end-to-end digital advisory and lending capabilities, increased fraud and cybersecurity analysis and detection, etc. These new digital tools will make banks more efficient and resilient to future changes. Banks that haven't focused on remote working and virtual collaboration in the past should explore the same. This will insure banks against such unprecedented lockdowns and perhaps better manage cost overheads. Banks

may also explore the possibility of cross selling third party products to the customers, based on fee/commission, through which income can be ensured during these tough times.

Even with the Indian government's stimulus packages and Reserve Bank of India's (RBI) liquidity measures, banks can expect an increase in loan defaults as borrowers across customer groups struggle to make payments in the face of an economic crisis resulting from lost business and jobs. So, banks should prepare for losses and build capacity to deal with an increase in delinquent loans. Besides the moratorium facility announced by the RBI for loans, as part of the COVID-19 package, lenders should consider proactively restructuring loans to reduce the cash flow burden in the near term, thus reducing defaults in the immediate future.

**Fast-track digital innovation:** COVID-19 crisis became a game changer, pushing banks to adopt digital technology. For the next couple of years, this should be the topmost priority for banks. This outbreak will also cause behavioral shifts and changes in expectations, with consumers inclining toward digital and contactless interactions. Banks need to assess all of their products, services and processes to identify potential gaps in customer journey and possible elimination of physical interactions to further enhance digital capabilities. The digital adoption rate fueled by innovation and enhancements should be the key KPI to monitor. Banks should also increase collaboration with fintech or create their own digital solutions to meet growing customer expectations. Another key element to focus would be to humanize front-facing digital channels, especially for advisory, sales and complaint management. Smart banking solutions like video banking and virtual banking will prove very useful to provide the much-needed human touch.

### Going with the trend

In short, post COVID-19, we can expect a change in the customer behavior and their demand for products and services. As people become more focused on their well-being, businesses will also need to understand how they can be part of a new health ecosystem that is likely to dominate customer thinking going forward. The idea that "every business is a health business" is already emerging in many corners of financial services, and that is perhaps one of the few positive lasting impacts to result from COVID-19. So it is imperative that banks need to re-shape their arsenal to go with the trend and to meet customer expectations so as to survive in the competitive industry.

**Jeslin Grace**  
Senior Manager  
Credit Department





# Covid and a Loner!!!!!!!

A disclaimer in the beginning itself – this article is no way related to bank loans but it's all about how the covid pandemic turned a blessing in disguise for loners like me !!! Being a highly introverted person, I find it very difficult to control my anxiety when thrown into the middle of a crowd. Attending marriages, housewarming ceremonies, birthday gatherings etc. always accelerates the pounding of my heart. If you find me amidst any crowd don't mistake me as having left my home without drying myself after a full body bath, for you will see me drenched in sweat like a pig sitting in a buzzy Chinese restaurant at mid-noon on a peak summer day !!! The moment someone invites me for any get together, tension starts gripping me... I have to find an escort to attend the function behind whom I can hide myself !!!

My friends reprimand me a lot for this attribute of mine. They try to make me understand that if I don't attend other people's marriages, I will not have anybody attending the marriages in my family that I invite them to. I always put up a counter argument that I will brainwash all the soon-to-be-couples of our family to have a registered marriage so that all the money intended for the one-day-extravaganza can be utilized for better purposes... (my mind voice ridicules me saying that in this era of glossy and gaudy functions who is going to listen to such stupid advice !!!)

Then came the Covid Pandemic... my ecstasy knew no bounds that I don't have to go to any crowded places, fix an uncomfortable artificial smile on my face to persons whom I am totally uncomfortable with....nobody complains even if I walk past them without acknowledging them, because they hardly recognize me as my face is covered almost up-to the nose-bridge. Toxic gossipy personal chats have come to an end ( I know that telephonic and social media toxicity is spreading faster than covid.. but you can abstain from them if you are really willing to, unlike a face-to-face chat which is very difficult to escape from, if one is caught as a prey listener in such chats).

Before covid, I usually got blamed for my anti-social (my coinage for the staying away from social gatherings!!!) attitude.. But thank God, now everyone has turned to be anti-social.. running away from others as if every other person is a Corona Virus Carrier!!!!

Initially I used to wonder whether people maintain a log register at their homes- for I used to be notorious for not

returning the courtesy visits to houses of those relatives who paid a visit to us. Now I am relieved that I don't have to return any such visits.

This staying away from others has remarkably reduced the tension arising from pretentious smiles, forced handshakes, the worry arising as a result of "what-they-will-think-of-me-syndrome" ...

Of course I agree that the pandemic is not at all a good happening. But it has definitely succeeded in teaching us so many good things, mainly about leading a very simple life

**Radhika R.B.**

Senior Manager  
RO Thiruvananthapuram



**Inauguration of the Solar Power Plant project** in UC College Aluva by Sri. Raphael T.J, CGM & CIO in the presence of Ms. Biji S.S., JGM & Head, Ernakulam RO and Dr. David Saj Mathew, Principal, UC College.







Yes, there's a pandemic, but the battle continues. It must be a menacing year unquestionably, for the entire world when the so-called virus from Wuhan caught the lives of mankind by its neck causing huge, lasting setbacks changing everything from entertainment to social situations. While our country was yet to wake up to the Covid-19 threat at the beginning of the year, the whole of Europe had succumbed to it, by then, leaving everyone hapless. While the deadly virus engulfed the universe like a firestorm, our state could swell with pride, as the unanimous attempt to curb the disease put forth by our Government and health officials which in the initial phase had been commendable and recognised by the UN.

