

Vol 31  
Issue 2

# Subl ink



*Next Generation*

Corporate Family Magazine Of The South Indian Bank Ltd.





# Celebrating World Music Day !!!

## SIB Symphony Awards

### Western category



**BEST SINGER MALE**  
ANANDHARAJAN SURESH  
MADRAS



**BEST SINGER FEMALE**  
ANUSHA THAKUR SURESH  
MADRAS



**RUNNER UP MALE**  
SURYA KANTH AGARWAL SURESH  
MADRAS



**RUNNER UP FEMALE**  
ANUSHA THAKUR SURESH  
MADRAS



**POPULAR CHOICE**  
ANUSHA THAKUR SURESH  
MADRAS

### Classical Category



**BEST SINGER MALE**  
ANANDHARAJAN SURESH SURESH  
MADRAS



**BEST SINGER FEMALE**  
ANUSHA THAKUR SURESH SURESH  
MADRAS



**RUNNER UP MALE**  
SURYA KANTH AGARWAL SURESH  
MADRAS



**RUNNER UP FEMALE**  
ANUSHA THAKUR SURESH SURESH  
MADRAS



**POPULAR CHOICE**  
ANUSHA THAKUR SURESH SURESH  
MADRAS

### Semi Classical category



**BEST SINGER MALE**  
ANANDHARAJAN SURESH SURESH  
MADRAS



**BEST SINGER FEMALE**  
ANUSHA THAKUR SURESH SURESH  
MADRAS



**RUNNER UP MALE**  
SURYA KANTH AGARWAL SURESH SURESH  
MADRAS



**RUNNER UP FEMALE**  
ANUSHA THAKUR SURESH SURESH  
MADRAS



**POPULAR CHOICE**  
ANUSHA THAKUR SURESH SURESH  
MADRAS

### Cinematic Category



**BEST SINGER MALE**  
ANANDHARAJAN SURESH SURESH  
MADRAS



**BEST SINGER FEMALE**  
ANUSHA THAKUR SURESH SURESH  
MADRAS



**RUNNER UP MALE**  
SURYA KANTH AGARWAL SURESH SURESH  
MADRAS



**RUNNER UP FEMALE**  
ANUSHA THAKUR SURESH SURESH  
MADRAS



**POPULAR CHOICE**  
ANUSHA THAKUR SURESH SURESH  
MADRAS

# MD & CEO Speaks



Dear SIBians,

My heartfelt congratulations goes out to each and every one of you for the promising performance of Q4, last FY!

The sweet taste of success is in itself the most satisfying, joyful phenomenon ever, after the sincere feats of efforts that all of you have put in for our institution. Thank you and kudos to the team!

The time I spend reading SIBLINK has indeed become very special to me as here I get to witness some moments of pure, unadulterated joy of SIBIANs in the magnificent hues and well-placed reflections of their artistic creations. It has become important for me to see, feel and journey with your art forms, as it is only in understanding my team is my role as your leader justified.

So I encourage you to continue sprinkling the sugar of joy atop your life with these, your little indulgences in art. Let them chip off the blocks of monotony in our lives and help us refocus with more vigor and passion!

Wishing you all the very best!

Best regards,  
**Murali Ramakrishnan**

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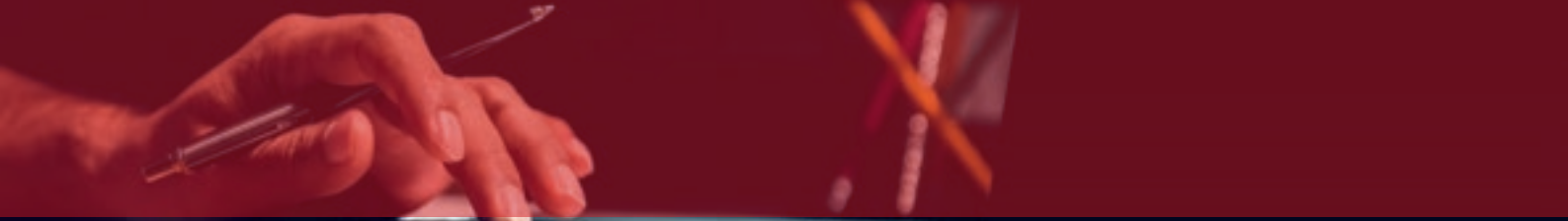
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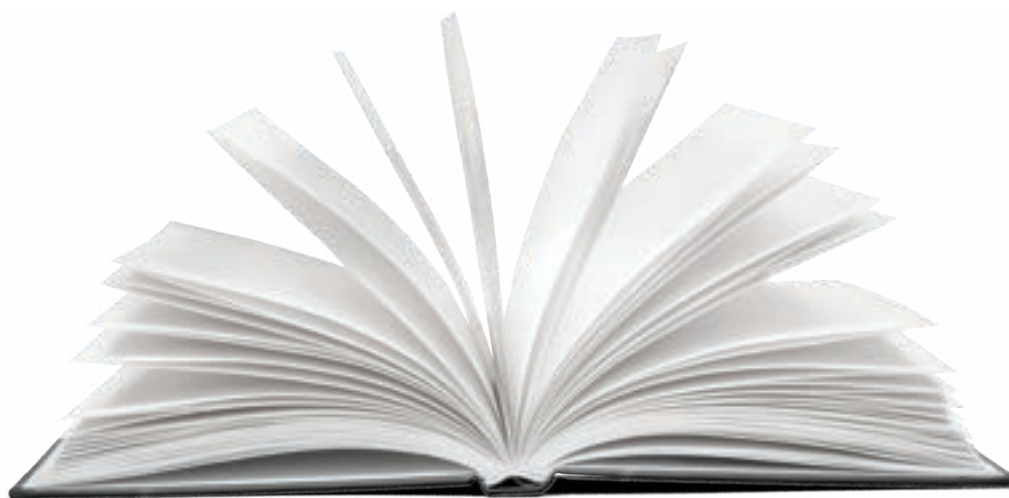
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## *Objective*

It is the objective of the magazine to instill in the bank staff, a sense of belonging and involvement in the bank's affairs; and to appreciate and applaud the individual achievements of our members of staff.

## *Editor's Note*

With immense pleasure let me present to you this edition of SIBLINK, Volume 31.2. This edition's cover page signifies a new future for our bank - a future that is filled with newfound momentum and a promise of hope. Let's put our best foot forward and together build our tomorrow.

This volume harbors some good articles, stories that go straight to the heart, adventurous travelogues, intricate paintings, and absolutely beautiful photographs. A new section, dedicated to featuring the art and articles of our tiny tots makes it all the more endearing. Thank you for sharing your art with us, as it's through them that this magazine gets its life.

While we try our best to avoid any kind of errors in our publication, an inadvertent mistake crept into our previous edition. A painting by Mr. Joe Thomas, Manager of Br. Kilimanoor was published under the wrong name. With all due apologies, the work has been presented again in the 'Da Vinci Corner' in this edition.

I would like to put in my appreciation to my team on the Editorial Board without whose support this magazine would not have come out the way it has. A special mention of Mr. Vijay Korath, AVP - L&D, who has contributed immensely to the design and layout, is also very much called for.

It is our ardent wish that all our staff members continue to extend their support by contributing to future editions as well. Once again wishing everyone a great read and looking forward to reading your views and opinions about this edition on [ho2099@sib.co.in](mailto:ho2099@sib.co.in).

Best Regards,

**Rajesh Rajah**  
**Editor**

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# SIB Spreading Wings in Govt. Business: Crossing the Rubicon



**Joly Sebastian**  
DGM & Head - Government Business

*"Government Business has seen good growth under the leadership of our DGM, Shri Joly Sebastian who has been holding its reigns since April 2018. As he steps down from our bank after 39 years of dedicated service, SIBLINK raises a toast to this veteran leader for all that he stood for, his loyalty to our institution, leadership, and vision, which paved the way to many a success for our Bank."*

## **Customs Duty Collection through ICEGATE portal:**

Our Bank is authorized by RBI as an Agency Bank and we have executed the agreement with RBI for appointing our bank as an agency bank of RBI on 27/07/2021 at DGBA central office RBI-Mumbai.

Further, we received an invitation from the Central Board of Direct Taxes to give a presentation on the mandatory and performance criteria along with a brief on banks' business presence in the country and our GM and Head Branch Banking Mr. Harikumar L along with Head Govt. Business gave the presentation to CBDT and CBIC at New Delhi. Pursuant to this, our Bank is accredited and is authorized to collect Direct taxes on behalf of Central Board of Direct Taxes (CBDT). We are also accredited and is authorized to collect Indirect taxes on behalf of Central Board of Indirect Taxes & Customs (CBIC). MoU has been executed with CBIC & CBDT on 10-12-2021 by our Country Head Mr. Sanchay Kumar Sinha.

The accreditation of our Bank as Agency Bank has opened up a whole new set of opportunities for Govt. Business. Initially, we have started the integration with the ICEGATE portal for customs collection and is ready for rollout.

Now our corporate & retail customers can pay customs duty through the internet banking platform 'SIBerNet'.



*Pictured here: Mr. Dhruva Kumar Singh, Chief Controller of Accounts, Central Board of Indirect Taxes and Mr. Sanchay Kumar Sinha, Country Head-RBD along with Mr. Renjith R Nair, AGM & Regional Head-RO Delhi, Mr. Praveen Jose, AGM & Cluster Head Karol Bagh.*

Customers can make online payments by selecting South Indian Bank from the list of banks on the website of the Indian Customs Electronic Gateway (ICEGATE).

This facility opens doors for the bank to further acquisition of current account customers.

## **Kerala Forest and Wildlife Department**

Another important feat we achieved is a new tie-up with M/s. Kerala Forest & Wildlife Department for the various types of digital collections from all the Eco tourism centers, Vanasree Shops, Mobile Vanasree Units & Eco- Shops in Kerala.

Through this partnership, the digital collection system of South Indian Bank will now be available in all the 124 tourist spots under the Forest Department. The tie-up will start with the setting up of POS machines at various Eco-tourism centers, Vanasree shops, Mobile Vanasree Units, and Eco-Shops under 36 Forest Department Agencies across Kerala.



*Pictured here: Agreement Exchange between Mr.D Jayaprasad IFS, Pr. Chief Conservator of Forest(Planning & Development), Kerala Forest & Wildlife Dept. and Mr. Joly Sebastian, DGM & Head-Govt. Business Division along with Mr. Bibin Jose- RSM GB Trivandrum, Ms.Merrin Jojo- RSM GB Trivandrum.*

The department has also transferred the a/c of the State Forest Development Agency(SFDA) to our Bank. We may become the official banker for the Timber auction process of the dept. after the GoK e-treasury integration is completed.

### **Information Kerala Mission**

M/s Information Kerala Mission (IKM), an autonomous institution under the Local Self Government Department, GoK has been set up with a mandate to strengthen the local self-governance through ICT applications. It is the largest and most comprehensive local body computerization initiative in the country, which envisage computerizing and networking the local self-government institutions in Kerala. Integrated Local Governance Management System (ILGMS) is an open-source software developed by Information Kerala Mission (IKM) to help people access all services of the LSGDs from their homes. As desired by GoK, all the Tax/Revenue collection portals of LSGDs will be linked to a single platform and around 200 online services will be available in the future days, through ILGMS. Civil registration, property tax, building permit, road cutting permission, etc. are some of the services available through ILGMS at present. We are the only Bank that has integrated IPG in the ILGMS portal. All the Payment Gateway

will be credited to the Pool account of IKM, maintained at our Trivandrum main Branch, and then the amount is transferred to the respective LSGDs.

### **Kerala State Electricity Board**

Kerala State Electricity Board Limited is one of the best power utilities in India and the driving force behind the development of Kerala. They are also one of the first institutions that have adopted the digital vision of our Government. Our Bank has joined hands with KSEBL for implementing an API-based RTGS/NEFT facility through the Virtual Account Number (VAN) system, for the collection of Electricity Bill payments. MoU for the arrangement was signed on 04.04.2022. This arrangement will facilitate online/offline payment for all LT/HT consumers of KSEBL from heir Bank account is maintained with any Bank. The Account No: will be a virtual number in the format KEB followed by their consumer number.

Customers can now make their bill payments by way of RTGS/NEFT, IMPS, or SIB within bank transfer to this Virtual Account Number. This will enhance customer convenience and will become a strong pillar in supporting the digital initiatives of Gov. of Kerala. The official launch by the Hon'ble Minister is expected soon.



*Pictured here : Mr. Suresh Kumar C, Chief Engineer(IT,CR & CAPs),KSEBL and Mr. Joly Sebastian, DGM & Head-Govt. Business Division along with Ms. Jacqueline M Fernandez- AGM & RH Trivandrum, Mr. Bibin Jose-RSM GB Trivandrum, Mr.Sherin P Mathew- Manager GBD.*



### **Other Major Initiatives On the Go**

- Integration with TIN 2.0/PRAKALP portal for collection of Direct taxes on behalf of the Central Board of Direct Taxes (CBDT)
- Integration with GSTN portal for collection of GST on behalf of Central Board of Indirect Taxes & Customs (CBIC)
- Integration with NTRP ( Non-Tax Receipt Portal) namely Bharatkosh for collection of Non Tax revenues of GoI Ministries / Departments.
- Digital Collection Arrangement with Travancore Devaswom Board for E Kanika and Annadanam at Sabarimala
- Integration with Telangana State Treasury (Cyber Treasury). MoU was executed on 16.06.2022.
- Karnataka Treasury (Khajane II) technical integration is progressing. 🌸

## **Occasion of Launch of customs duty collection by South Indian Bank through the ICEGATE portal**

*We are now Live in ICEGATE Portal for Customs Duty Collection through our SiberNet. Payment Link is <https://epayment.icegate.gov.in>*



*Pictured in the photograph are (from left) - Mr. Renjith R Nair (AGM Delhi RO), Mr. Sanchay Sinha (SGM & Country Head RBD), Mr. Rushikesh Kodgi ICAS (Dy. Controller of Accounts) Ms. Chandan Mishra ICAS (Chief Controller of Accounts), Mr. Murali Ramakrishnan (MD & CEO), Ms. Shankari Murali ICAS (Principal Chief Controller of Accounts -CBIC) and Mr. Joly Sebastian (DGM & Head- Govt. Business), Ms. Bhumika Kalia (Manager RO Delhi), Ms. Arti Dikshit (Manager RO Delhi).*

*E-FPB-Customs ( Electronic Focal Point Branch -Customs) under Delhi Corporate Branch was inaugurated by Mr. Murali Ramakrishnan (MD & CEO) in the presence of Mr Sanchay Kumar Sinha (Country Head - Liabilities & Branch Banking), Mr Joly Sebastian ( DGM & Head- Govt Business Division ), Mr Renjith R Nair (AGM & Regional Head - Delhi region ), Mr Rayner H Ephram (DGM- Regional sales Head CBG)*





**Easwaran S.**  
DGM, Kannur Regional Office

It gives me immense pleasure to share my thoughts on the technological revolution that is shaping the future of Banking industry and financial institutions.

FinTech is broadly an omnibus term used to describe emerging technological innovations in the financial services sector, with ever increasing reliance on information technology.

Commencing as a term referring to the back end technology used by large financial institutions, it has expanded to include technological innovation in the financial sector, including innovations in financial literacy and education, retail banking, investments, etc.

Technological innovation is considered to be one of the most influential developments affecting the global financial sector in the near future.

Innovations related to payments, lending, asset management pose a challenge to business models and strategies of financial institutions; yet, these also bring opportunities for both the incumbent market participants and newcomers including Cost and management accountants.

### ***What exactly is fintech?***

Fintech, or financial technology, is the term used to describe any technology that delivers financial services through software, such as online banking, mobilepayment apps or even cryptocurrency.

Fintech is a broad category that encompasses many different technologies, but the primary objectives are to change the way consumers and businesses access their finances and compete with traditional financial services.

FinTech has the potential to fundamentally transform the financial landscape, provide consumers with a greater variety of financial

products at competitive prices, and help financial institutions become more efficient.

