

Siblink

Corporate Family Magazine of The South Indian Bank Ltd.

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ASPIRE, ENGAGE, GROW

Highlights

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SIB Max is an innovative branch sales incentive initiative designed to energize and drive our teams towards exceptional levels of achievement. With a focus on rewarding team efforts, SIB Max aims to bolster business growth and expand our customer base through our comprehensive range of products.



Branches that meet the program's criteria will be rewarded, recognizing their collective efforts and contributions towards our shared goals. SIB Max is crafted to elevate our performance and steer us together towards greater success.



MD's Message

Dear South Indian Bank Family,

As we step into another promising year, I extend heartfelt greetings and wishes for a joyous and prosperous New Year to each of you and your families. Your unwavering commitment and hard work have been pivotal in steering South Indian Bank towards consistent success and growth.

Our journey thus far has been remarkable, marked by consistent profitability and the robust health of our portfolio. Our success in corporate, gold, and card/retail unsecured assets has set us apart from our peers. However, the path ahead beckons with its own set of challenges and opportunities.

As a banking institution, we operate within a framework of stringent policies and Standard Operating Procedures (SOPs). These are designed not just for the bank's safety but also for the protection of each one of us. I cannot stress enough the importance of adhering to these guidelines. Bypassing these policies can lead to severe repercussions, affecting both the individual and the institution. Your due diligence in this regard is imperative.

Looking ahead, our focus will be on simplifying processes, enhancing branch-level productivity, and significantly expanding our branch portfolios. We aim to improve not just in terms of average balances but also in the number of active accounts and other key metrics.

The accomplishments we celebrate today are the fruits of your labor and dedication. It is your relentless pursuit of excellence that has brought us this far and will continue to drive us forward. In the coming year, let's embrace both successes and challenges with the same vigor and determination.

Your achievements are a testament to the support and sacrifices of your families, for which I am deeply grateful. As we move into the new year, let's continue to uphold the values and dedication that define us at SIB. Together, we will scale new heights and achieve greater milestones.

Wishing you and your loved ones a successful New Year filled with abundant joy and achievements.

Warm regards,

PR Seshadri

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Dear Colleagues,

As the editor of Siblinc magazine, I'm thrilled with the fresh design and enriched content we're introducing. This issue's theme, "Aspire, Engage, Grow," embodies our collective ambition to scale new heights in both business and personal realms, guided by the visionary leadership of our new MD. Let's actively connect with our customers and stakeholders to foster growth like never before.

You'll find that Siblinc now boasts a wider range of topics presented in a sleek, sophisticated style. We hope you enjoy reading it as much as we at L&D relished crafting it.

Your feedback is invaluable to us, so I encourage you to share your thoughts to help us enhance future editions. *(You can access the feedback form through the QR code on page 40.)*

Wishing everyone a prosperous New Year!

Regards,

Lakshmi Devi C

Editor & Head L&D



From left: Smt. Rema Santhosh, Municipal Chairperson Tripunithura, Capt. S Gopalakrishnan, Sri. Cedric Lawrence, GM RBI, Smt. Nitya Gopalakrishnan, Sri. Salim Gangadharan, Ex-Chairman SIB, Sri. Anto George T, CGM SIB, Sri. Seshadri P R, MD & CEO SIB.

Mridulasparsham, a charitable educational institution for the differently-abled, is enhancing its facilities with a new assembly hall and stage equipped with modern audio-visual systems, serving 72 students with diverse learning needs. The school, currently supported by government grants, trustees, and CSR funds, has received a generous contribution of Rs. 8.5 Lakhs from South Indian Bank as part of the bank's CSR activity to aid in this infrastructure development.



Senthil Kumar

SGM & Group Business Head Collections, Recovery & MSME



Intent & Ability

Choosing who to finance

Over the past 27 years in banking and finance, have been pondering on this, one area that defines decision tools for on boarding borrowers. About 27 years back, when I was passing out of my business school, and taking up my first job with a leading NBFC, there was a session by one of the business leaders on what constitutes a credible borrower. The first part of his discussion revolved around assessing financial viability and in the process establishing ability to service the borrowing. This involved various mathematical equations on business; that the borrower would put our loan to and how the money would generate more money part of which, would go on to service the loan.

Over the years in various businesses, that I have been involved in, the base theory has been the same, except that the model of assessment has been refined, with so- called better tools to assess and understand. The advent of technology has helped speed up this decision, by involving more variables and larger data analytic tools, that now lead to better approximations and stimulations on what would actually transpire with the money that is being lent.

The second part of the discussion revolved around 'intent'. This was extremely complex in those days in the absence of credit bureau data, and revolved around, checking track record through available data sources and gathering market intelligence.

There were clients, where business teams were willing to bet on to say *"We know him for a long time and come what may he will not default"...* *"their family is one of the most reputed in the market and they will never default"* and so on. In those days, we also used to have something called 'Prompt Payment Rebate'. A borrower who had managed to get the rebate, was a cream customer to be enticed into borrowing by offering the best terms. The PPR was a strong testimony to intent and a high order intent at that. In today's parlance, this has shifted to a strong CIBIL score or a strong CMR rating.