Kerala and its people, invariably stand out whatsoever the situation is. This is conspicuously engraved in the valorous tales of floods, which were destructive and merciless in manner, where the undying magnetism of Malayalis was applauded by people across the globe. They hold hand in hand for the rescue operations braving the stormy rains with just one thought; to save lives of their fellow beings. It is this team spirit of Keralites that transformed them into warriors in their united life-saving mission in the gruesome plane crash that took place at Calicut International airport on 7th August, 2020, when the Air India Express flight from Dubai skidded off the runway in poor weather condition claiming the lives of many, another catastrophe amid the covid-19 mess. The incident happened at a place where severe restrictions were imposed due to the virus but the natives were not ready to sit idle on account of this, once they came to know of the ghastly mishap. Listening to the deafening noise arising out of the crash, the locals rushed to the scene to carry the wounded ones to the nearby hospitals before the Police and Fire and Rescue personnel swung into action. Neither did they remain mere spectators nor did they prefer to wait for the ambulance or any kind of intervention from concerned authorities, but deployed own vehicles to cut short terrifying casualties. Moreover, if we are to believe the media, it is evident that they even flocked to hospitals to donate blood for the victims, in the wee hours without any hesitation despite the stringent regulations to commute due to the pandemic. Whether or not the instance occurred in a containment zone or a less affected area, what

we witnessed here are the selfless attempts put across by dozens of local residents who turned good Samaritans by shifting the injured passengers to hospitals in the district of Malappuram.

They came forward dauntlessly and unitedly to save the affected ones from dying.

It is this exemplary gesture that Air India quoted in their Facebook page for the indebtedness and infinite gratitude they owe to the people of Malappuram – "It shows not just courage, but a tinge of humanity to save a life". Corona Virus or the 'new normal' way of life such as wearing mask, washing hands, maintaining social distancing did not stop them from performing their responsibility.

Apparently, the spirit of solidarity & the decisive humane sense of helpfulness rendered by the Keralites and their key role to avert a greater tragedy marks another feather in the state's cap in the current fearful virus scenario. Facing misfortunes is not new to Kerala. On top of the Corona virus, our state had met with horrifying natural calamities that had us with our back to the wall. Nevertheless, we fought against it for survival. But the pandemic fever throws us in indescribable and discomforting worry.

Vexed, all throughout, each one of us is treading on a path which we have never gone through yet. This is an unusual time for certain and we are walking much more carefully on the ground. However, after having withstood all the trials, we are here, resilient and indomitable, conjuring strength all the more, for hopes, smiles and laughter, longing for a sunny day. Yes, we have a robust history of combating the adverse and rising up against all odds. The pandemic too shall pass. No matter.

**Rose Tess Cleetus E.**

Assistant Manager  
Thodupuzha



**Inauguration of PTBO** (part time banking outlet) at JyotiNivas College under Bangalore RO by Dr. Sr. Elizabeth C S, Principal, JyotiNivas College in presence of Sri. Shelly Joseph, Gen. Manager and Head, Bangalore RO and Sri. Mathew Abraham, Chief Manager, Br. Christ University.





## Extending a helping hand .....



Sri. Joby M.C., JGM & Head, Thrissur RO handing over financial assistance towards COVID-19 relief measures to Smt. Ajitha Jayarajan, Mayor, Thrissur Corp. and Smt. Dr. Sreedevi, Supt., Govt. General Hospital, Thrissur



Sri. Nandakumar G., JGM and Head, Chennai RO handing over masks to Sri. Muthuvel Pandian, ACP, Nungambakkam in the presence of Sri. George Joseph, AGM and Head, Br. Nungambakkam



Sri. Bala Naga Anjaneyulu G, DGM & Head, Hyderabad RO handing over the ambulance to M/s. St. Ann's Hospital, Rajam, Vishakhapatnam.



Sri. Sreejil Mukund, AGM & Head, Kozhikode RO handing over the vehicle to Rt. Rev. Dr. Thomas Mar Theethos Episcopa, M/s. KAAVAL Day Care Project, Kozhikode.



Sri. Francis P.J. DGM & Head, Kottayam RO handing over Ambulance to M/s. IHM Hospital, Bharananganam.



Sri. Ittoop Paul Alappatt, Chief Manager, RO Irinjalakuda handing over Ambulance to M/s. St. James Hospital, Chalakudy



Ms. Lakshmi Prabha T.M., DGM & Head, Coimbatore RO handing over Bank's assistance to M/s. Tirupur North Rotary Dialysis Trust, Tirupur for the purchase of two dialysis machines.



Sri. Binoy R.K., AGM & Head, Pune RO handing over Bank's financial assistance for the construction of Eco-healing & Health Centre Project- 'Hermitage' to M/s. Medical Mission Sisters, Bibwewadi, Pune.





Sri. Jiljith J., AGM, Br. Ghaziabad handing over financial assistance towards COVID-19 relief measures to St. Joseph's Hospital, Ghaziabad.



Sri. Adarsh Gangadharan, Sr. Manager, Br. Andheri East, Mumbai handing over financial assistance towards COVID-19 relief measures to Holy Spirit Hospital, Andheri East.



Sri. Francis P.J., DGM & Head, Kottayam RO flagging off the vehicle carrying food kits in the presence of Fr. Joseph Kakarikkal, Director, CHASS and Mr. Edwin A.J., Sr. Manager, Changanacherry Br.



The vehicle for food kit distribution being flagged off by Sri. Francis P.J., DGM & Head, Kottayam RO in the presence of Fr. Sunil Perumannor, Director, KSSS and Sri. Prasin K. Prakash, Manager, Br. Thellakom



Sri. Nandakumar V., AGM & Head, Palakkad RO launching the distribution of free food packets in association with Rotary Club & the Department of Police at Palakkad, Wadakkancherry, Alathur, Trichur & Guruvayur.



Sr. . P.J. George, AGM & Head, Muvattupuzha RO handing over financial assistance towards COVID-19 relief activities to Sri. Sabu K. Jacob, Chairman, Piravam Municipality



Ms. Deepthi R., AGM, Br. Aluva handed over assistance to Fathers of St. Thomas Capuchin Province for providing meals to the needy in and around Aluva Municipality



Sri. Renjith R Nair, AGM & Head, Thiruvananthapuram RO handing over CSR assistance to Sri. K. Sreekumar, Mayor, Thiruvananthapuram for providing food packets to the needy during lock down



# Navigating your life through the Pandemic

Isn't the beginning of this year a topsy-turvy to start the third decade of this century? Like any pandemic, this has forced humans to break with the past and imagine their world anew. This year has seen a significant change in all contours of life. Lockdown has blurred the line between personal and professional life. Especially for the corporate professionals, home is the new office and internet is the new meeting room.

Video chats are in. Small talk is out. You don't have to fret about who picks up the cheque when you decide to go out with friends. And may be the biggest plus: You're forced to take things slow.

Yes, coronavirus is changing the game for the better!