### ***Types of fintech***

There are many different types of fintech, but some of the most popular areas are:

- Mobile wallets and payment apps are some of the most ubiquitous forms of fintech. Services like PayPal, Venmo, Square, Apple Pay and Google Pay allow peers to transfer money to each other or merchants receive payments from customers.
- Crowdfunding platforms, such as Kickstarter and Wishberry have disrupted traditional funding options by allowing platform users to invest their money in businesses, products and individuals.
- Cryptocurrency and blockchain technologies are some of the most well-known, and most scrutinized examples of Fintech. Cryptocurrency exchanges, such as Coinbase and Gemini, allow users to buy or sell cryptocurrencies. Blockchain technologies also have the potential to move into industries outside of finance to reduce fraud.
- Robo-advisors consist of algorithm-based portfolio recommendations and management to lower costs and increase efficiency. Some popular robo-advising services include Betterment and Ellevest.
- Stock trading apps, such as Robinhood, Acorns, 5 paise app, Angel Broking have become a popular and innovative example of Fintech as investors can trade stocks from anywhere with their mobile device instead of visiting a stockbroker.
- Insurtech companies have disrupted many different types of insurance, such as car and home insurance. Companies like Oscar Health and Credit Karma are examples of insurtech companies that have entered the healthcare and personal finance industry.

India has been at the forefront of this revolution. Some of the most prominent Indian fintech startups are Paytm, PhonePe, MobiKwik, PayU, ETMoney, Policybazaar, LendingKart, Freecharge, Mswipe, Ezetap, Pine Labs, Billdesk, and Capital Float.

## ***Growth drivers that enabled the Fintech revolution in India:***

Some of the key triggers to the growth and success of FinTech startups in India include

- Jan Dhan Yojana: 1+ bn bank accounts
- High Smartphone Penetration: 1.2 bn mobile subscribers
- India Stack: Open API platforms i.e. Aadhar, UPI, Bharat Bill Payment System (BBPS), GSTN
- Favorable Govt. Initiatives: Digital India, National Payments Council, UPI, tax benefits on surcharges, etc.
- Blockchain: The blockchain market in India is expected to grow at a CAGR of 37% till 2024
- Start-up India: GoI's flagship initiative to build a strong start-up ecosystem in India
- Widespread Identity Formalization (Aadhar): Biometric identification database - more than 1.2 bn citizens enrolled.

## ***TReDS***

Invoice trading is another nascent area of FinTech application in India. It assists MSMEs which often have working capital and cash flow problems due to delayed payments. The Reserve Bank has set up the Trade Receivables Discounting System (TReDs), which is an innovative financing arrangement where technology is leveraged for discounting bills and invoices.

## ***What is RegTech?***

- RegTech is a contraction of the terms "regulatory" and "technology." It refers to the use of technology, particularly information technology, in the context of regulatory monitoring, reporting, and compliance. It is applied from the standpoint of both regulated participants and regulators.
- RegTech is often related to FinTech, which is the use of technology to deliver financial solutions. The two however are not the same. Unlike FinTech, RegTech is more than an efficiency tool. RegTech offers an opportunity to rethink the way that regulation and finance work.

## ***Why does RegTech matter?***

After the global financial crisis in 2008, regulatory and compliance requirements became more complex, prescriptive, and lengthy. In addition, heavy fines and penalties were imposed for noncompliance.

As a result, the cost of regulation and compliance has become a primary concern for the industry.

## ***Why RegTech is Becoming More and More Important for Compliance in Banks?***

A number of banks have breached Anti Money Laundering regulations in the past and are now on the radar of financial regulators. Fines, threats to reputation and career brakes are often among the consequences.

## ***Challenges faced by Banks & FIs***

FIs face a number of challenges in managing risks. Frequent additions of financial regulations by Governments:

- Circulars and modifications on existing regulations.
- High overhead costs on production and deployment of solution to comply with the regulation.
- High levitation of penalty on non-compliance with the regulations.
- Constraints of legacy systems and insufficient automation and digitisation to meet the pace of regulatory changes.
- Non-standardised approach, incompatible systems, insufficient integration of systems.

As these challenges are expected to continue to become more complex, it is necessary for FIs to have a long-term, a technology-driven platform for end-to-end governance and regulatory compliance.

## ***To sum up:***

Through the digitization and automation of processes, RegTech provides a cost-effective solution to meet these regulatory obligations. Technology-based systems can help financial institutions collect data and produce reports following the format and

schedule required by various regulatory bodies. Regulators and supervisors have to undertake accelerated off-site surveillance. This also brings in the need for a transparent, technology and data-driven approach. technologies aim at improving efficiency through the use of automation, introducing new capabilities and streamlining workflows.

SupTech is technology to be used by the regulators and supervisors to support supervision. The objectives of SupTech are seamless and straight-through data collection / reporting, data analysis and decision making, streamlined licencing, market monitoring and surveillance, KYC / AML / CFT, cybersecurity data or evidence based policy making.

In India the Reserve Bank, has been using SupTech for data collection and analysis. The examples are Import Data Processing and Monitoring System (IDPMS), Export Data Processing and Monitoring System (EDPMS) and Central Repository of Information on Large Credits (CRILC), to name a few. Also, the risk-based supervision of banks is extensively data-driven and is an example of SupTech. The future of RegTech and SupTech technologies, however, lie in big data analytics, artificial intelligence, machine learning, cloud computing, geographic information system (GIS) mapping, data transfer protocols, biometrics, etc.

### ***Financial Institutions Must Embrace RegTech Solutions***

After more than a decade of global regulatory reforms, deep-cutting changes have reshaped the regulatory environment for financial institutions. They have seen a flood of new laws and regulations come pouring in.

Though understandable, the sheer volume of these new rules and standards have created reams of red tape to cut through – making the work of risk and compliance functions more complex and time-consuming, and leaving financial service providers focusing on compliance rather than innovation.

The answer lies in digitalization. Financial firms need a sustainable, scalable and cost-effective solution to analyse enormous amounts of data more efficiently, identify suspicious activity more


easily, and improve and accelerate risk detection and remediation.

### ***What is the way forward for RegTech?***

Currently, RegTech is seen as an efficiency tool, improving existing processes through automation and digitization. However, RegTech has the potential to be a transformative tool that will revolutionize regulation and the finance sector. It can contribute to developing new processes and present a new way of doing things by using the regulatory datasets now available. A data-driven approach and more powerful technology can facilitate continuous monitoring and close to real-time insights that can identify problems as they are developing.

In conclusion, it must be considered that the last major step for banks and other FIs to enhance their risk and compliance management activities was to digitalize them, and the next major step is to make them more efficient using RegTech applications.

In the longer term, the combination of FinTech and RegTech will enable continuous auditing and continuous reporting, both of compliance and strategic nature to be undertaken in companies on a real-time basis. Companies buying into the combined FinTech and RegTech universe focus on the automation of manual processes and the links between steps in analytical/reporting processes, the improvement of data quality, the creation of a holistic view of data, the automated analysis of data with applications that are able to learn during the process, and the generation of meaningful reports that can be sent to regulators and also used internally to improve key business decision making.

Business now “live and breathe” in real time but audit has yet to adjust to this new norm—audit still operates on an annual basis at the end of the year. RegTech will allow for audit analytics during the entire year, and a more trusted audit. Continuous auditing, continuous reporting. We need continuous auditing and continuous reporting not only of past performance (financial statement audit) but also of how decisions today will impact the future performance of the company (strategic audit). 

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# Financial Frauds in the Banking Industry: The Indian Perspective



**Amjith G K**  
*Senior Manager, Collection and Recovery Department*

The growth of the Indian banking sector post liberalization of the economy shows respectable confidence in the banking industry with strong control of the Central Bank due to banking frauds. The mooted question in front of the various stakeholders are:

- Who is responsible for such a massive crisis in the banking industry that had never been witnessed in a decade.
- Whether the system is responsible for the Policy of the Government of India or the failure of the Controlling mechanism of the Central Bank.

In my view, the root cause for the failure in the banking system as can be seen is the “Fraud” in the banking industry. Fraud may be:

- Either with the involvement of the state/government/regulator and the same be termed as state-sponsored.
- Internal frauds (involvement of staff)
- Other external frauds (credibility of third parties such as auditing firms and credit rating agencies, property valuers, advocates, etc.).

The next question is with a strong system and procedure in force, why is these many frauds happening in this industry so as to become an alarming situation. Though the banking industry is generally well regulated and supervised, the sector suffers from its own set of challenges when it comes to ethical practices, financial distress, and corporate governance. In recent years, instances of financial fraud (both internal and external) have regularly been reported through various media. Although banking frauds in India have often been treated as a cost of doing business, post-liberalization the frequency, complexity, and cost of banking frauds have increased manifold resulting in a very serious cause of concern for regulators and now a major concern for various stakeholders.

The trust of the public at large towards the banking system has deteriorated due to the menace of fraud. The robustness of a country’s banking and financial system helps determine its production and consumption of goods and services. It is a direct indicator of the well-being and living standards of its citizens. Therefore, if the banking system is plagued with high levels of NPAs then it is a cause of worry because it reflects the financial distress of borrower clients or inefficiencies in transmission mechanisms. Fraud and corrupt practices in the system include the solicitation, payment, or receipt of bribes, gratuities or kickbacks, or the manipulation/misinterpretation of policy documents for sanction of loans, hiding of major sources of known information for getting a higher level of positions by the employees, without proper credit assessment and misrepresentation of known facts may be the main reason to increase the NPA level of the bank. There are various statutes to curtail fraud in India apart from the strong control mechanism of the Central Bank:

- Companies Act 2013. This Act has various provisions and safeguards in relation to the detecting, preventing, and penalizing corporate fraud. In addition to providing an inclusive definition of the term "fraud", the Companies 2013 sets out the responsibilities of various persons/authorities/officials for the prevention and reporting of fraud.
- Indian Penal Code 1860. This sets out the penal provisions concerning the majority of criminal offenses in India. With regards to fraud, the IPC penalizes dishonest misappropriation of property, criminal breach of trust, cheating and dishonestly inducing delivery of property, and forgery (among others). In addition, certain other laws deal with corporate fraud depending on the facts and particulars of the case are:

- Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 (SEBI LODR Regulations).
- Securities and Exchange Board of India (Prohibition of Fraudulent and Unfair Trade Practices relating to Securities Market) Regulations, 2003 (PFUTP Regulations)
- Reserve Bank of India (Frauds classification and reporting by commercial banks and select FIs) directions 2016.
- Income Tax Act 1961.
- Central Goods and Services Tax Act 2017.
- Insolvency and Bankruptcy Code 2016.
- Indian Contract Act 1872 (Contract Act).

The term "fraud" is defined in the Companies Act 2013 to include (in relation to the affairs of a company) any act, omission, concealment of any fact, or abuse of position committed by any person with connivance, intent to deceive, to gain undue advantage from, or to injure the interests of, the company or its shareholders or its creditors or any other person, irrespective of the fact that there is any wrongful gain or wrongful loss. The Act merely focuses on the commission of the fraud rather than the resulting loss or damage to the affected parties. The accused's intention or motive to commit such a fraudulent act is a crucial element of the offense of fraud. The Act makes certain actions punishable as fraud (such as providing untrue statements in a company prospectus, accepting a deposit with the intent to defraud depositors, undertaking a business for fraudulent purposes, falsification of documents, removal of the company name to evade liabilities, making false statements in annual returns or financial statements and so on) an exclusive definition to banking fraud refer to the act of using illegal means to obtain money or other assets held by a financial institution.

Under the IPC, the main offenses relating to fraud (which may include corporate fraud) are as follows:

- Dishonest misappropriation of property. Where a person dishonestly misappropriates any movable property (or converts the

- Criminal breach of trust. This is where a person, entrusted with any property, dishonestly misappropriates (or converts to his or her own use) that property, or dishonestly uses or disposes of that property in violation of any direction of law or contract (express or implied) or willfully suffer any other person to do so.
- Cheating. This is committed by any person who, by deceiving any person, by either:
  1. *Fraudulently or dishonestly inducing them to deliver any property to any person or allow a person to retain it;*
  2. *intentionally inducing them to do (or omit to do) anything which they would not do (or omit) if they were not so deceived and that causes (or is likely to cause) damage or harm to that person.*
- Fraud against creditors. A person will commit fraud against creditors if he or she either fraudulently:
  - *Removes any property or transfers it (or causes it to be transferred) to any person, without adequate consideration, with the intention of preventing the distribution of that property according to law among the legitimate/rightful creditors; or*
  - *Prevents any debt due to himself/herself or to any other person from being made available/paid according to law.*
- Forgery. This is where a person makes false documents (or electronic records) with the intention of causing damage or injury to the public or any person, or for supporting any claim or title, causing a person to part with property, or for entering into any express or implied contract with the intention of committing fraud or with the intention that fraud may be committed.

However, mens rea and the actus reus are the crucial elements for the commission of fraud under the IPC. (Mens rea means to have "a guilty mind." The rationale behind the rule is that it is wrong for society to punish those who innocently cause harm. Actus reus literally means "guilty act," and generally refers to an overt act in furtherance

of a crime. Requiring an overt act as part of a crime means that society has chosen to punish only bad deeds, not bad thoughts).

### **Types of Banking Frauds**

There are different types of bank frauds that take place and bank frauds can be classified as insider frauds and outsider frauds. Some of the major frauds are as follows: -

Accounting fraud, Demand draft fraud, remotely created check fraud, Bill discounting fraud, Duplication or skimming of card information, Cheque kiting, Forged or fraudulent documents, Forgery, and altered cheques, Fraudulent loan applications, Fraudulent loans, Empty ATM envelope deposits, The fictitious 'bank inspector', Identity theft or Impersonation, Money laundering, Payment card fraud, Booster cheques, Stolen payment cards, Phishing or Internet fraud, Rogue traders, Stolen cheques, etc. The authorities competent to inspect, inquire, investigate and prosecute/enforce corporate fraud are the:


- Police. The police force of the respective state of India in which the offense has been committed is primarily responsible for the investigation of crimes. Any investigation must be carried out in accordance with the procedure provided in the Code of Criminal Procedure 1973 (CrPC). The Economic Offence Wing is a specialized unit set up within the police force to prevent, detect and investigate economic crimes, including corporate fraud.
- Serious Fraud Investigation Office (SFIO). This is a multi-disciplinary organization constituted under the Companies 2013. The SFIO is responsible for investigating and prosecuting cases of white-collar crimes/frauds.
- Central Bureau of Investigation (CBI). The CBI is the premier investigation agency in India. The CBI was originally set up to investigate corruption cases but now investigates economic offenses and other high-profile cases. The CBI has the following three divisions:

1. Anti-Corruption Division
2. Economic Offences Division, for investigations into major financial scams and serious economic frauds;
3. Special Crimes Division, for investigations into serious, sensational, and organized crimes.
  - Public prosecutors and company prosecutors. These are responsible for the second step in the criminal procedure (that is, the prosecution phase).
  - Courts. These are responsible for the final step in the criminal procedure (that is, enforcement).

Depending on the nature of the fraud committed, other agencies may also play a role or attract jurisdiction. Such agencies include the:

- Enforcement Directorate (ED)
- Securities and Exchange Board of India (SEBI)).
- Central Board of Direct Taxes.
- Central Board of Indirect Taxes and Customs.
- Civil courts.
- National Company Law Tribunal.

### **Conclusion**

This unhealthy development of rising fraudulent activities afflicting the banking sector generates not only losses for the banks involved but also impinges their credibility adversely. The delays in legal procedures for reporting and various loopholes in the system have been considered some of the major reasons for fraud. Apart from this another major reasons for fraud are the non-adherence to the systems and procedures by the employees of the bank. To succeed in controlling frauds, banks need to be proactive and pre-emptive. Regardless of the size of the fraud allegation or the individual involved, the organizations should consider having a documented policy of how fraud allegations will be investigated and resolved. Banks should look at ways and means to provide incentives for employees to report fraud and fraudulent behavior to control and protect against internal fraud. If the employees strictly adhere to the systems and procedures of the organization in letter and in spirit we can curb the menace of fraud. 

# Rise of a New Era in Digital Payments



Aravind P Nair  
RSA, RO Irinjalakuda

*“I dream of a Digital India where the world looks to India for the next big idea.”*

*Shri. Narendra Modi  
Hon. Prime Minister of India*

India's digital payments system has evolved rapidly over the last few years. This has been encouraged by various developments in information and communication technology and by forward-looking regulatory and government policies. An increase in the number of accounts, smartphone users, and low-cost payment options were the major reasons behind the boom in digital payments.

Since 1980 there have been continuous innovations in this area like - MICR clearing in 1980, Electronic Clearing Service (ECS) & Electronic Fund Transfer (EFT) in 1990, ATMs in 2000, and RTGS /NEFT in 2004. Cheque Truncation System (CTS) in 2008.

## **Digital India Post Demonetization**

During the Inauguration of the “DigiDhan Mela” on 31st December 2016, the Honorable Prime Minister of India, Shri Narendra Modi launched BHIM UPI App and urged people to make digital payments a habit to transform the country into a cashless economy. The Mela resulted in the “Digital India Programme” which is a flagship program of the Government of India with a vision to transform the nation into a digitally empowered society and a knowledge economy.

The Government's vision to provide the facility of seamless digital payments to all citizens of India in a convenient, affordable, and secure manner resulted in bringing all the segments of our country into Digital Payments Systems.


## **NPCI - The payment platform of the generation**

National Payments Corporation of India (NPCI) was founded in 2009 to manage India's retail payment system. NPCI is focused on continuous innovation by bringing in advanced technology and methods for achieving efficiency in operations and widening the reach of the payment system.

NPCI has played a vital role in adopting various measures toward creating a cashless economy. Post-Demonetization India witnessed a lot of innovative and next-generation payment products, which includes the introduction of:

- National Electronic Toll Collection (NETC) in 2016
- Unified Payments Interface (UPI) and BHIM App in 2016
- Bharat Bill Payment System (BBPS) IN 2017
- National Common Mobility Card (NCCM) – One Card One Nation in 2019.

NPCI has been now recognized internationally for its significant impact on retail payments in India. Many International Organizations and Governments are in active consultation with NPCI to translate the success of NPCI's payment systems into their context.

Moreover, NPCI has evolved into a strong collaborative platform providing opportunities for not only banks but also for FinTech players to participate in the real-time payment systems. Reserve Bank Of India (RBI), in close collaboration with the Government and the National Payment Corporation of India (NPCI), is expanding the reach of the Unified Payment Interface (UPI) globally. In this connection, RBI has approached other central banks highlighting the features of UPI as an efficient and secure system. 



# Huddle together to overcome hurdles



**Sawan Kishore**  
*RSM- CASA, Sr. Manager, Ernakulam*

For a person of my generation, being an avid cricket follower, the word 'HUDDLE' came in my vocabulary from the cricket commentators.

In many a sport, players come together for a small pep talk, before or in between their games, revisiting their strategies and priorities, appreciating the progress they made, or re-strategizing to ensure that they meet their intended objective. Most commonly started in the Football games in the US, it has become a part of many popular events like cricket, kabaddi, etc.

Huddling is an activity in which a group of people of the same team (in sports, in office etc.), having a common goal come together on a regular basis for a small discussion, which help them achieve the objective.

This successful practice has also been emulated in the corporate world. The Top Management as well as the Senior Leadership team strategize through discussions and brainstorming. It is then communicated to the front-end warriors, who implement them and make them successful. Through regular short meetings, the strategies are effectively put to ground and measured by each of the teams. The process is more or less the same everywhere, but may vary in style from industry to industry.

In Banking Industry also this has a very huge role in measuring our daily success and helping achieve our goals with better focus, especially in these days of increasing competition. Days lost without focus can mean a lot in the survival of a business in the long run.

## ***Ensuring effective huddles***

For Huddles to be successful, it is better to set

some ground rules upfront, like start time of the meeting, who handles the different areas daily, attendance etc. In order to get the best out of a huddle meeting, we need to have an eye on the following areas.

1. **Keep it crisp & short:** Huddles should not last more than 15 minutes. There are chances for the huddle to drag on, but at branches, we do have a normal check from customers who are waiting for our services.
2. **Pep talk is the key:** Definitely, we need our psyche to be positive and raring to go. The leader of the pack should instil the confidence to achieve the deliverables for the day. The lesson learned from the previous day can be discussed in short only with the objective of not repeating mistakes. Fault-finding exercises should never reflect in the morning huddles.
3. **Never bring in topics that involve long discussions and problem solving:** Such discussion may dilute the purpose of the meeting, thus affecting the focus areas for the day.
4. **One person to talk to at a time:** For better time management, it will be good to have one person talk at a time. Any clearing of doubts can be done in a short period after the talk or privately to the person who has talked.
5. **Make Huddle more interesting:** Introduction of Huddles to a system can be tricky especially when they come in new to an already running system. Many of the staff members may not enjoy the idea of the morning meeting due to varied reasons unless there is value addition and mood elevation in the meeting. Hence, handling invisible resistances holds key to having the best results.

6. Start the Day with the Huddle: It will be more effective to discuss the day's priorities before the start of work, probably latest by 9.45 am to brush up on all areas of importance.

7. Team Participation: A successful Huddle meeting set up will always need participation from the entire team. This can be through different methods like assigning one person as the lead staff for the day, asking all staff members to share their plan for the day etc.

### ***What all can be discussed in the Huddle?***

In the sporting world, huddles happen first at the start of a match. Business creation happens every day in Banks and hence each day is a match day. Hence huddles have to happen every day to prioritize the day to day matters. Among the matters discussed, sales do have a priority, being an activity creating income for the Bank.

The areas that can be discussed in the Morning Huddle are:

1. Priorities for the Day (Sales objectives like Login Days, Completion of Inspection rectification and so on).
2. An analysis of the execution of previous day priorities.
3. Business figures of the Branch: In order to keep track of the targets, shortfall from monthly targets can also be discussed.
4. Relevant news: Reading of news highlights of previous day may be done.
5. A topic for the day/ product of the day.
6. Circulars issued on previous day: This area can overshoot the time constraints and hence only the gist of the circular may be briefed by a staff.

7. Important Information: It's quite difficult to manage the amount of information that is being sent by email as well as through WhatsApp groups. In order not to miss out on many of the important info, someone can read out those in the huddle.

8. Rewards and Recognition: Celebrating and acknowledging rewards and recognitions won by the Branch team or team members act as a motivator if they are acknowledged immediately in huddles, even though celebrations may be done later.

To make things interesting, we can even have a quiz once a week with small rewards. We can even explore our creative abilities by adding more interesting things once in a while but do be careful not to clutter the huddle.

None of the above areas are set in stone. We should be flexible enough also so that the most important focus areas are dealt with properly.

To sum up, we can say that Huddle meetings, if properly done, give us the following advantages:

1. Help to create a cohesive team.
2. Help the team share and understand a common objective and accomplish it.
3. Create synergy and better cooperation in the team.
4. Bring in discipline and help check our progress.
5. Bring in a sense of responsibility to all team members and help them to take up leadership roles.
6. Create better work satisfaction and confidence.

As Steve Jobs once said:

*“GREAT THINGS IN BUSINESS ARE NEVER DONE BY ONE PERSON. THEY ARE DONE BY A TEAM OF PEOPLE.”*

Huddle formation is an important tool in getting great things done. 

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# Meet the Maestro - Nithya "Phoenix" Sree!!!



by Radhika R B  
Senior Manager, Trivandrum Regional Office

Thursday, the 20<sup>th</sup> of December 2012 dawned as usual for the young singer at Chennai. She might have never thought that the course of her life was to take a rollercoaster turn that afternoon. She was practising for her concert to be performed that evening, after sending her children- 8- year-old Thejasree and 7 -year-old Thanujasree to school when that news tore her world apart – her husband who was only 45 years old committed suicide jumping from the Kottoorpuram bridge to the Adayar River! The 39 year-old gifted singer stood totally dumbstruck staring at the cruelty of fate!

All of us know her very well – the mesmerizing voice behind the ever-charming Aiswarya Rai when she swirled around in the film "Jeans" for the song "Kannodu Kanpathellam", the charismatic voice behind all-time hit song "Minsaarakkanna" from the Rajnikanth Starrer "Padayappa"....these are only a few songs through which the starry-eyed singer Ms. Nithyasree Mahadevan won all our hearts. Her lineage would bring goose-bumps to all music lovers – paternal grandmother is one of the trinity of Carnatic Music Padma Bhooshan, Sangeetha Kalanidhi D.K.Pattammal, maternal grandfather mridangam maestro Palakkattu Mani Iyer, paternal grand uncle the renowned vocalist D.K.Jayaraman....she was born into a family that talked, walked and breathed music.

Nithyasree's mother Lalitha Sivakumar was her first Guru. She made her debut as a professional singer at a very tender age of 14.

SIBLINK got an opportunity to interact with her on her recent visit to Thiruvananthapuram for performing at the Soorya Music Festival. She shared her philosophy on music, family and life as a whole.

SIBLINK: You grew up in an environment where music was oozing from every inch of space. Rather you had a Gurukulavaasam (staying at the guru's residence for the purpose of learning) in your own house! A rare boon not many can boast of – what all could you gain from such an upbringing?



Nithyasree: Very true. It is indeed a very great boon to be with a great musician all the time, that too a musician of a dimension as that of my grandmother – I consider myself to be very lucky to be the granddaughter of the Music Icon D.K.Pattammal, actually it was an informal way of learning form by watching her every day, the way she approached music, the things she did every day to improve her. Her devotion to music was actually boundaryless.

Otherwise, how can one continue to be at the helm of music reigning to be one of the most sought-after singers for 80 years? She maintained her sincerity towards her profession at 100%.

SIBLINK: What are your memories about your grandfather Palakkaattu Mani Iyer?

Nithyasree: Similar to you, I also have only heard of him, he passed away when I was only 7 years of age. My desire to walk with him or watch him close never got materialized. He spent the last 3 years of his life teaching at the J.Krishnamurthy Foundation School at Rishivalley.

SIBLINK: They both hailed from different families having different backgrounds. How different were they from each other in the way of handling music?



**Nithyasree:** For my maternal grandfather life was music, music and music only. After every concert he used to leave the place immediately never waiting to chat with the audience. But my paternal grandmother was totally different. She always communicated with her audience.

**SIBLINK:** Your music is totally different from Pattammal's music. How could you develop a style of your own, in an environment that was filled with Pattammal's music?

**Nithyasree:** That was the freedom given to me by my family, be it my mother or grandmother, they taught me only the sketches, thereon I used to build the song on my own. They never tried to impose their style upon me or harness my creativity. But I had to face a lot of criticism for this from the society. People always used to compare my fast pace with my grandmother's slow pace and pass derogatory comments. That used to hurt me a lot. I cried my heart out in front of my grandma. It was totally unfair to compare me, who was just a beginner with the doyen of Carnatic Music. She consoled me by saying –“When I am very much here to sing like myself, why should you mimic me?”

Those who want to listen to my music can come and attend my concerts. You should never change your style. And all these people don't know how I used to sing when I was of your age” – telling this she would wink playfully and stroke my head. I used to get calm immediately.

**SIBLINK:** You secured very high marks in B.com. Still you chose music as your profession. What prompted you to make that choice?

**Nithyasree:** Yes, definitely I could have pursued something like Chartered Accountancy, but then I would have to forego music forever, which I was not ready to. I can't even think of a life without music.

**SIBLINK:** Can you throw some light on your day to day life with a legend like Pattammal?

**Nithyasree:** Grandma was full of love. Even those people who had met her only once, would yearn to spend more time with her. She led a very simple life.

Once we kids forced her to come with us to spend an evening at the beachside. There she was fascinated by the sight of cone-ice cream which she was seeing for the first time and asked us to buy her one. We bought and gave it to her. Do you know what she did – she just poured the ice-cream into her throat the way one pours coffee!

A surprised me asked her why she did that, her answer was so naive- “Unless I return this corn vessel, how can the vendor refill and sell it to others? Poor fellow, his business should not get delayed because of my drinking it slowly!”

She was so innocent about the happenings in the outside world. I have never seen her getting angry to talking harshly to anyone. But at the same time she was very brave too. In the pre-independence days (1930-40) she used to include patriotic songs in all her concerts. Many times police used to come to the concert hall to stop her singing such songs, but she was never scared. She was never judgmental about anyone else. She never passed any belittling remark about anyone.

**SIBLINK:** You have been a role model to many in the society. Coming out of a grief of unimaginable magnitude is not an easy thing. Can you tell us how you overcame the heart-wrenching sorrow?

**Nithyasree:** It was music and music only helped me overcome that grief. I believe in the philosophy of accepting everything in life as it comes. I have never sat aside thinking the “Why only to me” way. If such a thought creeps into our mind, it eats us up entirely.

My husband Mahadevan was under severe manic depression. I believe that the way one gets heart attack, one can get mind attack too, his mind was attacked by the disease called depression and as a result it stopped working and made him take his own life.

*We all have heard of the legendary tennis player Arthur Ashe. He was believed to have contracted HIV from a blood transfusion he received during his Coronary bypass surgery. While breaking this news to his fans, he said- "Among the millions of people in this world, I was chosen by God to win many Grand Slam titles including Wimbledon, Australian Open and US Open. When such fortunes were showered upon me I never questioned God or asked HIM – Oh God, why did you choose me for this. Then how can I ask that question when I am struck with a disease? "*

**SIBLINK:** Friends helped you come out of that situation, did they not?

**Nithyasree:** Indeed, yes. During those days I was totally withdrawn. I was not able to face anybody. But fortunately for me, nobody reminded me of that incident – neither my friends nor my fans. All my friends in the music fraternity like Dr. S.Sowmya, T.M.Krishna, Vijay Siva, etc. held my hands and kept me close to them, thus imparting me the courage that was much needed at that time. The first concert I performed after my husband's demise was that with Dr. Sowmya. Her support on stage was tremendous. Above all, my daughters who were hardly 8 and 7 years old, ordered me to mount the stage again and restart singing. That also brought me back.

Last year fate gave another blow to Nithyasree. Her only sibling Gayathri Sundara Raman passed away untimely. It was Gayathri and her mother Lalitha who took care of Nithyasree's daughters while she was travelling for concerts. Gayathri's death has shaken Lalitha and she has started to withdraw totally. Let Nithyasree come out of this crisis also like a phoenix. 🌸

## HR Day Celebration



*In connection with World HR Day, a slogan was unveiled for HRD in the presence of MD and CEO, Shri Murali Ramakrishnan; EVP, Shri Thomas Joseph and SGM HR & Admin, Shri Anto George T. The slogan is "Enabling Quality Mindset".*



# In the Himalayan City with My Film...



**Ramdas P S**  
*Manager, Tirupur-Avinashi Road*

When thinking about doing a film about the land struggles and pathetic conditions of the people living in Munnar and Idukki, I never thought that this film would bring a chance to me to represent our country in one of Asia's biggest international film festivals - Dhaka International Film Festival, Bangladesh and also to attend Nepal Cultural International Film Festival in Kathmandu. When I received the invitation letter from the festival director of Nepal Cultural International Film festival, I was thrilled to visit the Himalayan country, the place of 'Unnikuttan' in the Malayalam film 'Yodha'.

The city was frozen when I landed at Tribhuvan Airport, Kathmandu on 29th December 2021. With delicious food and Hindi movies, the journey with Nepal Airlines was enjoyable. The view of the shining sun from the Himalayan peaks through the window of the aircraft was a rare moment in my life. My heart jumped like that of an excited kid, when I first saw the snow fort from the sky.

Kathmandu is not only a city of mountains, but also a city of temples and ancient constructions. The country is a part of Indian Subcontinent, and has a long history with strong cultural ties with India. Nepal is also known as the birth place of Buddha. It is believed that in 563 BCE, Gautama Buddha was born in Lumbini, which is currently a part of Southern Nepal.