Foremost, coronavirus has slowed things down and many of us now have more time. You aren't in a rush to dress up in the morning, commute to work or meet pals after office hours. Many of us have more time to talk. Chit chat has become far less relevant. We are seeing people share far more meaningful thoughts on hope and fighting fear during this pandemic.

Before coronavirus, there were many people who were not aware of the wonders of technology. On and on now,

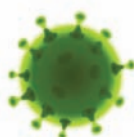
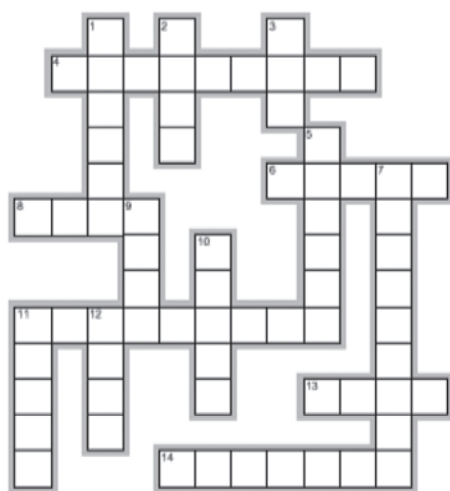
everyone is familiar with single tap, swipe, click and binge - that result in successful transactions which pay your utility bills, essential grocery shopping, online account opening and what not. Thanks to technology there is no loss in revenue but there might be delay in creation of revenue which is understandable.

So, how are you dealing with this sudden dramatic change to the pattern of your life? Are you aware of social distancing norms and are you practicing them? If you ignore the guidance on social distancing, you will essentially put yourself and everyone else at higher risk. By social distancing I mean physical isolation but not social or emotional isolation. Keeping connected with friends and family virtually helps you manage your social relationships and maintain emotional equilibrium. While in-person visits are to be limited, they can be substituted by video chatting if you are able to.

Stay home as far as possible even if you don't feel sick. Stay informed but don't obsessively check the media for news and limit how often you check for updates. Step away from social platforms if you feel overwhelmed. Focus on things you can control. We are in a time of massive upheaval. No one is aware of how long the pandemic will last, how it is going to affect the behavioral pattern of other people and what's going to happen further. These questions will lead us nowhere aside from feeling drained and anxious. Stop "what-ifs" from spiraling. Don't let coronavirus dominate every conversation. Be mindful of how social media is making you feel. Maintain a routine as best as you can.

Always remember this- We are standing far apart now so that we can embrace each other later.

**Rasmi K.**  
Assistant Manager  
IT Operations Department



## COVID 19 CROSSWORD PUZZLE

This will remind you of ways you can protect you and your family from the spread of corona virus. If you've been paying attention to the recent news reports, you are sure to do well on this crossword !

### Across

4. An important warning sign of Covid 19 is difficulty----- or shortness of breath
6. Do not shake -----
7. ----- your hands frequently.
11. Handle food -----
13. Limit ----- Sharing
14. If possible, open ----- to increase ventilation

### Down

1. Avoid large ----- of people
2. Try not to touch your -----

3. Limit close contact with others, staying about ----- feet apart.
5. Stay home if someone in your ----- Sick
7. Disinfect surfaces like tables, desks and ----- regularly
9. Stay ----- if you feel sick
10. Always cover your mouth when you ----- or sneeze
11. People with the Covid 19 virus feel pain or pressure in the -----
12. If someone in your family is ill, give them their own -----, if possible





Death of one of the finest actors in Bollywood-“Irfan Khan” shook me a bit few weeks back. After his death, the most discussed movie was Lunch Box, which depicted a fine friendship between Saajan Fernandez and Ila. The plot of the movie pivoted around letters that were transmitted in the lunch boxes erroneously being exchanged between two unknown persons of opposite gender. It is a commonly known fact that chances for even a 0.00004% error committed by the Dabbah-wallas in Mumbai known for their Six Sigma tradition is rare. The friendship between Saajan and Ila triggered thoughts of the old system of Pen-pal, which used to be enjoyed by at-least a few of us.

This pulled me two decades back to the time when, magazines and comics in Malayalam used to be spread out on the small coffee table kept in the drawing room of our house. Along with the Malayalam books were 2 English books-“Champak and Gokulam”. Champak was colourful and had glossy pages, whereas the other had coarse pages. However, I used to enjoy reading both.

There was once a special game introduced by Gokulam, where we could enrol for a Pen-Pal. It did not offer any prizes or gift; however, the reward was enjoying the fun of having an unknown friend. I quickly filled up the form which was attached in the book and mailed my entry excitedly. I waited for few months and my eagerness and anxiety slowly waned, as no letter addressed to me, appeared in the letter-box.

It was in the early 2000s that a personal computer in the form of a desktop found a place in the corner of my bedroom, mostly used for playing Fifa'98, MP3 in Winnamp and downloading pictures of super-cars, super-bikes and Rani Mukherjee. It was then that I heard about chat-rooms, which almost digitalized the pen-pal concept. I took an effort to find a website and signed up. The old dial-up connection in Windows 98 was a painful experience as it used to ooze out the last molecule of patience within you and it was also an expensive affair. I remember my parents complaining about the steep rise in the telephone bill. I used to log in and wait for someone to invite me to chat, with the window open in background and while I spent time playing Fifa.

The chat room contents were too hard for the conscience of the “timid teenager in me” to digest, as the contents were mostly aphrodisiacal or were sexually explicit. It took me a fortnight to understand the most common question-“ASL?” which was asked to reveal your Age, Sex and Location. Most people discontinued the chat after a few minutes with me. Maybe I was too honest in revealing my age or they did not get the required “content” from me.

It was then that a feel-good friendship started developing with a girl named “Fia”. This was her chat-room ID also. When the conversations went well for a few days, she revealed that her name was “PutiUlfiani” and that she was from Indonesia. We slowly took the chat to yahoo messenger, to avoid disturbance by people in the chat room through other pop-up windows. Her ID was “choclovers” in yahoo if I remember right. There was never any attempt to impress each other, even though I unconsciously managed to put up a “Wannabe Good Samaritan” image. I helped her with my advice on how to impress her boyfriend. I know it was kind of childish, when thought about it now, but at that point of time, I hitched her ride to her boyfriend’s heart or I thought so. In spite of having a boyfriend, she managed to find time to put up small conversations with me. “I am too good and things can’t be better at this point of time”, she used to reply on being asked- “How are you?” I remember her face, which was too fair, had a small dimple and she wore frameless spectacles. It was the only one photo in our entire conversation, she had sent me.