The reception in Nepal was warm. The festival authorities were waiting outside the airport to receive us. We were taken to Hotel Arts in Thamel, where accommodation was arranged for the film makers from across the globe. Thamel is a world famous commercial tourist spot with over four decades of standing, surrounded by shops, restaurants, art cafes and music houses. The night view of the valley from my room was very beautiful. I met Mr. Jivko Konstantinov, a film maker from Bulgaria, we were in the same cab while travelling from the airport to the hotel.

Since we shared the same interests, Jivko became a good companion during the whole stay in Kathmandu. He was very enthusiastic to explore the city, visiting places, mountains, monuments etc. Though there was a city tour arranged by the festival authorities, we decided to travel by ourselves to experience the charm of the city.

Located at an altitude of 4600 ft. from the sea level, Kathmandu is the largest and most populous city in Himalayan hill region. It is an ancient city where we can find evidence of primeval civilizations. Ancient temples, Buddhist monasteries and the ruins of the royal era are spread all over the city. As we walked down the Thamel Street, the huge granite structures on either side of the narrow road seemed to call us back to bygone days. Today, tourism is one of the major sources of income for Nepal. Despite the covid crisis, Kathmandu's streets were crowded with foreigners visiting the city.

The inauguration of the film festival in Nepal Tourism Board was graced by the presence of important personalities from political, social and film sectors. The festival was organized by the Nepal Culture and Film Centre with the support of Nepal Film Development Corporation and Nepal Tourism Board. 107 films from more than 50 countries were selected by the International jury. And my film 'Mannu: Sprouts of Endurance' was the only film selected from Malayalam.

A film festival is an opportunity to watch films and meet film makers from across the globe. But me and Jivko decided to roam around the city skipping some of the films, because we both were visiting Nepal for the first time. We decided to visit Hanuman Dhoka, the royal palace of Malla Kings built in the 16th century. Spread over an area of 5 acres, the palace is a very beautiful structure of halls and complexes. In the entrance of the palace, we could see a huge statue of Hanuman.

It is believed that he protects the palace and hence the name. Nasal chowk, a beautiful courtyard is situated on the eastern side of the Hanuman Dhoka chowk. And the northern section of the palace is called Mohan chowk, which is no longer open to the tourists. We can see four big watchtowers from outside, and these towers were built by the Gorkha King, King Prithvi Narayan Shah in 1768.

The main attraction in Hanuman Dhoka is the Museum. There are four museums inside the palace, Tribhuvan Museum, King Mahendra Memorial Museum, King Birendra Museum, and the palace museum. The exhibits consist of antique crafts belonging to the kings including the coins, jewels, art work and materials- viewing all these one gets a glimpse into the history and lifestyle of the kings who ruled the country.

I got a rare opportunity to meet Kumari Devi, an eight-year-old girl, who is known as the Living Goddess of Nepal. A girl is selected as Kumari after going through several procedures. Once elected as Kumari, the girl is being crowned at a palace called Kumari Bahal and will be worshipped as goddess until she starts menstruating. You are not allowed to take the photograph of the 'Goddess' and only people from Nepal are allowed to meet her.

Since I knew Hindi, the palace keeper did not stop me thinking I was a native. But they stopped Jivko in the entrance and didn't allow him to enter. When I saw 'Kumari', I started searching 'Rimboche' of the Malayalam Film 'Yodha' among the crowd with an expectation to meet him!

Adjacent to Hanuman Dhoka, Durbar Square is one of the most important sites of the royal period. After coronation, the kings were greeted with procession and music from here. Although the massive earthquake of 2015 destroyed many parts of this beautiful architecture, the royal grandeur of the building has not faded. If we walk along in Darbar Square, we can see a huge statue of Kalabhairav. This gigantic 12 feet idol is believed to have been built in the 6th century and is the largest in the world. Kalabhairava is the fierce Shiva, the elf who adorned the human skull. The Durbar Square area is currently a UNESCO world heritage site.

We also joined the crowd of devotees who had gathered to present offerings to Kalbhairava and to seek his blessings.

Another architectural marvel in Kathmandu is Swayambhunath Temple, a holy site for Buddhists and Tibetans. The structure consists of the main stupa of enormous size and height and several small stupas around it. It is said that to reach the top, one has to climb 365 steps. But the entry was restricted and hence we didn't go inside. The view of the stupa, which was adorned with colourful lanterns in the shade of the setting sun was breathtaking. A lot of monks and ordinary people were walking there in search of peace in Buddha by circling the 'mandala'.

As one of them, we also experienced the introspection of Buddha. Visiting the Koppan Monastery located in Koppan Hills was also a thrilling experience. Kopan Monastery is a Tibetan Buddhist Monastery built in the 1960s.

It is mainly a centre for Buddhist studies. Students from all over the world come here to learn Buddhism. Another important stupa in Kathmandu is Boudhanath Stupa, which is very large and spherical in shape. The height of the stupa is said to be 36 meters. This is also a UNESCO heritage site.

A visit to Pashupathinath Temple was a fascinating experience. Thanks to Jivko for being able to get there before dawn. Situated on the banks of Bagmati River, this Shiva temple is a beautiful sculptural tower. We witnessed cremated bodies on the banks of the river. It is believed that burning dead bodies on the shores of Bagmati will bring salvation to the soul. When descending the stairs of the temple, I thought about the meaninglessness of life languishing in the pendulum of births and deaths.

The last day of the festival was a very happy day for me. The closing ceremony was a spectacular event with music, dance and display of Nepal's unique art forms. As a film director, I became delighted seeing people from so many countries coming together with a passion for cinema. There were a lot of films from famous directors from different countries in the competition. Therefore, getting an award was not even in my distant expectations.

I was literally wonderstruck when the presenter announced my name for Special Jury Award. I was filled with joy when I realized that I was going to receive an award from outside India in the name of the country for the first time in my life. The sound of applause I received from the audience when the presenter said that this is a proud moment for India still reverberates in my ears. I am grateful to my beloved organization SIB for allowing me to travel to Nepal for attending the festival, otherwise I would have missed this once-in-a-lifetime-opportunity.

On the way back from Nepal, the sky was overcast. In the cold weather, raindrops touched the earth through the clouds. I thanked Jivko for the four-day long friendship. He hugged me. Once again I realized that continents, colour or language is never an obstacle to make friends.

Sitting in the aircraft, I looked at the Himalayas once again. 🌿



*Inauguration of an Additional Floor for BOC Coimbatore on 08-06-2022 by Our MD Shri. Murali Ramakrishnan.*



*Under the initiative of the Govt. Business Division, Delhi, Our Bank provided sponsorship for "Swar Sangham", a 2- Day Festival of Classical Music organized by Gurukulam Foundation at New Delhi*



*CSR Initiative: Handing over of 78 cycles to Mr. Ulhas Shantaram Muke, President, Mumbai Dabbawala by Mr. Pradeep V.N., DGM & Regional Head, Mumbai in the presence of members.*



# My Tryst with Election Duty



**Hrishikesh Yashwant Sawant**  
AGM, MCCPC

In our country, elections are a quite elaborate process, from the panchayat, municipal, state to national level elections. In fact, as we step into college, we have our first brush with elections. For most of us, elections are the means of exercising our voting rights.

But there is another side as well. Those who are running this colossal process. In my childhood, I have seen my mother attending election duty. And those were the days of the ballot paper. I used to hate elections for this and prayed that I should never go through this ordeal.

But life is full of surprises and the one which I hated, came to haunt me. I was working in a neighbouring state. One day, I got called along with my colleagues for state election duty.

After this what happened was an experience of a lifetime. It started with the process of training in the official state language which was Greek to me. It was only the presentation material available and some training videos which helped us. After 3 exhausting training sessions, the penultimate day came when we got the team and voting booth details. We picked up the material and headed for the booth the previous evening of Election Day.

It was a state government school. As the night dawned, we had these uninvited guests-the mosquitoes. We managed a repellent and were soon asleep unmindful of school benches as our beds. The classrooms were without fans as the same was allotted as the symbol for a contesting party.

The next day started early at 4 am as the booth was to be kept ready for the 7 am election start. We did the mandatory process check to confirm that the EVMs are working without any glitch.

The elections ended at 5 pm. And after that the winding up process started. After handing all the EVMs, unused stationery at the master booth, our election duty finally came to a close finally at 9 pm.

The team received some token amount for discharging the election duty which took care of the dinner and return journey home.

But having gone through one of the flawless process, it gives a sense of satisfaction of doing a small bit for the nation. When our soldiers are guarding our frontiers, as a civilian and a citizen, one can rise up to the nation's call of duty in this manner. 🌿



*Inauguration Branch Chembur by Mr. V K Muralidharan, Managing Director - VKM Foods Pvt Ltd in the presence of Mr. Pradeep V N, Mumbai Regional Head*



# Give Yourself a Second Chance



**Shetty Harishnagaraj**  
Manager, Br. Burra Bazar, Kolkata

“Suicide is still a topic that is not talked about, and it is a detriment to us all because it leaves people living with suicidal feelings and ideation in silence. You don't need to be a doctor, or a psychologist, or a therapist to say the right words to someone.

What impulse motivates for self-destruction is an unanswerable question lying Infront of mankind. Talking about suicide can feel overwhelming. If you're having suicidal thoughts or you're worried about a mate who might be suicidal, it's important to know how to reach out and have helpful conversations

*'By running, or just getting away, we give ourselves time to clear our heads, so that we could make decisions based on clear thoughts rather than impulse. Go somewhere different for a few hours, rather than decide impulsively that life was too hard. Running isn't for ever, but suicide on impulse is. There's no turning back, no second chance; but if you run, you get that second chance and time to think things through. And often they aren't as bad as you initially thought they were.'*

Suicide stole a friend of mine, who had a promising career. A man who always wanted to help, who always kept his wishes at the bottom and sacrificed uncountable happy moments. Tears roll down whenever I hear his name. His memories are imprinted in my life as the last words spoken by him was not to his parents, his colleagues but it was to me.

We have been friends for decades and were like brothers. His childhood had lot of struggles and was a self-made man. During our conversations he used to say that “Bhai ye tumhri purane sangarsh hi tumhare kamiyabhi ki siddhi banti hai” (Your past struggles will become the stairs for your success). It was night 10:00, I received a call from him, I was little surprised as he will always off to bed early. I was having dinner and thought will call him after that. The phone rang again and this time I was sure that there is some issue.

I washed my hand and quickly gave a call back. He received the call and his hello was trembling (Never ever heard him in such a tone).

I said “Are you ok mate” and the reply came “Maybe No”.

By this time, I was sure that he is in deep trouble and need to be reached out. I asked him “Can we meet, is that fine I come down to your place”.

“No, I haven't reached flat yet will catch up later” was the reply. I knew he wasn't happy, and I was worried. I asked him if he was thinking of hurting himself, but he said he was fine, so I assumed he was. The call disconnected and I had sleepless night that day.

He was a gem of a person very caring and had lot of patience. Never allowed any one to speak against his organization or about his friends and family. He would be the first one to defend. We used to pull his leg sometimes and sometimes it used to backfire.

Many times I offered him to shift his job and join along with me but he never showed interest and was very comfortable at his job. If I tell you the reason you might find him stupid but yes, he was that kind of person.

He had only one theory “It was this organization which picked right from my campus and had been my bread and butter since then”. He was a wanderer. Rarely sits idle, keeps his mind occupied and gives less importance to gossip and negative people.

He was quite mature for his age, since the time I can remember. He was an extremely sensitive soul and would always take time to open up. But once he did, he was a joy to be around. I tried reaching him after that call the next day. The calls were unattended, no reply for messages. I was more worried and rang up the office number to check on him and luckily, he was there.

I shouted at him (shouldn't have without knowing what's going with him) and said we are meeting at the Band Stand after your office and hung up the phone.

It was a high tide on the sea and waves were roaring, I was just gazing at them and was waiting for him to reach. The entire beach was filled with couples, senior citizens having walk and few gossiping about politics, cricket and all. My mind was trying to find many questions. What would have happened? Should I call his parents? Should I go his office and speak to his colleagues? And then I made up my mind to speak to him first and then decide on what to be done.

I saw him coming tired, heads down as if he will fall down with a blow of wind. Seeing an enthusiastic person that way will break you in first instance if you care for that person and that's what happened to me. He sat next to me and we didn't spoke for minutes. I broke the silence by asking "aree bhai kuch bolega" (Will you speak something). He bursted out in tears. I tried to pacify him.

He said "I had always been sincere to my job and gave highest priority to customer service. Trust back bitched me and today I am shattered". I said "Can you please tell me what happened, will find a way out, am here for you don't worry".

He added "There is a missing file in the office, which I noticed in the course of job rotation and no one is conclusive who has done it and how it has happened. The fingers are raised on all the staffs and there are police compliant against all. Every day we are getting calls and threatening that we will be behind bars and no one will be spared until it is identified". And he started crying again. I checked with him whether he had spoken about this to anyone. "No one except you now" he replied. "I don't know what to do whom to speak but can't take this anymore" he added. "Nothing will happen when you are clean, you have to pull up all your courage and stand again" I said. Even though I knew it's tough for a 24 year's lad who is away from parents and family in an unknown place facing such a tremendous pressure. I made sure I stayed with him on that day and take care of him. Next day morning he was up before me and was ready.

I checked with him where he was heading so early on Sunday morning.

"Want to visit Siddhivinayak and Haji Ali" he replied. As I didn't want him to leave alone, I also got up and went with him.

It was late evening and we were sitting on Worli sea face and recalling all about past and how lives has changed. Remembering all the childhood funs and memories we shared. The cold breeze along with sea waves made us forgot about the time until the police siren rang to vacate the place.

Next day we both left for office and didn't meet him for couple of days.

It was around 12:30 pm I got a call from him. I went to the conference room and picked his call. He said "Water is an amazing thing bro, it makes float a bottle, a slipper, a pen, clothes and many things, hope there was something which could make our worries and struggle float and we feel light. I want to run with this water and reach my destination. You had been great to me and will be to all....." what I heard after that was only a splash of water and nothing else.

Yes, he took his life.

I often ask myself – did I miss something? Could I have helped? I don't have the answers. And I doubt I will find them.

Should I have to dig a little deeper? What made him take such a lethal decision?. Has everyone been investigated fairly? Maybe my questions won't end. I thought I knew him. I thought if he ever had a problem, I would be the first person to whom he reached out.

My idea about the relationship I shared with him changed after his suicide, and I am now left feeling that perhaps I didn't know him as well as I thought I did. That is what stings.

Since that day I make sure to listen to everything, understand the difference in behavioural pattern in staffs and colleagues and if found something missing or change, will make sure to ask or allow them a break. There is a need to put a stop on this. Give life a second chance. Life is more - than what we think.



# Scaling Up to New Standards: ISO:9001-2015 Handover Ceremony by MD&CEO to FMG



# Arranged Marriage



**Kavitha P**  
Assistant Manager, Br. Kengeri Satellite Town

This, my friends, has nothing to do with the brilliant Ms. Chitra Banerjee Divakaruni's book of the same name but has everything to do with the farce I've christened "The Great Indian Groom (or bride) Hunt". The torture starts later these days I suppose but in my days (I'm ancient) the holy proceedings started right after college.

*Disclaimer:* This is about a certain loser (moi) who couldn't bag one on her own. All due respect to people who consider arranged marriage the way to go. The rest of all will find no mention here. I consider myself to have been weighed, measured and found wanting in the department. Someone smart once told me "I'm ready to elope, I just need to find someone to run with me".

Moving on...

So right after college I started working (my bank couldn't wait for my final exam results to be out or I could've bought time with the excuse of finding a job). One fine day my mom, hesitantly, asked me permission to start searching (she was worried I might explode) or if I had any special someone in mind. O Boy! I mean Mom, I wish, but I'm a wimp in case you hadn't noticed.