I do remember contacting her, post the 2004 tsunami, for which she replied months after saying- “Yeah we were a bit affected and guess what? We are fine and things can’t be better at this point of time”. The conversations and emails continued till the Orkut era. Sadly, somewhere down the timeline we lost contact.

“Dear Ila, things are not as bad as they seem”, narrated Saajan in the background, with the wind caressing his hair through the window while travelling. While Lunch-box continued to haunt me, this line struck a chord with me and I searched for “Fia” on Facebook, which came out with many results. I opened each profile to see if it was her, but had to convince myself she wasn’t there, until the chord struck again. Someone on a profile had asked- “Hi, how are you?” and the reply was “Things can’t be better at this point of time!” My eyes gleamed and the mouse pointer hovered over the blue coloured “Add friend” tab.

**Subramanian V**  
Manager  
Inspection & Vigilance Department





## NRI Meet at Bahrain & Qatar





# Destination Canada

## *The wonder called Niagara:*

18,000 years ago, southern part of Ontario in Canada was covered by ice sheets. It was not the powdery snow that crumbles under your feet, but massive sheets of ice, two to three kilometres thick! At some point of time, the ice sheets began to shiver and slide northwards. Deep basins formed where the enormous mountains of ice stood for eons. As the Ice Mountains melted during their northward journey, the deep basins were filled with water and began to overflow. Thus the great lakes like Erie were formed. The overflowing waters surged forward and a river was born. The river travelled through the plains for many kilometres and reached the verge of a cliff which was shaped like a horse shoe. Here the river makes an angle of about 90 degrees and falls down the cliff with thunderous fury. The earth was shaken. A rainbow arched above the misty clouds that rose to the heavens from the depth of the cliff.

The story of Niagara Falls begins here.

We started our journey to see the Niagara Falls in the morning. Weather men predicted that the day will be pleasant with good sunshine. When we boarded the bus from Pioneer village, the blemishless blue sky heralded the beginning of a warm day ahead.

The bus entered the highway and very often, took a diversion to halt at a few busstops on the periphery of the city and again slid back to the highway.

The wayside view was monotonous in the winter. Dry, leafless trees lined the landscape. Residential buildings had a uniform structure and colour. Commercial buildings were single storied and tended to concentrate at some important centres.

Still we enjoyed the ride seated at the upper deck front seat of the bus.

We had covered more than 150 kms and were fast approaching Niagara. I was looking for mountains, from where Niagara River would emerge and flow down to form the falls. But there was no mountain in Niagara. No trace of even a small hillock anywhere in the horizon. Vast expanse of land stretched far and wide in all directions. Changing one more bus, we arrived finally at the majestic arena of the mighty Niagara Falls. The deafening roar of the water welcomed us.

On the other part of the globe, in a small primary school at Pootharakkal in Kerala, I had studied about Niagara Falls many many years ago. As one of the seven wonders of the world, as the second largest waterfall next to Victoria Falls in South Africa, Niagara had slipped to the bottom of my mind and had remained





in a dormant state all these years. Finally, destiny had brought me to the lap of Niagara.

We came closer to the railing and had a full view of the falls. Words are inadequate to express the majestic beauty of Niagara. The cascading sheets of water had a startling green colour which was unique. Dissolved salts and rock flour were carried by the falls because of the erosive power of water. Now and then a refreshing spray of mist from the falls stroked my cheeks and I closed my eyes in ecstasy. I heard nothing but the deafening roar which had been reverberating in the valley for thousands of years. Seagulls flew above the falls fearless, now disappearing into the mist, then coming out in careless abandon. We remained there for a long time oblivious of the biting cold and freezing winds.

We also went down to a cave that reached out to the bottom of the falls at a distance. Since it was winter, access was limited upto a point. Even there, water from the falls menacingly entered through the face of the cave.

The Rainbow which had appeared above the falls was seen no more. The sun had dipped behind the veil of clouds. Freezing winds raged with vengeance. It was time to leave.

We bid goodbye to Niagara and boarded the bus.

Visiting a village situated in the interior parts of Toronto was a dream which I had wished to fulfill before I bade goodbye to Canada.

#### ***Smiling Notes – Canadian Village Visit:***

My dream of visiting a Canadian village was also going to materialize, I was told. This time it was Ammu, my daughter's friend who offered to take us to Caledon, a village where she lived for a short period with her parents and sister. Ammu spoke English with a Canadian drawl exactly like a native of Toronto. She could switch over to chaste Malayalam in typical valluvanadan accent with no effort whenever she wanted. She studied bachelor's course in Social Service at Ryerson College, Toronto.

We started in the morning. Ammu drove her Toyota Corolla with grace and soon we reached the road leading to Caledon. Topography of the area was unique. Evergreen pine trees grew on either side of the road and they added a little colour to the otherwise grey background of the snow covered landscape. We saw horses standing on snow with drooping heads searching for grass. It was a straight road for kilometres and there were sign boards with pictures of tortoise and deer. Ammu told us that during summer these creatures might cross the road from one side to the other and we humans needed to be considerate.

We reached our destination. A police vehicle was seen parked by the wayside. We moved forward and stopped the car in front of a Buddha temple. Silence reigned the place. Pine trees stood in meditation, and snow was knee deep in most of the places. We climbed the steps leading to the temple which was also covered by snow. Apparently the temple was deserted. Nobody responded when we knocked at the door. Smoke was billowing from the heating device in the backyard. We spent a few minutes in prayer.

Buddha statues in different postures were seen in the compound. We went around, playing in snow, walking with a club in hand, imitating DiCaprio in the movie "The Revenant". It was time to return.

After a hearty meal at Tim Hortons, we returned from Caledon.