Let me introduce you to the arch antagonist of the Hindu marriage Hungama (and the reason my mom may or may not have been a ill crestfallen when I said go ahead, you search)- \* drum roll\* the horoscope, or horror scope (H) as I like to call it. Allegedly I have a state-of-the-art, one of a kind H which can be matched only with another one of its kind. My poor parents. Nothing deterred me from my wimpishness and I have to say where my bank failed my antagonist succeeded. Bought me time. The hunting process was like this. First search among friends and relatives if anyone's H matched my H. Nope. Then came friends of friends and distant relatives, nothing and nope. Pathetic. I

know. It's now time to introduce the next prolific character in The Great Indian Groom Hunt, Z Matrimony Site. My profile went something like this. Tall, fair, slim (read too tall, one pound away from overweight and not exactly dark but.) banker etc. etc., I don't remember the rest but you catch my drift right?

After sifting, and sorting and stumbling through countless profiles and endless enquiries and numerous visits to Mr Ominous Astrologer, O, (exhibit x)... allow me to stray off course here. I've never managed to figure out how Mr O says the things he says, with a straight face. And no two Mr Os ever say the same thing. Ever. One will darkly predict, with raised eyebrows, that this match will lead to certain death while another will have the look of a cat who got the cream when he says the same match from earlier is made in heaven.

Any how, after all the sorting and chucking (I wonder how many people chucked me...creepy), comes the next dubious step...Meeting the Prospective Groom. Almost entirely depends on which Mr O you decided to go with. I'll tell you how it plays out generally. The parents decide on a convenient weekend to ruin, I mean drag the reluctant boy to meet the reluctant girl. But everyone pretends to be bright and perky. First time this happens you put your best effort into looking presentable (in my case, less homeless). Then there is serving of tea, where you try not to drop all the cups on the tray (I had to practice beforehand - many failed attempts ensued). Then coaxing the Groom and his band to eat all the delicacies served. The groom is generally too queasy to eat but the rest of the gang never have any such qualms. Then there's Q and A between the future couple in question. This is the part where you decide, in limited time, whether you want to spend the rest of your life with the stranger in front of you (Phew...talk about pressure to take a leap of faith).

After several such haranguing interviews with vampires, I mean strangers, finally Mr Right walked in. And we just clicked, with nods from both Mr So of course. And the rest is history.

So the moral of the story is...there's no moral really. Don't lose hope. Have faith. The right one will find their way to you, one way or the other. Arranged or otherwise, what comes after signing up depends entirely on being sensible and patient and positive and not completely on a certain mathematical probability called luck!

Cheers! 🌸

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## Art & Craft



3D Wall Art



Bottle Art



Bottle Art



Name Wall Hanging



Photo Frame



Photo Frame

*Sarah S, Assistant Manager, Location Hub - Bangalore*

# The Best Compliment Ever !



**Sonakshi Saxena**  
*Assistant Manager, BOG, Bangalore*

Tick-Tick-Tick-Tick-Tick-Tick... Hung on top of the wall in our rooms, the three needles keep on moving inch by inch changing their position every time. But, can you hear that...?? No, right? Although every one of us is familiar with this sound, we could hardly hear it. Oh, hold on I didn't mean that we all have impaired hearing. We do keep staring at the clocks after some interval, hear the sound of needles ticking but how many of us actually acknowledge that time is running without taking a single pause. Somewhere in our busy routine we miss some general yet obvious fact that Time is unstoppable and limited.

The daily hustle starts from getting up early in the morning after a final alarm rings, having ready-to-eat food, looking at the maps to choose the best route with least traffic, running after local trains and catching them in spite of it being over crowded. Once, we enter this loop we become ignorant to acknowledge that time is short and finite, and its running too along with the daily marathon. Slowly, this hustle becomes an inseparable part of our lives. We practice these small things subconsciously and try to steal time as much as we can. But, are we actually saving any? Even if Yes, then are we utilizing time in the most productive way.

I have always pondered about the fact that if time is limited then how do some people achieve so much while others still crib about having less time. 24 hours is equal for all of us then how does this "time" thing works. People do buy smart watches but what they can't buy is time. The moment we realize that time is precious and irrevocable we will need no fancy watch to check because we will then have a watch fixed in our mind.

Gradually over the years I felt fortunate that I have not just grown by age but also as a person who now consider 'time' as the utmost valued possession. There were some days in my life too where I was trapped in the loop of getting up at the 4th ring of alarm, getting ready for office and having breakfast simultaneously, almost sprinting to catch that last train and sitting late in the office as work was like a never ending tale. Arriving late at home became an inexorable habit, late sitting seems to have become a trend now, my health deteriorated and I almost lost my mental peace as there was nothing I ever did apart from office work. I realized that I have been pushing all my hobbies and small household chores for the weekends.

During one such weekend when I was trying to complete tasks from my list, I took a break and somehow bumped into an Instagram account of a 21 year old girl from Pune who had more than 50,000 followers. She made short but interesting reels of preparing cakes while grooving on some catchy dance numbers. On exploring further, I came to know that she was a student of a well-known Engineering College but in parallel she was a Baker, who took cake orders and attended food fests to host her stalls. I was more surprised to discover that she had another Instagram account where she sold her hand made art and craft items. It truly amazed me and the only thought that itched in my head was 'Itna time kaise milta hai isko? How does she cope with everything together?'

The chain of such small introspective events kept on happening which made me remove the blindfold from my eye. One such fine day we were asked to submit the Self-appraisal questionnaire.

While answering it, one question that hit me hard was 'Mention your achievements apart from your Work'.

My answer to it was 'NIL'.

This gave me a reflection of what I have done in past one decade. That was the moment when I decided to stop, sit for a while and think 'What am I doing? Who am I? Am I doing justice to my potential?'

I read few books and viewed interviews of successful entrepreneurs. The common point everywhere was about 'Time and the way you manage it'. Time is a valuable asset that everyone has but only those who use it to the most optimum level can achieve all their dreams. They stated that in order to utilize time in the most productive manner one needs to bring discipline in their lives, plan a schedule, prioritize work, set smaller and achievable targets, do not postpone work for weekends, do little-little each day and find out what you are passionate about.

I experimented this on myself by adopting a bit of discipline. Now I do get up on the first ring of my alarm, dedicate 30 minutes on Surya-Namaskar and Yoga. Once in office, I give my level best each day without wasting an inch of time in random gossips. I make sure to do a bit of multitasking it helps in speeding up the work and perform all the task assigned to me with full honesty and integrity. But, at the same time I do have an eagerness to reach home and start personal activities too. Believe me, if everyone follows such style of work, this vibe of yours will be contagious in your office. Back to home I make sure to spend quality time with my family. One important thing that I've learnt in my introspective journey is if you are passionate about your office work then never hesitate for any challenging task instead try to perform it with more than your capacity. If you have passion for any other thing or hobby apart from your daily office work give it a shot, as if it is not now then it is never. Here is my time, if I don't pursue my hobbies or passion now I might regret few years down the line.


So, I made sure that I do one thing daily apart from my office and household chores. This made me explore my qualities and capabilities in a better and deeper way. I tried my hands on Mandala Dot Art on glass bottles and it really came out well. In order to normalize my mental health, I started drawing Zentangle Art and just loved it. It's basically an art form which is a kind of meditation that helps you to focus. Since, my graduation days I loved making presentations and videos, so as I wanted to continue and improve my editing skills for that I started my YouTube Channel where I post cooking videos of some simple recipes. This helps me keep my skills intact and grow each day. Moreover, my passion for writing never died since school days. With the change I tried to bring in myself, I picked up my writing habit which I left long back. I also started sharing my works on different social media platforms where these are frequently liked and complimented.

Trust me, once you start following these small things on daily basis you will be mentally satisfied and can become more productive in your career too. One thing a day is not a big deal, this is a best way to manage time and also to keep you healthy both physically and mentally. Practice this for some days, slowly it will become your habit and one day if you miss it, surely before going to bed there will be slight sense of dissatisfaction. That is the day when you can say that you are out of the mundane loop you were once stuck earlier.

One such fine day, while I posted about some of my art, craft, poem on social media platforms one of my close friend was surprised seeing the new and totally changed me.

She asked, 'Itna time kaise milta hai tujhe, how do you manage all this along with work and married family life?'

I read her message, but now I could only hear the sound of 'Tick-Tick-Tick-Tick'.

I simply smiled and thought 'This is the Best Compliment I could ever get from someone. I wish I keep getting this more often.' 

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# The White Orchid



**Radhika R B**  
Senior Manager, Trivandrum Regional Office

Ann Mary was my classmate, rather schoolmate. She was a very quiet girl. I joined her class when we were in VI standard. Looking at her I used to feel that tears would drop out of her eyes any time.

Slowly I could win her confidence and our friendship started to bloom. She would desperately try to conceal the repair stitches in her uniform, would sit alone for lunch even after being friends with me. One day I forcefully sat with her for lunch. She opened her lunch box with a lot of reluctance. I could see her simple lunch consisting of a few pieces of tapioca. I took a piece from her box and munched it and complimented its deliciousness. Her eyes showed some kind of a relief. Then I put a part of my lunch to her box. Thus we started to become lunch partners also.

She slowly opened up. She was the eldest of 4 siblings. She had lost her father to illicit liquor when she was hardly 8 years. At that time her brother, who has the youngest was barely a few months old. Her mother used to go to the nearby houses as a domestic help. In the mornings Ann would cook food at home and take care of her younger siblings, taking them to school along with her and in the evenings she sometimes went along with her mother to help her out to finish the work.

Once I went to her house and met her mother. Mariam aunty was very pleased to see that her daughter had brought at least one friend home. She talked to me in a shivering tone:  
“My daughter Ann is an unfortunate child. When other children are playing, she struggles with the dirty utensils at different houses, she never complains about anything. Thank god, He has given me this child in the place of their irresponsible father.”

The black tea devoid of sugar and pieces of tapioca she gave me had the taste of her hard work. I also took Ann to my house. I had briefed my mother about her background. So she did not pose any awkward questions to Ann. I took her to my room

and my mother gave us snacks together. After she left my mother told me,  
“Ann is a very well-behaved child. Bring her home whenever possible”.

It was a pleasant surprise for me.

Despite the grim domestic circumstances, I could find a sense of determination in her studies. She would steadfastly complete all her homework in the school itself, come well prepared for the exams.

In the 10th Final Exam, she stood 2nd in the entire school. We took the initiative to congratulate her at a function at school. Her mother was invited. When our Principal Sister Margarette hugged her, tears rolled down her cheeks.

I inquired about her future program. We all were planning to join the college run by our school's management. But to my surprise Ann said,  
“I am going to join a diploma course in Nursing so that I can finish off within 3 years and start working at the earliest”.

In between my college days, I used to visit Ann. Hearing the funny stories at the college Ann's eyes would reflect some kind of despair but she would immediately cover it with a curtain of responsibility and determination. Later on, I corrected myself, I started to talk to her only about the problems faced by us in an environment of decentralized teaching, which was contrary to what we had experienced in our school. Ann also started getting adapted to her system. She did her course with passion and came out with flying colors.

The nursing institute where she was being trained had one of its directors working in the United States. He used to take one student from the Institute every year to the US as a reward for excellence. When Ann passed out she was the chosen one.

I went to her house. Her joy knew no boundaries.

But I found her mother highly disturbed.

She told me, “Ann is only 18 years. I am really scared to send her alone to such long a distance. “Ann hugged her mother and consoled her, “Mom, don't worry. I am your child. I will take care of myself and our family”.

Ann's mom turned to me, “Child, even if Ann is not there, you should come whenever you find time. To me you are like Ann only”. I also felt highly emotional.

Years rolled on. We completed our studies and started settling down in life. Our classmates were getting married one by one. Whoever goes to Ann's house for the invitation, I used to be the constant companion.

Seeing each invitation Ann's mother would release a sigh, “When will I see my Ann in her wedding dress?”

But Ann thought differently. After going to the US she finished some postgraduate courses in the US and got herself placed very well. She made her sisters study some professional courses and they also did their parts well.

Then she instructed her mother to find suitable grooms for her sisters. The first time she came to India was for her sisters' wedding. Even on the wedding day, Ann's mom was crying, “Ann, my child, I wanted to see you first in the wedding gown. But what is this happening?”

Ann consoled her mother with a brave smile, “Relax mom, next time when I am home, I will be wearing a milky white wedding gown with a thick bouquet and a crown of white orchids. Don't worry. Now only your son is left to settle in life. That he will do soon. He is also a very responsible chap and is doing the Automobile Engineering course. After he also settles down I will take you to the US with me”.

That also got materialized. Ann's mom searched for boys who were settled in the US as per Ann's wish.



She zeroed down on Binoy who was a software engineer. I went to Ann's house after getting a call from her mother. She was beaming with happiness.

“My Ann is also getting married. Please help me arrange everything for the wedding. We have to plan it before Christmas so that this will be the happiest Christmas ever in my life. I will ask her to take the milky white gown from the US itself. I will ask her to mail the photograph so that we can arrange for an orchid bouquet and a crown.”

The sense of joy percolated into me. I accompanied her mother for all her shopping. The marriage was fixed to be conducted on December 20th.

During my chats with Ann I could make out that she was very happy. She told me in detail about Binoy. She mailed to me the photograph of her wedding gown she had purchased along with him. I ran to Ann's house with the photograph. Tears of joy rushed through Ann's mom's cheeks.

I can't wait to see Ann in this gown. She will look like an angel”. We went to the florist and ordered a bouquet and a crown of milky white orchid. Ann's mother insisted, “Please make it perfectly matching. My daughter should look like an angel. “Be sure that you bring them to our house on December 20th morning at 8'o clock. I can't wait to see my daughter in her wedding dress”.

The florist smiled affirmatively. I also felt that some kind of justice was being awarded to Ann at last.

The early morning of December 2nd was unusually chill. I woke up with a headache from the loud rings of the telephone. I could make out that it was a long-distance call. I picked it up. The voice talked in US accent, "This is from the US. I am Ann Mary's friend. I am sorry to let you know that Ann Mary is killed in a road accident." The whole world started revolving for me. How and who will break this new to her mother? Finally, that tough job also fell on my shoulders. We friends gathered from all over the world. Though everyone tried very hard, it took many days to bring her body home. I stayed on that day with Ann's mother. It appeared that all her tears had dried up. She sat calmly in her drawing-room. Some of their relatives and a lot of our friends had gone to the airport to collect Ann's body. At last, it reached. The ambulance stopped in the courtyard and the coffin was taken out. It was polished and had the words: 'HAVE A HAPPY DIE – FREDERICK FUNERAL SERVICES'.

The lid of the coffin was polished like a mirror and was quite intact. A carpenter was called for opening it, I could hear someone comment: "America is America, see how meticulously they have done it!" As the lid was opened we could see Ann Mary lying inside. The entire dead fluid in her body was removed. Hence her skin looked fairer. Her lips were stretched and clipped on both sides with transparent clips to make her face look smiling. She was wearing a milky white gown.

Her mother slowly walked in. Looking at Ann Mary she burst into uncanny laughter: "See, my child, I can see her in her wedding gown, look how pretty she is..." She was laughing uncontrollably. A delivery van stopped in front of the house. The florist stepped out of it with the white orchid bouquet and crown. It was 20th December 8 a.m. 🌸

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## Congratulations Little One!!!



*The son of our Staff, Ms. Sreelakshmi C N, Clerk, Br. Kakkanad, **Master Dhruvah Mahesh**, aged 2 years bagged India Book of Records and Kalam's World Record for extraordinary Grasping Power . Congratulations to him and to his proud mom!*

# The Sound of Red Bangles



Jeethu M G

*Senior Manager, Legal Department*

My daughter is a darling for bangles and she simply loves the sound of bangles, red bangles especially. I don't know if a color could transmit a particular sound. But right from her first baby giggle to my jingly red armlets, I was sure they are my girl's allies.

As the little girl on the basement was playing with her set of bangles, counting them and making arrays while humming her Bengali rhyme, my mind was summoning up on my Ammu's fondness for bangles; clicking them every now and then only to feel it tick and tremor!! She took delight and her face beautifully glistened at each of its jingles. Ammu enjoys bangle shopping so much that, even here, miles away from our hometown, she still reigns with her territory of bangles, red bangles particularly that stood wobbling on a triangular rest on the wall here.

I was visiting Kolkata for the first time and I was literally being treated like a guest here. Here, the city rises before the sun and I must confess my days are a lot different from that of our hometown, Thopprankudi at Idukki in Kerala. There it starts off with rubber tapping, then brooming our moist courtyard and drawing water from the well to wash our cow before milking. I leave three cupful's to the nearby households and by 7 am, they are at our entrance to collect it. The hencoop would have already been opened by then for their stroll and the little chicks would be by me waiting for their feed. After watering our little garden of vegetables and flowers, mud would have splattered over my legs and sometimes my hands, so I shower. Being the sole person in the house, my solitude had weaned me off of my appetite. I rarely make breakfast, I mostly boil some rice or our staple tapioca and blend a little chilli with shallots, tamarind and salt and that's lunch for me and the leftover is basically my dinner. Sometimes, I drink a tea or two and in the evenings, I pray and later I have my tribe of animals to care of and talk to until night-time. A sense of emptiness had entered our life after my husband who was a taxi driver had bid his last bye twenty years ago.

I was twenty- nine then and ever since I had confined myself to my gleaming little girl. I have done multiple jobs my life, from working in a food unit to a cleanser and cloth unit to a farm and finally ending up with a part-time job at a nearby government office which I still continue. We hardly have any relatives and our only kin are the old aunt (basically a destitute) who sometimes visited me for a prattle but wouldn't live with me because I didn't own a Television, she would vibrantly talk of the TV serials she would miss if she spent the evenings at home with me. So my little girl is my greatest treasure and she is all I have apart from our 18 rubber trees, a cow and a few hens in our 34 cent land back home. So, when she demanded that I stay with her for a while her roommate friend was away, I gladly agreed.

Here, my daughter lives in a smaller house than ours and she says it's a flat. There's just a hall and a room and a part of the hall is also kitchen, leaving meagre space to move around. Two beds, a small table, a cupboard and two chairs were the only furniture at her humble abode. In fact, it was the Mullaperiyar dam issue that had bought me here, my girl's fear of the dam breach and how she didn't want to put her mother's life up for grabs. So, there was not much to do and my mornings began eagerly waiting for my daughter after her shift of work at the Hospital nearby. My daughter works as a nurse and ourselves hailing from the community of the largest medical personnel, my daughter didn't rethink on her decision after she was sponsored for her graduation with a scholarship. I still remember the day she was to leave for Kolkata and we had both sobbed that day. After she left, I would mostly stare at her father's photograph on the wall beside our Lord's image and weep a little. I would recall the day we had got married and my first day at our house. When Ammu was born, he rejoiced and radiantly grinned everytime she cackled. He would bring little snacks everybody for us after work, we would laugh and eat it out on our terrace gazing the sky.

Our daughter would clap her hands and chuckle with the jingle of her bangles. I would reminisce all of that. It was about mid evening now, somewhere past 5 but it was already dark, probably because our apartment was confronted by buildings on almost every side. As it got darker, I moved into our room from the balcony taking with me the clothes my daughter had hung on the rail and I sighed on how much I missed our home terrace where I also sundried my bitter gourds and my chilies for Kondattom, one of my daughter's most chosen food items and I would adorably look at her churn them with curd rice and watch her gobble them like festive party food. My Ammu is a simple girl and she lives exactly like a humble Keralite here, her bottle of coconut oil was on one side of the kitchen rack here and the Kondattom container I had packed for her was almost empty. A photograph of me holding her when she was three had been framed and kept on the table and another photo of her standing with her dearest roommate friend, whose name I still cannot pronounce was stuck on the little cupboard beside the kitchen wall. My silly girl was wearing two red bangles even in her uniform!!! By eight, I had already eaten and done with the dishes. Bed was already made and as I lay down, my girl had called to check on me. I did not skip dinner, I said. She smirked tenderly and told me she would be back by six in the morning and reminded me to take the medicine our local Ayurvedic physician had prescribed me. She had left just after 4.30 pm after which I had consorted to the loneliness of the balcony. While she was leaving, she told me she would take the next day off and we would go on a small shopping spree at the market nearby to her hospital. I had been to her hospital once, on the second day of my coming. First we walked straight and after crossing a puzzle of buildings, we took a Rickshaw Wala who dropped us right in front of the hospital. I don't know anything about this City or this State but my daughter says history lies even in the air of Kolkata, which was Calcutta earlier. She was worried she wasn't finding the time to explore the City with her mother as we were leaving home in a week for Christmas, where we would make our crib and light a star in front of our homes and enjoy a heavy meal.

I had slept at that thought and it was not past 5 when the phone had started ringing again. I woke up and Ammu had been calling me. She told me something that chronically worried me. She told me some gas had leaked and her hospital building had caught fire and there was smoke everywhere. I immediately asked her to leave but she hastily cut the phone telling me she was fine and that she would be late. I could hear noises of forces clearing patients, things falling over, windows smashing and people shrieking in the background. I called her up again, but she was not answering. I got frantic and my nerves had got perplexed and not knowing what to do, I ran out in an impulse. The city had already woken up and I caught a Rickshaw Wala right away and demanded AMRI hospital. I was praying and chanting a grace and I was also screeching and crying; my veins had got so hot that I felt the heat pushing into my brain, even amidst the cold morning air.

Outside the hospital, I saw desperate cries of the relatives of the dead and I myself was roaring with my throat dry. The hospital was on rampaging fires now, smoke had engulfed the whole building and security guards pushed me away from entering through the blockades. A few men in blue were running and others hurriedly evacuated patients through smashed windows. I had already lost control over myself and with all my strength I pushed the security guards away and swiftly ran into the smoke filled building where I saw rows of bodies with lines of grit.

My dear daughter, where are you, I screamed.

Some security personnel pulled me out and I was strangling for breath and words as I was pushed to a corner aside a crying kin. There were a number of ambulances in front of me now and patients, some breathing and others choking were being taken. On a stretcher, I saw her. She was being shifted into an ambulance. I ran to her, I screamed at her and I shuddered her with all my force, she wasn't moving and then when I shrieked out her name, she moved her hands feebly. With the thin line of soot, her red bangles were still jingling.



**Our Bank won the prestigious 'BEST BANKING & FINANCE IN HOUSE LEGAL TEAM OF THE YEAR' (Runners UP Title) at the 11th Annual Legal Era -Indian Legal Awards 2021-22.**





**Subramanian V**  
*Senior Manager, HO Inspection & Vigilance*

"Damn!" I cursed under my breath when my phone continuously vibrated inside my pocket. It was usual when I came out of my office. There was network issue inside office and this was a routine. I opened the phone and one particular WhatsApp group flooded with messages. I opened the group and it was RIP. I scrolled to the first message and it was death news of Fabien. I contacted Athul who posted the message about his death news.

"He died of Cancer." Came the reply.

"What cancer?" I asked

"Don't know bro! It's quite common nowadays. It's not a news that someone is dying of cancer." Athul told

"Hmmm! Okay. I maybe going to his house. If possible can you contact our guys and let me know who all are coming?" I told

"Yeah sure. We will ask in the group. Let them reply" Athul said

"Sure! Sounds convenient. Okay bye!" I hung up the phone.

There was only one message from Athul in the group. But no one replied. But I had made my mind clear. I will be visiting his home and attending his funeral.

Fabien! His fair face with blue eyes came to my mind. Streaks of jet black hair fell on his forehead. He was one of the first persons I met in school. When most of the other classmates knew each other earlier from their kindergarten section, he was the one I sat near and only person whose name I knew in the beginning. I never liked his attitude though. He always used to say- "Don't mess! I'll squeeze your neck and strangle you to death!" His height and weight belittled me. It restrained from saying anything back. I hated him with all my heart till that incident happened. It was my birthday and I was not wearing uniform to school. 2 classmates blocked my way to class and started bullying me for wearing casuals. They continued until one fell forward and was pinned down by a massive figure for that age.

"Don't dare to bully my friend! Don't mess! I'll squeeze your neck and strangle you to death! I swear!" The blue pupils of the eyes appeared purple with adrenalin pumped blood in to eyes. It was Fabien. He had saved the day for me. He put his arm around my shoulder- "It's your birthday right? But your id card says different date."

"We follow the stars. Not date of birth!" I replied

"So next year it will be different date?" He asked

"Yeah I guess!" I said

"What if the people who print Calendar get it wrong?" He teased

"It coincides with festival at nearby temple. So won't be a problem I guess."

"Haha good one! Happy birthday buddy!" He extended his hand and we shook.

It was his home I visited for the first time among my classmates. It was a traditional house with vintage and antique items. On the front side was the shop in which his father sold spices and masala to the tourists. The whole house had a beautiful smell of spices for the reason that sack of spices was kept in each room now and then as part of storage process. I don't exactly remember how we lose track of that friendship. We met during a couple of reunions.

However most of the meetings started with a "Hi" and ended with a "bye" and nothing filled the gaps in between. Now it was his death news which brought the memories back. Next day, I was staring at the white wall where we drew cricket stumps with brick piece inside his house compound. The lampshade which we broke was no more there. My face reflected on the plain new one which replaced the broken one. I went inside. The house was surrendered to silence except for few murmurs. I knew no one except for his parents and sister. Parents didn't recognize me; however his sister did. Her eyes welled with tears. She had her toddler with her.

The kid's eyes were deep blue. Just like Fabien's and his sister's. I stared at Fabien's face for some time. It was beyond recognition. The deep blue eyes were closed. He may have lost his jet black hair as part of Chemotherapy. I held the hands of his parents as part of consolation.

Suddenly my phone started buzzing. There were continuous messages. People looked at me angrily for not taking care of etiquette. I had forgot to keep the phone in silent mode. I apologized, went out and stood in front of the shop. An ambulance was waiting to take Fabien to church cemetery. I unlocked my phone and saw the phone teeming with messages. The group which bid adieu to Fabien with "RIP" messages last day showed notifications today morning also. Now the group was wishing someone birthday. "HBD dear!" Most of the messages said. I remembered Fabien wishing me on my birthday in school days.

I tried recollecting today's date. The silence of the house was broken by shrill cries of Fabien's mother and sister. The cries pierced my ears when I was unfortunately at the receiving end of those "HBD" messages. 🌸



*International Earth Day* was celebrated on 22 April and a photography contest was conducted for staff members on the topic "Scintillating Charm of the Earth" by HR Initiatives Team.



*Eye screening camp in association with M/s Arya Eye Care* was organized by HR initiatives exclusively for staff members at Head Office premises.



# Shark Tank India



**Shwetha Wilson**  
Asst. Manager, IT Operations Department

Shark Tank is a Business-focused television series curated to give opportunities to aspiring entrepreneurs. The concept of the show revolves around investment-seeking entrepreneurs and the business ideas pitched by them in front of a panel of potential investors termed "Sharks" who then choose whether to invest their money in the idea and help scale the business.

Shark Tank India is a revolutionary show that aired on Sony Entertainment Television. The show has an IMDb rating of 8.8/10. According to SET, Shark Tank India, Season 1 received 62,000 applicants from across India, out of which 198 companies were selected to present their ideas to the "sharks". One-third of them i.e. 67 start-ups were successful in bringing a Shark on board their project and bagged funding of Rs. 41.98 crores.

The Sharks on the show:



On the show budding entrepreneurs get to introduce their products to millions of viewers and these viewers could be potential customers. Merely appearing on the show will help boost sales.

The sharks look for Game changing ideas, Passionate entrepreneurs, Persistence to keep moving forward, and desire to Succeed. During their interactions, sharks grill budding entrepreneurs to understand their revenue model, their motivation, confidence and capability to scale up the business.

The best part of the show is it explains business terminologies used during the conversation and this has helped millions to demystify entrepreneurship. After binge watching a few episodes, you'll find yourself evaluating the company's valuation, equity stake offered, business model etc.

The show is not only informative but it also has a dose of drama as it involves high-stake investments, FOMO over the next big product, professional jealousy, and a difference in business ideals between the sharks. For some sharks their investments are connected to a purpose while for others it's straight up business.

The show has witnessed amazing start up ideas ranging from technology to food to fashion to health-related businesses etc.

Few products that appeared on the show:

- Altor Smart Helmet: World's first software-enabled helmet module to make bike rides easier, safer and more efficient. The helmet is GPS-enabled with Google maps. When connected to a smartphone via Bluetooth, the helmet can send a notification to the family members of a person who has met with an accident.
- Annie – Braille Literary Device: to assist visually impaired people in learning Braille on their own. Annie aids in the early education of visually impaired students through gamified audio lessons delivered via Braille-based hardware.
- Spandan: a portable 12 lead ECG machine that offers 24X7 ECG monitoring through its compact and smartphone app. It detects 21 Arrhythmia Patterns, 12 Heart Dysfunction Diseases, provides a Live ECG Monitoring option through an ECG app for smartphones, and much more.
- AAS Vidyalaya – Ed-tech App: Anytime Anywhere School is India's FIRST online school. It is solving the problem of availability and accessibility of good quality education by bringing the school to those children who are not able to go to school.
- Wakao Foods: India's first Brand that makes products from the superfood – Jackfruit. It is a Vegan meat alternative. Wakao foods are gluten-free and versatile.
- Loka: Tagged as "India's first Metaverse gamified app", With the help of third-party apps like Amazon, Netflix, Deliveroo, and more, LOKA gives the players a real-time real-world experience of real cities.
- 'GOLD Life' Smart Fan Rod also called 'Anti Suicide Fan Rod': In order to curb suicide by hanging from a ceiling fan, a specially designed fan Down Rod (pipe) has been developed, which can be used in place of an ordinary Fan Down Rod/pipe for hanging fan to save a life.

Shark Tank has started a wave of startups in India. For people who dream of becoming an entrepreneur, Shark Tank gives them hope. This show has made entrepreneurship and start-ups regular conversation in Indian family and friends circles. The show also gives budding entrepreneurs a marketplace like Flipkart to sell their products online, and courses to upskill which will help start ups with their entrepreneurial journey. 🌱



*Rededication of Branch Goregaon by Mr. Pradeep Godbole, Non-Executive Director, South Indian Bank in the presence of Mr. Pradeep V N, Mumbai Regional Head*



*Inauguration of Branch Panvel by Mr. T N Hariharan, President of Keraleeya Kendra Sanghatana (KKS) in the presence of Mr. Pradeep V N, Mumbai Regional Head*



*A CSR Initiative: Handing over of CSR funds to Fr. Donald @ Soverdia Trust for the Empowerment of Tribals at Mangaon-Tala by Mr. Pradeep V N, Regional Head, Mumbai RO, Mr. Hrishikesh, Cluster Head Bandra and Radhakrishnan Branch Head Bandra*

# Hall of Fame

**Mr. Arun Alappat,**  
Manager - Br. Velankanni

1. Certified Accounting & Audit Professional by IIBF, Pune
2. Certified Banking Compliance Professional by IIBF, Pune
3. Certificate Examination in IT Security by IIBF, Pune
4. Certificate Course in Ethics in Banking by IIBF, Pune
5. Certificate Course in Strategic Management & Innovations in Banking by IIBF, Pune

**Mr. Sachin Joseph,**  
Senior Manager - Br. Bangalore Corporate

1. Continuing Professional Development Program by IIBF, Pune

**Mr. Arun Mathew,**  
Asst. Manager - LAS/DEMAT Business Group

1. Certificate in Microfinance by IIBF, Pune

**Ms. Mariya Yohannan,**  
Manager - CBG-Ernakulam

1. Continuing Professional Development Program by IIBF, Pune

**Mr. Raj T S,**  
Assistant Manager - Br. Erode

1. Professional Banker in Information Technology by IIBF, Pune
2. Certificate Course in Strategic Management and Innovations in Banking by IIBF, Pune
3. Certificate Course in Emerging Technologies by IIBF, Pune

**Ms. Arya R,**  
Chief Manager - Legal Department

1. Program in Digital Banking by Centre for Continuing Education, IIT Madras
2. Certificate Program on Anti Money Laundering by BSE Institute Limited

**Mr. Praveen Kumar G,**  
Asst. Manager - Br. Kinattukadavu

1. Certificate Examination in IT Security by IIBF, Pune

**Ms. Rincy A,**  
Clerk - Branch S M Street, Kozhikode

1. Customer Service & Banking Codes and Standards, IIBF, Pune
2. Certificate Course in Digital Banking



The daughters of our Staff, Ms. Parvathy U S Asst. Manager of Br. Ezhamkulam, **Miss Neha S Krishnan** (right), and **Miss Veda S Krishnan** (left) were awarded the title super talented kid by the International Book of Records. While Neha made entries in the Indian Book of Records and Asia Book of Records, her little sister could make an "Appreciation Record" in the Indian Book of Records.