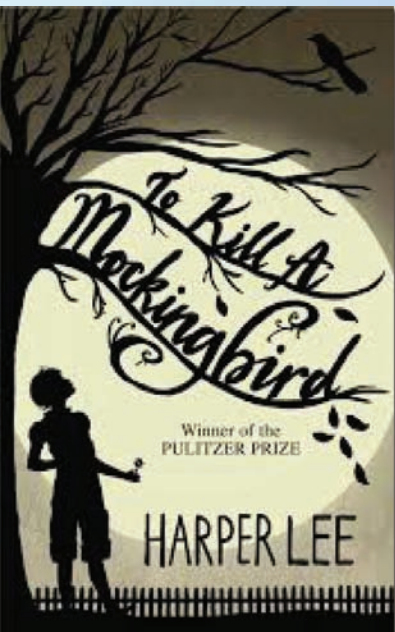
We visited an Antique shop enroute. The shop itself was a piece of Antique with rickety doors and a rusted roof. An old pot for drawing water from a well which resembled the "paatta" that we discarded in Puranattukara after years of use was one antique item for sale priced only \$ 25! Quite amusing!!

Ammu dropped us at our apartment. We enjoyed black tea together and bid goodbye to her

**Narayanan V.C.**  
AGM, CRD







With endless books that attract me and infinitely more to be written and made available in the future, I generally do not attempt to reread a novel. But one such novel which I decided to reread was "To Kill a Mockingbird" on April 28<sup>th</sup>. It was a day that marked the 94<sup>th</sup> Birth Anniversary of Harper Lee, an American novelist who has gifted some rich literary texts that will remain with us for a life time. Published in 1961, Pulitzer Prize winning novel "To kill a mocking bird" is about a Child's view of racism and justice during the days of depression in United States of America.

This is one of those books that almost everyone would have read at some point of their lives and most of us will definitely have our own personal experience of reading the Mocking Bird. The story, which takes place in a fictionalised place called Maycomb during the days of the Great Depression, is all about Atticus Finch, who appears as an unconventional hero and a role model to all persons in the city, except to his own children. The story revolves around Finch, a widower and a struggling lawyer, but undoubtedly an ultimate believer in justice for everybody, who raises his two children Scout (Jean Louise) and Jem. The theme of the story is to bring out the prevalence of racism towards the blacks. A topic which is relevant even today, the George Floyd incident that unfolded in USA couple of weeks back substantiate my claim.

The book is narrated from the point of view of Scout, and the whole idea of seeing things through the eyes of a six-year-old creates subtle humour and warm reading experience for the readers. Lee neither belittles them nor exaggerates their maturity. The story also highlights the excitement and curiosity of childhood, games they play and all the imaginary missions a kid takes on by himself. Most of the incidents can surely make anyone reminisce their childhood days, the days which are always the best phase of one's life. As a kid, we always wanted to grow up, but when we grow up, we realise that being a child was far better. The first part of the book surely takes you back to those days and a vain urge to reclaim that lost simplicity may excite and at the same time sadden our hearts.

The major plot of the book builds up in the latter part when Atticus Finch is appointed as a defendant for Tom, an honest black man, who is falsely accused of raping a white girl, named Mayella Ewell. Atticus finds himself in a social turmoil when the whole town condemns him for taking up a black's case. Even though this court case should not have been his, his superiors selected Atticus to counsel a black defendant

because they realized that he was the one man in Maycomb who had both the ability to empathize as well as the courage to do so. By the end of the trial, Scout and Jem, end up learning hard lessons about life, social inequality, morality, compassion and finally love. In the end, both the children realise that their father is the town's unsung hero and their role model, not because of his physique or his strength, but because of his morality and his passion to fight for the right even after knowing that the entire deck is cast against him.

Ultimately the purpose is about standing up for what you believe is right and teaching those values to your children. Upon finishing this novel, I found the main character Atticus Finch quite an admirable personality. His penetrating intelligence, calm wisdom and exemplary behaviour does make him emerge as a person who can be looked upon as a role model. I also found the comparison with a mocking bird to be rather clever. Boo Radley and Tom Robinson were innocent people who were judged unfairly by what people thought, not by what they knew. It's summed up with Atticus' explanation of it: "Mocking birds don't do one thing but make music for us to enjoy. They don't eat up people's gardens, don't nest in corncribs, they don't do one thing but sing their hearts out for us. That's why it's a sin to kill a mocking bird." Listed below are some of the few phrases from the novel, which I felt are relevant for all of us:

*"Simply because we were licked a hundred years before we started, is no reason for us not to try to win." (Page-87)*

By this phrase, Atticus Finch tries to teach his children about never to give up just because things look dim. Even though Finch knows the deck is stacked against him, he does not give up and tries anyway. The problem with most of us is that we give up fast as soon as we see things looking dim. Sometimes you have to fight the un-winnable fight just for the chance that you might win.

*"...before I can live with other folks I've got to live with myself. The one thing that doesn't abide by majority rule is a person's conscience." (p. 120)*

As Shakespeare said in Hamlet "To Thine own self be true" Atticus uses this phrase to explain to his children why he continues to swim against the tide. At the end of the day, when you lie down on your bed, you have to be convinced that you did the right things, acted the right way and stayed true to yourself. That's all what is required.

*"We never put back into the tree what we took out of it: we had given him nothing, and it made me sad." (p. 320)*

Scout feels that she hadn't given anything in return to Boo, who had saved her life. But she knows too, even from her child's perspective, that they could never give him anything close to what he had given them - their lives. It just sounds so beautifully sad.



*Atticus, he was real nice.' 'Most people are, Scout, when you finally see them.'*

The book is a bundle of humour, compassion and emotions. It will make us question our own set of beliefs and prejudices we carry in our mind and rethink and reflect on them. I enjoyed reading this book even after reading for multiple times and I will still turn to this book like a firefly drawn to

the lantern in the dark. I suggest if you haven't read it yet, you better pick it up today.

**Praveen P.**

Senior Manager (CA)  
IRMD



## COVID 19 Terminology

**Asymptomatic**-presenting no symptoms of disease. In the case of COVID-19, this means absence of fever, dry cough, sore throat, shortness of breath and body aches, among other less common symptoms.

**Community spread** -Community spread of the coronavirus means people living within an area have become infected, including some people who aren't certain how or where they became infected.

**Co-morbidities** -Several health conditions including uncontrolled diabetes and hypertension, cancer, morbid obesity, lung diseases, compromised immune systems put patients at greater risk for contracting the infection, and also have poor clinical outcomes.