*Congratulations to them and their proud mom!*

# JAIB Qualifiers



SL.No	NAME	DESIGNATION	BRANCH/DEPT
1	ABY JOSE	ASSISTANT MANAGER	AYARKUNNAM (0004)
2	ANISHA ANIL	CLERK	AYYANTHOLE (0007)
3	LYNNE ROSE JUSTINE	CLERK	CITY BRANCH BANGALORE (0008)
4	SEENA K VARGHESE	CLERK	IRINJALAKUDA (0028)
5	SREENATH N U	ASSISTANT MANAGER	KANCHEEPURAM (0029)
6	APARNA T. R	PROBATIONARY CLERK	KINATTUKADAVU (0034)
7	PINI PAUL	CLERK	MANNARKAD (0048)
8	ASHIK P M	CLERK	MANNARKAD (0048)
9	KRIPASINER V	CLERK	NAGERCOIL (0053)
10	ALVIN AUGUSTINE	CLERK	PULINCUNNOO (0073)
11	NIKHIL JOSE	CLERK	VANDITHAVELAM (0093)
12	JISNA JOHNSON	CLERK	WADAKKANCHERRY (THRISSUR DIST) (0095)
13	NANDHINI L	ASSISTANT MANAGER	WADAKKANCHERRY (THRISSUR DIST) (0095)
14	ROSE MARY JOSE	ASSISTANT MANAGER	PATHANAD (0103)
15	CAROLIN VINCENT	CLERK	CHIENMANGALAM (0104)
16	ANKITA AZAD	ASSISTANT MANAGER	KAROL BAGH -NEW DELHI (0117)
17	MANU P SAJI	CLERK	THOPPUMPADY (0118)
18	SUTHAR POOJA SOHANLAL	CLERK	BANDRA, MUMBAI (0157)
19	SREERAJ R S	CLERK	PIRAVANTHUR (0173)
20	PURVI TIWARI	ASSISTANT MANAGER	AHMEDABAD (0179)
21	SILPA CHATTIRGAL	CLERK	VYLAATHUR (THRISSUR DIST) (0180)
22	AUGUSTINE P PAUL	MANAGER	PULLOORAMPARA (0190)
23	ABEY THOMAS N S	CLERK	MAVELIKARA (0271)
24	UMANG BAGDIA	PROBATIONARY OFFICER	ROHINI-DELHI (0303)
25	KEERTHI KRISHNAN NAMBOOTHIRI	ASSISTANT MANAGER	BANNI (0322)
26	MALU H. KRISHNA	CLERK	ADOOR (0330)
27	LITHIYA PAUL	ASSISTANT MANAGER	CHAVAKKAD TOWN (0332)
28	VARSHA SAXENA	ASSISTANT MANAGER	GHAZIABAD (0355)
29	KAJAL GUPTA	ASSISTANT MANAGER	MARIGAD (0364)
30	JINSHA P P	ASSISTANT MANAGER	PUTHANATHANI (0390)
31	HITHURAG U. J.	CLERK	CHRIST UNIVERSITY, BANGALORE (0396)
32	MASURKAR SIDDHESH DAJEE	ASSISTANT MANAGER	NAGPUR (0432)
33	HARIPRASAD H. M.	CLERK	VELLI (COCHIN) (0448)
34	MANU S PUNNACKUDY	CLERK	CHEETHIPUZHA (0452)
35	HARIBARAN M	ASSISTANT MANAGER	CHENGALFATTU (0457)
36	ARIK GHOSH	ASSISTANT MANAGER	BHUBANESWAR (0460)
37	SNEHA JOE	PROBATIONARY OFFICER	CHRIST NAGAR -IRINJALAKUDA (0463)
38	SARATH HARI	CLERK	VAKATHANAM (0469)
39	SACHIN K S	CLERK	ANCHAL (0482)
40	SAGAR TANWAR	ASSISTANT MANAGER	UDAIPUR (0504)
41	JAMALUDDIN	PROBATIONARY OFFICER	FARIDABAD (0555)
42	NAVNEET RAJ	PROBATIONARY OFFICER	BILASPUR (0568)
43	SHOAB IBRAHIM	CLERK	MARANCHERRY (0594)
44	TAMIZHANBAN S	CLERK	ELAMPILLAI (0600)
45	JULIN ELIZABETH PETER	ASSISTANT MANAGER	MANANTHAVADY (0605)
46	DHANALAKSHMI R	ASSISTANT MANAGER	COX TOWN, BANGALORE (0655)
47	ANN THERESE THOMAS	CLERK	SREEKANDAPURAM (0672)
48	SANKAR GANESH R	CLERK	VADAKKANKULAM (0729)
49	MARIA PALOCAREN	CLERK	DUBGAPUR (0771)
50	RAJAKUMARAN C	ASSISTANT MANAGER	KANNYAKUMARI (0793)



51	SOJTRA GOP BEN NATVARLAL	CLERK	BOPAL (0811)
52	ANUSHREE ASOKAN	ASSISTANT MANAGER	ERUVELI (0817)
53	RANIKUMARI	CLERK	GARIA (0827)
54	MURALIKRISHNA P	CLERK	CHRIST ACADEMY, BANGALORE (0841)
55	JENISH GEORGE	ASSISTANT MANAGER	ST. GITS COLLEGE OF ENGINEERING PATHAMUTTOM (0848)
56	MEDISETTY USHA	ASSISTANT MANAGER	KOTAK SALESIAN SCHOOL, CHINNA WALT AIR (0899)
57	ANJU PAUL	CLERK	INSPECTION AND VIGILANCE DEPARTMENT (8005)
58	ANAND M	ASSISTANT MANAGER	INSPECTION AND VIGILANCE DEPARTMENT (8005)
59	ABHISHEK VARMA A	MANAGER (CA)	CFM DEPARTMENT (8008)
60	REMYA K. P.	MANAGER	CREDIT DEPARTMENT (8009)
61	REJITH R.R	ASSISTANT MANAGER	CREDIT DEPARTMENT (8009)
62	PREEETHY J	ASSISTANT MANAGER	CREDIT DEPARTMENT (8009)
63	SANDHRA GOPAL	ASSISTANT MANAGER	CREDIT DEPARTMENT (8009)
64	ANJU C. A.	ASSISTANT MANAGER	CREDIT DEPARTMENT (8009)
65	RAJEEV B S	ASSISTANT MANAGER	INTEGRATED RISK MANAGEMENT DEPARTMENT (8012)
66	LIJOY P FRANCIES	MANAGER (CA)	INTEGRATED RISK MANAGEMENT DEPARTMENT (8012)
67	BOBY MATHEW VERGES	MANAGER (CA)	COMPLIANCE DEPARTMENT (8015)
68	JULIET JENITTA L	CLERK	BANKING OPERATIONS GROUP (8024)
69	ISHAN WADHWIWA	ASSISTANT MANAGER	BANKING OPERATIONS GROUP (8024)
70	AJAY JOHN CHACKO	ASSISTANT MANAGER	BANKING OPERATIONS GROUP (8024)
71	JOE J. PALATHIRA	ASSISTANT MANAGER	BANKING OPERATIONS GROUP (8024)
72	NEETHU THOMAS	CLERK	BANKING OPERATIONS GROUP (8024)
73	LINDYA FRANCIS	PROBATIONARY OFFICER	BANKING OPERATIONS GROUP (8024)
74	SIBIL RODRIGUES	ASSISTANT MANAGER	RETAIL BANKING DEPARTMENT (8026)
75	BLESSON P JOSE	ASSISTANT MANAGER	RETAIL BANKING DEPARTMENT (8026)
76	SHERIN MARY ALEX	CLERK	RETAIL BANKING DEPARTMENT (8026)
77	ASHWATI NAIR	ASSISTANT MANAGER	RETAIL BANKING DEPARTMENT (8026)
78	MOHANKUMAR G V	SENIOR MANAGER	RETAIL BANKING DEPARTMENT (8026)
79	VISHNU V	ASSISTANT MANAGER	RETAIL BANKING DEPARTMENT (8026)
80	FIROZ M	PROBATIONARY SENIOR MANAGER	RETAIL BANKING DEPARTMENT (8026)
81	KARTHEEK B E	PROBATIONARY SENIOR MANAGER	RETAIL BANKING DEPARTMENT (8026)
82	ARJUN PANKAJ E P	ASSISTANT MANAGER	DIGITAL BANKING DEPARTMENT (8027)
83	MUTHU VALLAPPAN K.	ASSISTANT MANAGER	DIGITAL BANKING DEPARTMENT (8027)
84	ASHUTOSH SAHU	SENIOR MANAGER IT	IT OPERATIONS DEPARTMENT (8028)
85	AGISHI PHILIP	ASSISTANT MANAGER	IT OPERATIONS DEPARTMENT (8028)
86	PRIYA K P	CLERK	IT OPERATIONS DEPARTMENT (8028)
87	VISHNU ANIL	ASSISTANT MANAGER	IT OPERATIONS DEPARTMENT (8028)
88	SIDDHARTH NAIR	PROBATIONARY OFFICER	IT OPERATIONS DEPARTMENT (8028)
89	KEERTHI RAMACHANDRAN	CLERK	COLLECTION AND RECOVERY DEPARTMENT (8031)
90	ANSHUL GUPTA	ASSISTANT MANAGER	COLLECTION AND RECOVERY DEPARTMENT (8031)
91	NAYANA GAUTAM	ASST MANAGER (LEGAL)	COLLECTION AND RECOVERY DEPARTMENT (8031)
92	SUDARSHAN GUPTA	ASST MANAGER (LEGAL)	COLLECTION AND RECOVERY DEPARTMENT (8031)
93	JAGRAT BHATA	ASST MANAGER (LEGAL)	COLLECTION AND RECOVERY DEPARTMENT (8031)
94	MALLA PRASANTHI	MANAGER (AGRI)	AGRI BUSINESS GROUP (8062)
95	AKSHAY B MENON	ASSISTANT MANAGER	HOUSING LOAN- BUSINESS GROUP (8063)
96	RYAN S. PRAKASIYA	ASSISTANT MANAGER	HOUSING LOAN- BUSINESS GROUP (8063)
97	JAISHI HEMANT KAMATH	PROBATIONARY OFFICER	HOUSING LOAN- BUSINESS GROUP (8063)
98	APARNA A	MANAGER	CORPORATE- BUSINESS GROUP (8066)
99	DWINKLE ANNA THOMAS	PROBATIONARY OFFICER	INTERNATIONAL BANKING DIVISION (8264)

# CAIB Qualifiers

SL NO.	NAME	DESIGNATION	BRANCH / DEPT
1	MIAMILYAL	ASSISTANT MANAGER	CHALAKUDY MAIN (0012)
2	PRAVEEN KUMAR G	ASSISTANT MANAGER	KINATTUKADAVU (0034)
3	EDWEL CARMEL GEORGE	CLERK	KOZHIVANAL (0040)
4	DHEERAJ T K	ASSISTANT MANAGER	G.C AVENUE, KOLKATA (0129)
5	BINU JOSE	ASSISTANT MANAGER	MUVATTUPUZHA MAIN (0172)
6	PON SELVAM G (RESIGNATION SUBMITTED)	ASSISTANT MANAGER	KELLYS, CHENNAI (0138)
7	VENKATACHALAM R	ASSISTANT MANAGER	PONDICHERRY (0182)
8	JAYAKUMAR A T	MANAGER	UPPATTI (0256)
9	AKKANA SREEVAS	ASSISTANT MANAGER	NELLUR (0381)
10	SANGEETHA S S	CLERK	KOTTIYAM (0451)
11	NIMISHA FRANCIS	CLERK	KOORKENCHERY (0480)
12	SHELGAONKAR KAUSTUBH SHRIPAD	ASSISTANT MANAGER	NASHIK (0506)
13	PRIYA S. RAJAN	CLERK	KARTHIKAPALLY (0551)
14	RAJARAMAN GURUMOORTHY	PROBATIONARY OFFICER	VADAVALLI (0565)
15	ASHA JAMES	ASSISTANT MANAGER	KALOOK - (71A) KALLOORKKAD (0595)
16	ARYA P JOY	CLERK	IRITTY (0611)
17	MINET PAUL	CLERK	DOSPUR (0626)
18	YELAMONI SAMPATH KUMAR	CLERK	IBRAHIMPATNAM (0681)
19	BINCY IGNATIUS	ASSISTANT MANAGER	BANGALORE-CORPORATE (0715)
20	NADAR K SHANKAR NARAYAN S KANAGASABAPATHY	MANAGER	MANI NAGAR (0777)
21	HANSEL THOMAS	ASSISTANT MANAGER	WAKAD (0864)
22	PRASHANT A SINGH	MANAGER	JABALPUR (0954)
23	VINETH P R	MANAGER	INSPECTION AND VIGILANCE DEPARTMENT (8005)
24	JITHIN JOHN	ASSISTANT MANAGER	INSPECTION AND VIGILANCE DEPARTMENT (8005)
25	MEGHA BOBY	CLERK	INSPECTION AND VIGILANCE DEPARTMENT (8005)
26	SREERAJ M R	MANAGER (CA)	INSPECTION AND VIGILANCE DEPARTMENT (8005)
27	MOJA VENUGOPAL	SENIOR MANAGER	CREDIT DEPARTMENT (8009)
28	NIJISH C	MANAGER	CREDIT DEPARTMENT (8009)
29	AJSHWARYA M.	CLERK	CREDIT DEPARTMENT (8009)
30	JOANNA J	ASSISTANT MANAGER	CREDIT DEPARTMENT (8009)
31	ANNA ABRA	MANAGER	CREDIT DEPARTMENT (8009)
32	THANIMA BABU	CLERK	CREDIT DEPARTMENT (8009)
33	ANJANA M	ASSISTANT MANAGER	CREDIT DEPARTMENT (8009)
34	SHIJI P	ASSISTANT MANAGER	LEGAL DEPARTMENT (8010)
35	MERINI BABU	MANAGER	INTEGRATED RISK MANAGEMENT DEPARTMENT (8012)
36	RITESH KARYANI	ASSISTANT MANAGER	INTEGRATED RISK MANAGEMENT DEPARTMENT (8012)
37	MAYANK RAGHUVANSHI (DEPUTED ABROAD)	ASSISTANT MANAGER	MUMBAI TREASURY (8018)
38	PRANAV O K	ASSISTANT MANAGER (SECURITY)	FACILITY MANAGEMENT GROUP (8022)
39	NEENA BABU	CLERK	BANKING OPERATIONS GROUP (8024)
40	JOYCE JOY	CLERK	BANKING OPERATIONS GROUP (8024)
41	RAVI ROHAN SINGH	ASSISTANT MANAGER	BANKING OPERATIONS GROUP (8024)
42	NIKHIL MOHAN PHILIP	PROBATIONARY OFFICER	BANKING OPERATIONS GROUP (8024)
43	SUBHAM NANDI	MANAGER	RETAIL BANKING DEPARTMENT (8026)
44	GRACE MATHEW	CLERK	RETAIL BANKING DEPARTMENT (8026)
45	JOSEPH SELVAN	ASSISTANT MANAGER	RETAIL BANKING DEPARTMENT (8026)
46	NITESH KUMAR	ASSISTANT MANAGER	RETAIL BANKING DEPARTMENT (8026)
47	ARAVIND K	MANAGER	IT OPERATIONS DEPARTMENT (8028)
48	RAHUL J	ASSISTANT MANAGER	IT OPERATIONS DEPARTMENT (8028)
49	ARUN MOHAN R.	MANAGER	COLLECTION AND RECOVERY DEPARTMENT (8031)
50	SHIVANK GOYAL	ASSISTANT MANAGER	HOUSING LOAN-BUSINESS GROUP (8063)
51	SRISHTI AGRAWAL	ASSISTANT MANAGER	HOUSING LOAN-BUSINESS GROUP (8063)
52	SIDDHANT GHOSHAL	ASSISTANT MANAGER	HOUSING LOAN-BUSINESS GROUP (8063)
53	BIBIN JOHN	MANAGER	MSME-BUSINESS GROUP (8065)
54	ARUSHI	ASSISTANT MANAGER	CORPORATE-BUSINESS GROUP (8066)
55	GEETHA KALYANI P.	CHIEF MANAGER	COIMBATORE REGIONAL OFFICE (9002)
56	DHANYA K.	CHIEF MANAGER	COIMBATORE REGIONAL OFFICE (9002)
57	SANDHYA RAVIS	ASSISTANT MANAGER	ERNAKULAM REGIONAL OFFICE (9003)
58	ABDUL JASEEM P K	CHIEF MANAGER	KANNUR REGIONAL OFFICE (9016)