**Contact tracing**: identifying and monitoring people who may have come into contact with an infectious person.

**Containment area** - a geographical zone with limited access in or out in an effort to contain an outbreak.

**COVID-19** - COVID-19, also called Coronavirus Disease 2019, is the respiratory disease caused by SARS-CoV-2, the technical name for the new coronavirus. COVID-19 is part of a family of coronavirus diseases that include the common cold, SARS, and MERS. COVID-19. Symptoms of COVID-19 include fever, cough, and shortness of breath, though the majority of people who become infected have only mild symptoms.

**Epidemic**-When the incidence of a disease rises above the expected level in a particular community or geographic area, it is called an epidemic. The outbreak started in Wuhan city in Hubei province in China, with what seemed then as a cluster of pneumonia-like cases.

**Fatality rate** - This is the percentage of people who die from a disease compared with the total number of people who were diagnosed with the disease in a certain time frame.

**Flattening the curve**-an attempt to create a more gradual uptick of cases, rather than a steep rise, in an effort to avoid overburdening the health care system all at once. Notably, "flattening the curve" spreads the number of cases out over a period of time.

**Fomite**-This describes an inanimate object or surface that could act as a vehicle for transmitting an infectious organism like the coronavirus. It may be possible that a person could get COVID-19 by touching a fomite contaminated with the virus and then touching their own mouth, nose or eyes, according to the Centers for Disease Control and Prevention. Fomites can include household utensils, door handles, light switches, blankets, faucet, paper tissues, cloth gowns, phones and sponges among many other frequently touched items.

**Herd immunity** -also known as community immunity, is the reduction in risk of infection within a population, often because of previous exposure or vaccination.

**Incubation period** - The incubation period for a disease is the time from which you're exposed to the organism – such as a virus or bacteria – until you develop the first symptoms. You are contagious during this time, even if you're not yet showing symptoms, or asymptomatic.

**Index patient**- the first person infected with a disease in an epidemic. Interchangeable with the term "patient zero."

**Institutional Quarantine** – It is enforced at a facility under the supervision of the Directorates General of Health services at the governorates. This means one will stay at a facility identified by the government without mixing with family members or the general public for the mandatory period of 14 days.

**Isolation**- Keeping those who are sick or infected away from those who are not is referred to as isolation.

**Lockdown** - an emergency measure in which individuals are restricted from certain areas in an attempt to control exposure or transmission of disease. In a lockdown during an epidemic, individuals are encouraged to stay home.

**Novel coronavirus** -Scientists use the word "novel" to distinguish the new form of coronavirus (SARS-CoV-2) currently making people sick from previous types of coronaviruses (such as SARS and MERS).

**Pandemic** - COVID-19 was declared a pandemic by the WHO on March 11, 2020. A pandemic is the global outbreak of a disease; pandemics are usually classified as epidemics first, which is when a disease is spreading rapidly in a particular area or region.

**PPE** - Personal protective equipment, or PPE, is specialised clothing and equipment used as a safeguard against health hazards including exposure to the disease.

**Quarantine** -Restricting the movement of people who seem healthy but may have been exposed to the virus is referred to as a quarantine.

**R0** - R-Naught is the basic reproduction number. This is the number of new infections caused by one infected individual in an entirely susceptible population. It helps determine whether an epidemic can occur, the rate of growth of the epidemic, the size of the epidemic and the level of effort needed to control the infection. If R0 is 2, then one individual will infect two others.

**Self-quarantine** -Self-quarantine is a voluntary decision made by someone who has been either exposed or potentially exposed to COVID-19, for instance from an infected family member, to stay away from the public to avoid possibly spreading the virus.

**Social distancing** -the act of remaining physically apart in an effort to stem transmission of COVID-19. Social distancing can include a move to remote work, the cancellation of events and remaining at least six feet away from other individuals.

**Transmission**-The method by which the disease spreads. In COVID-19 it is through respiratory droplets, expelled while talking, laughing, coughing and sneezing. This makes mask wearing and physical distancing the main tools for protection against the virus. Washing hands with soap and water is an effective way to kill the virus.

**Zoonotic** -The new coronavirus is zoonotic, meaning it was transmitted from animals to people. It's not known which animal caused the current coronavirus outbreak. The prime suspect so far is the pangolin – an endangered creature that looks like a cross between an anteater and an armadillo.



# CAMPAIGN DASHBOARD

## RD MAGIC SEASON 2 (TOP 3 BRANCHES)



Sajith J. Kundukulam  
CM, Br. Yeswanthpur



Sreelal B. ,SM,  
Br. Angadipuram



Rijo Joy , CM,  
Br. West Hill, KKD



Sreejil Mukund,  
AGM, Kozhikode RO



Pradeep V. N.  
DGM, Mumbai RO

### Group A

## GOLD RUN FINALE (Branch Winners)

### Group B



Sonu K.K., Manager,  
Br. Gudiyattam



Sanoop Girish, CM,  
Br. Koyambedu

### Group C



Karthika S, CM,  
Br. Anna Nagar



Abin Jomy, Manager  
Br. Gobichettipalayam



Balasurendran V. Manager  
Br. Kanniyakumari

### Group D



Ranga Manohar CH  
SM , Br. Alwal



Thomson Philip, SM  
Br. Nagercoil



Darshan R., Manager  
Br. T. Subbalapuram

### Group E



Bineshkumar C.S.  
CM, Br. Rajapalayam



Divya Menon M  
Manager, Br. Kadakkavur



Rakesh Neelanchery  
Manager, Br. Kuniyamuthur

### Group F



Pramooda M.G.  
AGM, Br. Ambattur



Sreejith R. Krishnan  
SM, Br. Kalpetta



James Mathew, SM  
Br. Kottarakkara

### Group G



Aswath P.P., SM  
Br. Vatakara

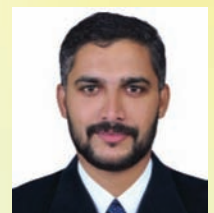


Rehanu C. Sunny, CM  
Thrissur- East Fort



Krishnakumar Menon P.K.  
CM, Br. Thrissur-Mission Qts.