# Tiny Tots Talk



## The Raindrops' Journey

S Umma Devi,  
D/o Deepthi R, AGM, RO Trivandrum

Have you ever noticed the raindrops rolling down the window? Of course, everyone has at one point. The other day, I was curled up on the backseat of our car and the downpour was just starting to slow down. Some raindrops ran down hastily, collecting so many others and reached the end zone first. Whilst others took their time but eventually ended up at the same finish line. Let's take the fast drop. Is that how you should face life? Keep your end goal in mind and ignore any and all distractions or even the other aspects of the journey? Or should you take your time enjoying or at least noticing and absorbing every passing minute of your existence? But then the finishing point is the same so does the journey even truly matter in the grand scheme of things or is it that the end result is important not how you got there. Are you, as an individual, free to choose any path you prefer? Once again looking at the fast raindrop, it collected a lot of other slower or smaller raindrops and it was the culmination of all these drops that got to the bottom. So if you have a clear goal and an action plan, you can lift up others lagging behind like the speedy drop did. But the slower drop also collected some raindrops but would this tend to be more personal and on a greater level of understanding of each one's individuality. Quite thought-invoking, the journey of raindrops! 🌧️

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## Electric Vehicles

Adityasree Anoop Sankar  
D/o Ms. Priya A, Cluster Head, Kollam

An EV is a shortened acronym for Electric vehicles. EVs are vehicles that are partially or fully powered on electric power. A few of the distinct advantages of Electric Vehicles are that they are environment friendly, as they do not emit pollutants and no fuels are required, hence we can save money on gas. EVs are identified by green background with white lettering number plates.

Most things have their own disadvantages along with advantages and the same goes for electric vehicles. The most common reasons why drivers avoid EVs are the fear that the battery will run out of charge before reaching their destination, also known as “range anxiety”, fear of very few charging stations, the requirement of long charging time, and initial higher upfront vehicle costs.

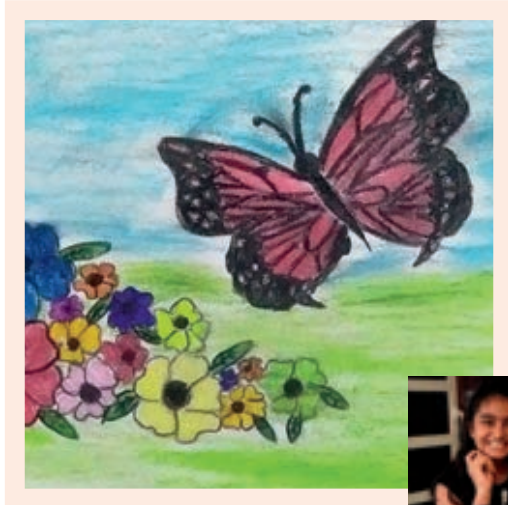
### So, is it worth buying an electric car in India?

If we are looking for a car for our short daily commutes, then an EV is worth the money as it will reduce our commute costs in the long run. When a transition to EV happens in the future, then the fear of availability of charging stations can be removed from the hassle list.

### Will Electric Vehicles be the future?

Many of these “better cars” will likely be electric. The transition to electric mobility is a promising global strategy for decarbonizing the transport sector. Now let's give a moment to think “If India is ready for an EV revolution?” Well, with the right incentives and policy framework, India can leapfrog some EV battery recycling barriers and become a major player within the next decade. 🌱

# The Tiny Tots Talk



Art by Lavanya Khare, D/o Tambe Swapnali, Clerk, Br. Nerul



Paper Craft of Eiffel Tower by Manvith Chatakonda, S/o Ranga Manohar CH, Cluster Head, Ghaziabad

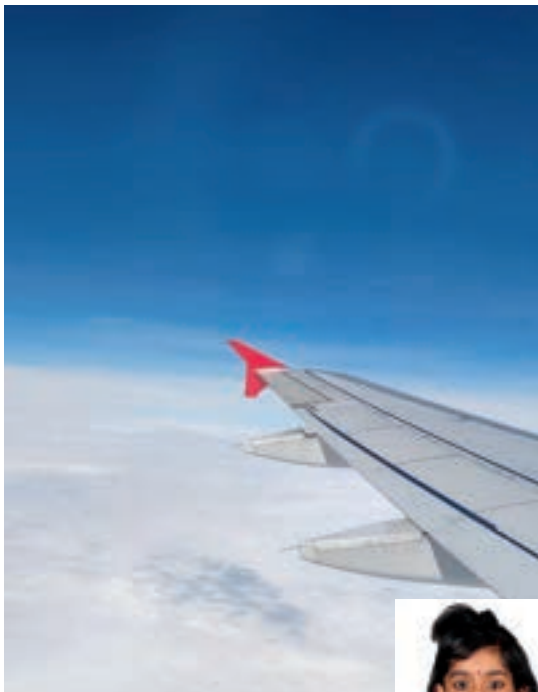


Photo taken by Saijaanvi R Iyer, D/o Aiswarya M, Clerk, Credit Dept.



Pencil Sketch by Theertha S, D/o Archana R, Assistant Manager, Br. Electronic City, Bangalore







*Deepak Mukundan*  
Assistant Manger,  
Human Resource Dept.

## *The Black Tea*

The susurrations from a lime squeezed black tea,  
Came in like a wave and into which I embarked,  
I never knew whether the sun had  
Grimace to convey, nor did the moon had  
A tale of melancholy with the sea.  
The commuter was victimized,  
For an unknown crime,  
Which came in like a lullaby,  
With lingering seduction,  
And at last crucified him to eternal pain and solitude.  
When time shrouded its eye,  
With a spell of inexorable darkness,  
All that a widow could do is  
To gaze the silence of perfidious darkling,  
And inhume her cheeks in eternal wetness.  
On a night, when the rain and darkness made love,  
The bard in me got dulcified,  
But the wind stubbornly kissed  
My candlelight, with undisguised lust.  
Yes, indeed, the flame is taken away,  
To the finite pleasure,  
And in tears I gazed the candle,  
Living in the reminiscence of unrequited love.

As I sipped the black tea,  
The liquid obsequiously reflected the reality,  
Of the incarnadine junction on which  
The tips of my toe were forced to kiss.  
The beauty of seclusion is seen,  
Not in her seductive eye,  
But in the shrewdness in which she reveals,  
The anatomy of truth,  
Unclad and undraped.  
Gazing truth in its bare form is like quenching,  
The crapulence of an alcoholic,  
Making you drugged and at last the excruciating pain,  
Embraces you like a false mistress,  
Who titillates your wildest desires.  
Yes, indeed, the black tea  
In her rendezvous assignation with me  
Has filmed my voyage.  
Without my acquiescence,  
Today I know, my barque  
Has places to go,  
With no wave to caress its bottom,  
And no princess waiting near the seashore.  
In peaceful seclusion, let the saga  
Blossom and indeed my tryst,  
With the black tea, had made me fall in love  
In the ephemeral charm of this intruder. 🌸



*Amal C R*  
Assistant Manger, Br. Elanthur

## *Views from the rotating chair*

Gone are the days of Shining shadows,  
Gone are the days of misty rains  
Oh! Views from the rotating chair.  
My hands rested on your hands.  
Where my thoughts were your thoughts.

But now,  
When the displacement comes,  
You and me never resemble each other  
You have become a different person.  
Whom I don't know,  
Whom I neither comprehend nor understand  
While looking from the descending steps,  
Again I glimpsed at You,  
Still You showed no sadness  
Realising somewhere deep,  
Only that sadness was mine.  
Mine only. 🌸

# Da Vinci Corner



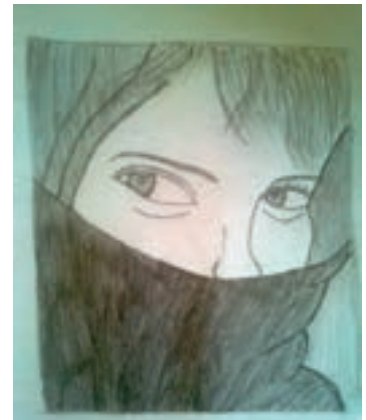
Joe Thomas, Manager, Br. Kilimanoor



Subha K S, Asst. Manager, Br. Koyembedu



Dhanya K, Asst. Manager,  
Br. Viman Nagar, Pune



Ms. Sasirekha S V, Asst. Manager  
Br. Poonamallee, Chennai



Vikramjit Kour, Clerk,  
Branch Jammu



Sandhya Adhikari, W/O Snehasis  
Banerjee, Asst. Manager, MBG



Joseph Biju Chirammal,  
Manager, Br. Edappal

# Da Vinci Corner



Ms. Eliz Mertyl K T, Probationary Clerk, Br. Velankanni



Sarah S, Assistant Manager, Location Hub - Bangalore



Madhurima Bhowmick, Manager, Branch Bangalore Corporate



Delsa Davis, Manager (IT), Digital Banking Dept.



Ms. Samiya Sarah Abraham, Clerk, Br. Edakkazhiyur



Deepa Davis K, Clerk, Br. Kunnankulam Main

# Through the Prism...



Sreehari K, Pro. Officer, ABG



Prishita Kumari, Pro. Clerk, Br. Bhubaneswar



Ms. Samiya Sarah Abraham,  
Clerk, Br. Edakkazhiyur



Vyshnav V V, Asst. Manager, Br. Sivakasi



Aparna T R, Pro. Clerk, Br.  
Kinattukadavu



Dasari Sunayana, Pro. Clerk, Br. Ongole



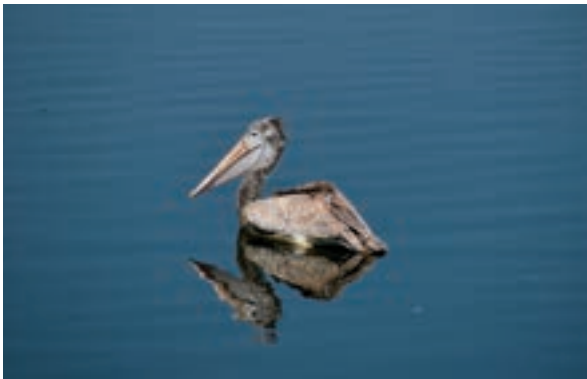
# Through the Prism..



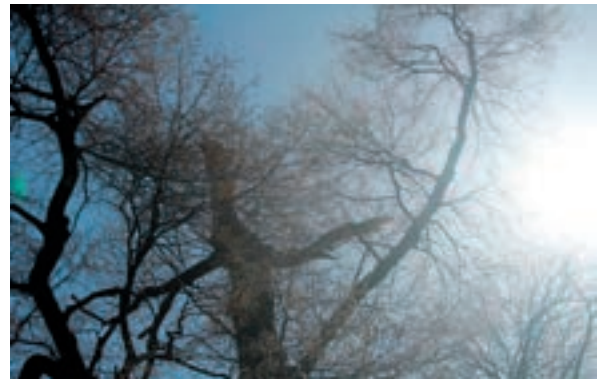
Barath Kumar S, RSM, Chennai



Sharon U S, Asst. Manager, PIS Cell



Krishna S, Clerk, Cantonment Branch, Bangalore



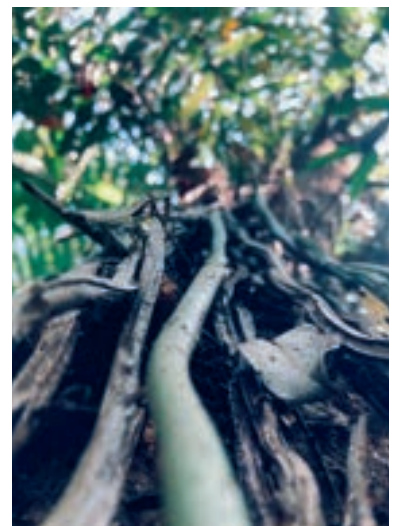
Jagan G Joseph, Asst. Manager, MBG



Harigovind V, Clerk,  
Br. Thrissur West Fort



Adithya R Thambhi, Asst. Manager,  
Br. Perumpadavu



Jubin Simon, Asst. Manager,  
Br. Ponnani



**Sonakshi Saxena**  
Assistant Manger, BOG Bangalore

## *KFC Style Chicken...It's Finger Licking Good...!*

Well, we all are aware that the recipe of KFC Chicken has a secret ingredient which hardly anyone knows. But, now you can surprise your kids and family by preparing delicious, crispy & crunchy KFC-style Chicken Lollipop at home with a simple recipe. Serve it in your house parties and amaze your guests with its taste.

### **Ingredients:-**

- Chicken Drumsticks (i.e. 4 to 5 Leg pieces)
- 1 Tbsp Black Pepper Powder
- 1/2 Tbsp Salt (as per taste)
- 2 Tbsp Lemon Juice
- 3 Tbsp Curd (hung curd)
- 3/4th Cup Maida (all purpose flour)
- 2 Tbsp Cornflour
- 3 Tbsp Plain Oats
- 3 Tbsp Breadcrumbs
- 2 Beaten Egg
- 1/2 Tbsp Red Chilli Powder
- 1/2 Tbsp Garam Masala Powder
- 1/2 Tbsp Coriander Powder
- Oil (for frying)



### **Method:-**

#### **Marination -**

- 1) Add Curd, Lemon, Black Pepper powder and Salt to lollipop pieces.
- 2) Mix well making sure that it is well coated around the pieces.
- 3) Marinate it overnight or for 6 to 7 hours in refrigerator.

#### **Preparation -**

- 1) For dry coating, in a bowl add Maida, Cornflour powder, Plain Oats, Breadcrumbs, Black Pepper powder, Salt, Red Chilli powder, Garam Masala powder, Coriander powder and mix well.
- 2) Coat the marinated lollipop piece with the Dry Coating.
- 3) Place the coated lollipop in the heated oil, fry it for 4 mins on medium flame.
- 4) Take it out once it is slightly Brown in colour.
- 5) Dip the Fried lollipop in a bowl of beaten Egg. Now dip this lollipop in the Dry Coating, and coat it well.
- 6) Fry this for 2nd time for 2 mins. Place it out, the KFC style Chicken is ready for serving.

#### **Secret Tips -**

- You can also add Oregano or Basil leaves mix in the dry coating.
- 1st fry will make chicken soft and well cooked.
- 2nd fry will make it more Crunchy and Crispy.
- It'll taste best if you serve it with Tomato Sauce or Schezwan Sauce.

# Wedding Bells!



*Mr. Jins Joseph, Manager, Br. Jammu and his wife, Ms. Cinu Priya Joy*



*Mr. Benson C Polson, PO, Br. Perumbavoor and his wife Mrs. Jibi Ann Kuruvila*



*Mr. Ashish Mathew Pulloor and his wife, Ms. Subhasree Ashish Pulloor, AM, Br. Wagholi*



*Jerin Johny, Manager, Br. Aizawl and his wife, Ms. Monica Elyzabath*



*Mr. Justin Sunny, AM, Br. Aizawl and his wife, Ms. Namitha George*



*Mr. Snehasis Banerjee, AM, MBG and his wife, Ms. Sandhya Adhikari*



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