### Group H



Pratheesh A. V.  
SM, Br. Adimali



Anoop T.L., SM  
Avinashi Road, CBE



Sujith V., Manager  
Br. Kalarcode



Akhil Raj K R, Manager  
Br. Mumbai- Vasai



Mittapalli Kiran Kumar  
SM, Br. Kothavalasa



Abhishek M.S.  
Manager, Br. Ujjain



Kiran Kumar Reddy G.  
Manager, Br. Narsipatnam

## GOLD RUN FINALE REGIONAL WINNERS

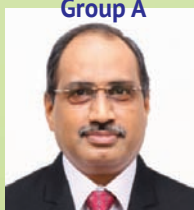
### Group A

### Group B

### Group C



Nandakumar G.  
JGM, Chennai RO



Krishna Kumar P.  
DGM, Madurai RO



Lakshmi Prabha T.M.  
DGM, Coimbatore RO



Renjith R Nair, AGM  
Thiruvananthapuram RO



Pradeep V.N.  
DGM, Mumbai RO



Madhu M., DGM  
Ahmedabad RO



## ASCENT 2020 CAMPAIGN RESULTS - Regional Winners



Pradeep V.N.  
DGM, Mumbai RO  
GROUP X FIRST



Nandakumar G.  
JGM, Chennai RO  
GROUP X SECOND



Krishna Kumar P.  
DGM, Madurai RO  
GROUP Y FIRST



Madhu M., DGM  
Ahmedabad RO  
GROUP Y SECOND



Jojo Antony  
DGM, Kannur RO  
GROUP X FIRST



Nandakumar V.  
AGM, Palakkad R.O.  
GROUP Z SECOND

## ASCENT 2020 CAMPAIGN RESULTS - Branch Winners



Ramesh U., AGM  
Br. Mumbai-Bandra  
GROUP A FIRST



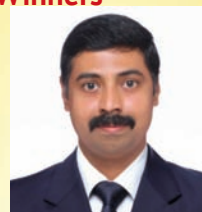
Dhananjay Kumar, AGM,  
Br. Kolkata Corporate  
GROUP A SECOND



Shine Kappen, CM  
Br. Chennai-T. Nagar  
GROUP A THIRD



Suraja J.S., SM  
Br. EKM Banerji Rd.  
GROUP B FIRST



Alex G. Mathew, SM  
Br. Mananthavady  
GROUP B SECOND



Lorence Antony G.  
CM, Br. Noida  
GROUP B THIRD



Jadhav Ashish Annaso  
Manager, Br. Bibwewadi  
GROUP C FIRST



Ramya Udayan, CM  
Br. Ernakulam NRI  
GROUP C SECOND



Aswath P.P., SM  
Br. Vatakara  
GROUP C THIRD



Radha Krishna P.  
Manager, Br. Tirupati  
GROUP D FIRST



Anup V., Manager  
Br. Kottayam Med. College  
GROUP D SECOND



Vijesh Chandran  
Manager, Br. Guruvayur  
GROUP D THIRD



Ratheesh P., CM  
Br. Trivandrum Corporate  
GROUP E FIRST



Mary Sunitha Jose P.  
AGM, Br. EKM M.G. Rd.  
GROUP E SECOND



Hrishikesh Y. Sawant  
AGM, Mumbai Corporate  
GROUP E THIRD

## TOP PERFORMERS - Insurance (February 2020)



Biji S.S., JGM  
Ernakulam Region - First



Joby M.C., JGM  
Thrissur Region - Second



Shelly Joseph, GM  
Bangalore Region - Third

## TOP PERFORMERS - Branch Heads (February 2020)

### Life Insurance



Ramya Udayan, CM  
Br. NRI Ernakulam  
Ernakulam Region



Jentil Antony, Manager  
Br. Amala Nagar  
Thrissur Region

### Health Insurance



Ramya Udayan, CM  
Br. NRI Ernakulam  
Ernakulam Region



Nidhi Sharma, SM  
Br. Elamakkara  
Ernakulam Region

### General Insurance



Sudhir Narayana Naik,  
CM, Br. Bhubaneswar  
Kolkata Region



Sinoj Kumar M.A., SM, Br.  
Bangalore Electronic City  
Bangalore Region

*Congratulations*



## CAIIB Sibians



Alpha Joe



Amal Francis



Ansu Mathew



Aravind H



Arjun Krishnaa V



Ashish Prasad



Balachandran C.



Bharat Srinivas M.



Deepthy C.V.



Grace Rebeca V.



G. Jaydeep Bhagvanji



Manoj R



Marshal Mathew



Milu Jolly



Mintu Mathew C.



Nanecha Ashvinkumar M.



Ravi Bhushan Kumar



Rajan Shaha



Suraj Deshwal



Susha Surendran



Ujjawal Grover



Vineet Krishnan Nair



Vinoth N.



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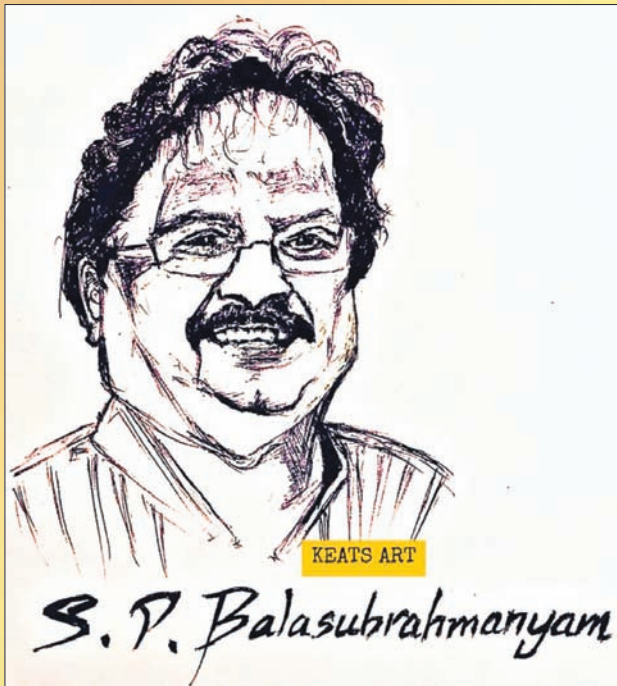
**Bangalore Kothanur Br.:** Enjoying the journey of wonders

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## Talent Galore



Strokes by :  
Keats Antony, Regional Sales Manager, Kottayam



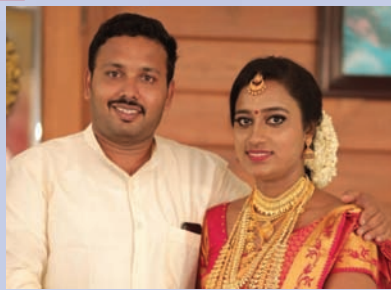
Splash by :  
Akhil Mohan, Asst. Manager, P&M Department



## Wedding Bells



Akshay D, Asst. Manager, Secretarial Dept. & Swathy



Ananthakrishnan B, Clerk, Br. Kozhijampara & Kavya G



Arathy S, Clerk, Br. Panampilly Nagar & Arun Babu



Arun K M, Manager, Br. Kuttanellur & Vidya Menon



Aravind K, Manager, ITOD & Sreelakshmi R Nair, Clerk, Br. Kollam



Arun A G, Manager, Treasury Dept. Mumbai & Manjula Ramesh Lamani, Manager, Br. Vasai, Mumbai



Leo John, Asst. Manager, Br. Kumbanad & Tanya Alf, Clerk, Br. Ernakulam Market Road



Sibin C.C., Asst. Manager, Br. Pathanapuram & Mariya Joji



Arjun M Jimmy, Asst. Manager, Br. Nedumkandam & Asha



Darsana S, Asst. Manager, Br. Quthbullapur-Hyderabad & Hari S



Dhanya Rose Tharayil, Asst. Manager, Br. Taliparamba & Arun Prasad P



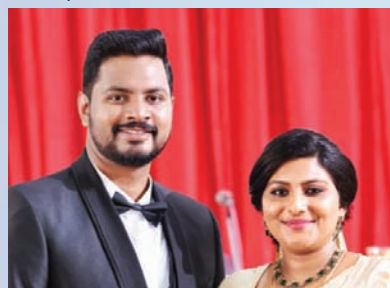
Siraj M.P., Clerk, Br. Kasaragod & Fathima Sanam K P



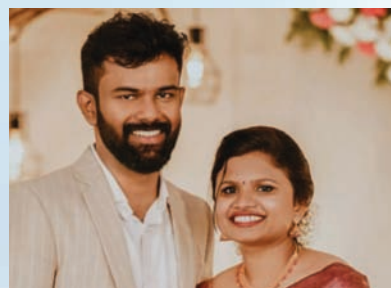
Balu J Chandran, Manager, CFM Dept. (GST-Cell) & Anuja K.S.



Sonakshi Saxena, Asst. Manager, TBD-CTS Mumbai & Jeet Srivastava



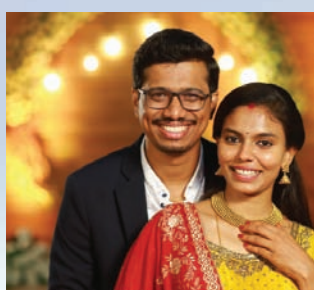
Catherine Joseph, Asst. Manager, Br. Peringottukara & Tom Kurian



Flowerlin K. Aby, Asst. Manager, Br. Thrikkakara & Alan C. Aerathedom



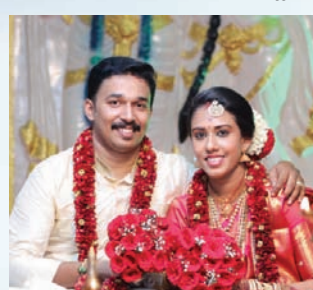
Souvik Mandal, Asst. Manager, Br. Ujjain & Arpita Dey



Sooraj B., Asst. Manager, Br. Amala Nagar & Nandhini L, Asst. Manager, Br. Tirupur Main



Sachin Abraham, Clerk, Br. Kanhangad & Anjitha P., Clerk, Br. Chavakkad Main



Sravan K.N., Asst. Manager, Br. Thodupuzha Main & Sruthy Prasannan



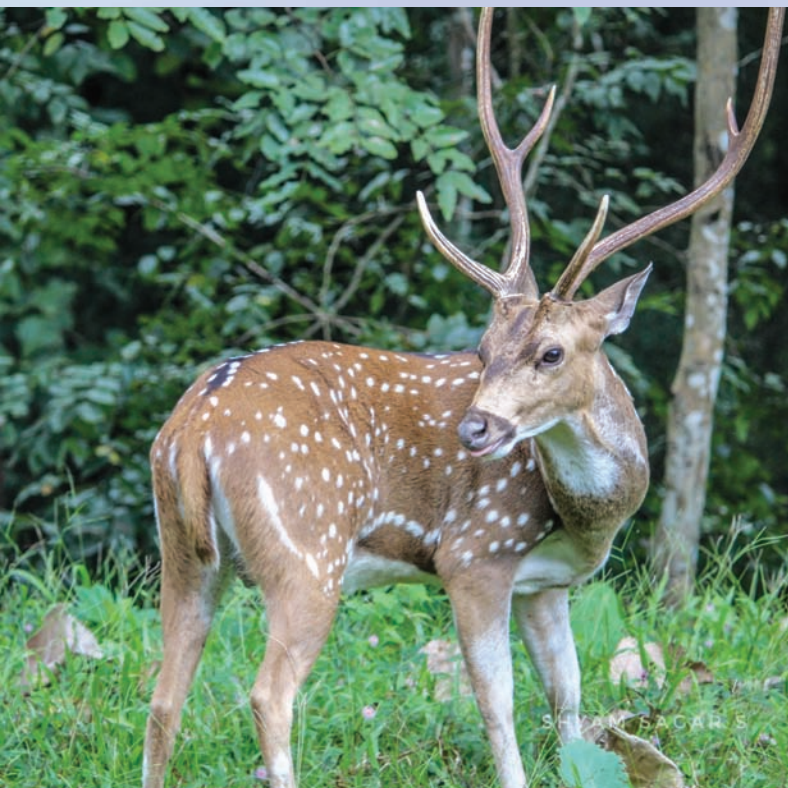
Susanna George, Asst. Manager, Br. Ayyanthole & George P. Stephen





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