Having been part of multiple businesses over the years, all assessments where in some way or the other intertwined to intent and ability for credit decision. While at the sourcing leg, these factors looked to be making a lot of sense, once we set about recovery we start realizing is that there is something amiss. If we were to look at some of the defaulters in the system today, we come across examples like:

"has been banking with us over the last 30 years" never has there ever been a problem.

"was well rated when funding was done, suddenly fell apart"

"they are not ones who would delay payments or default, it is just that this business was not good to them or their payments got delayed... they landed a bad contract... government payments are delayed" etc.

When we look at these explanations, we realise that the reason for default is all attributed to a financial strain...

So what was the intent that we were talking off all along. What is that distinct factor called Intent, that I was using in all my assessment, which in this case is getting juxtaposed into a financial issue which I was assessing through an independent variable called ability assessment.

This led me to thinking whether there are actually two variables/factors that we need to assess. I decided to look at a few anecdotal examples and based on the same arrived at what I found explains intent and ability.

Strong Ability & Strong Intent

A business generates Rs.10/- and there is a repayment obligation of Rs.3/-. I have not found any borrower defaulting in this case and all of them are prompt to be eligible for our erstwhile PPR.



Moderate ability & Moderate Intent

A business generates RS. 10/- and there is a repayment obligation of Rs. 10/-. Here we find that a few of them pay and a few default. This is the only place where I find the theory of intent being operational.

No Ability & No Intent

A business generates Rs. 10/- and there is a repayment obligation of Rs. 13/-. All borrowers start defaulting. A few attempt to service through sale of personal assets... This is firstly few and secondly only where they think in their minds that thinks will revive and the issue is temporary.

The moment they realise that revival is not on the cards, they start defaulting and work at a new area termed 'Protecting personal assets from the bank'. The moment your repayment obligation is more than what you generate, there is no good borrower..." All borrowers are bad".

Finding this across a large sector of borrowers, I realized that there is no concept of intent. Intent strangely is totally a dependent variable that shows strong positive correlation with ability and negative correlation when the ability factor is questioned. The learning for businesses therefore is to stop assuming that past history is a strong surrogate for future repayment..... they are totally independent of each of other and behavior entirely depends on cash flows and business that is functional at a particular point of time.

Business therefore should aim to finance borrowers who make substantially more money than their obligation and as long as this factor is strongly understood in both sourcing, monitoring and exiting, lower delinquencies are in my view a given.

“The learning therefore is to stop assuming that past history is a strong surrogate for future repayment... they are totally independent of each of other and behavior entirely depends on cash flows and business that is functional at a particular point of time.”



Anand Kuriakose
AGM IRMD



Green Finance in India: Navigating the Path Towards Sustainable Development

Climate risk and sustainable finance have become key focuses for global regulators and authorities, following the Intergovernmental Panel on Climate Change (IPCC) Report in August 2021. This report revealed significant climate changes worldwide, attributing around 1.1°C of warming since 1850-1900 to human-induced greenhouse gas emissions. It also projects a potential global temperature increase of 1.5°C in the next 20 years. The 2016 Paris Agreement aims to limit this temperature rise to below 2 degrees Celsius, ideally 1.5 degrees, and also includes provisions for financing climate change mitigation and adaptation in developing countries. India, aligning with these goals, has pledged to reduce its GDP's carbon emission intensity by 45% by 2030 from its 2005 levels and achieve net-zero emissions by 2070.

Green Finance Landscape

The Landscape of Green Finance in India India's green finance journey began in earnest with the National Action Plan on Climate Change (NAPCC) in 2008, which laid the foundation for a framework aligning financial flows with climate-resilient and low-carbon development. Key among these initiatives is the issuance of green bonds. India entered the green bond market in 2015, and since then, there has been a significant rise in green bond issuances by corporations and financial institutions. These bonds finance projects in renewable energy, sustainable waste management, water conservation, and other environmentally sustainable projects.

Regulatory Landscape

The SEBI has issued guidelines that objectively define the purposes for which funds can be raised through 'green debt security' and the scope has been enhanced to include pollution prevention and control; circular economy; and eco-efficient products. Within the ambit of green debt security, sub-categories have been introduced: (a) blue bonds, related to water management and the marine sector; (b) yellow bonds, related to solar energy; and (c) transition bonds, related to transitioning to a more sustainable form of operations, in line with India's Nationally Determined Contribution (NDC). Taking the green initiatives forward and with a view to fostering and developing green finance ecosystem in the country, RBI has come out with Framework for acceptance of Green Deposits for the Banks.

Challenges & Opportunities

Despite these advances, green finance in India faces several challenges. The most prominent is the lack of a standardized definition of 'green' projects, which sometimes leads to the misallocation of funds. Furthermore, there is a significant gap between the capital required for India's ambitious green targets and the available green finance.

However, these challenges present opportunities. The market for green finance in India is ripe for innovation. Financial technology (FinTech) startups are beginning to explore green finance, offering platforms that connect investors with sustainable projects.

Our Bank's Sustainable Financing Initiatives:

- Green Deposit was introduced by bank as on 29-01-2023 to promote environmental friendly initiatives by encouraging depositors to invest in green projects and activities that contribute to sustainable development.
- Bank shall utilize the funds deposited in Green Deposit accounts exclusively for financing green activities.
- Environment and Social (E&S) grading for all fresh term loans for capacity expansion to corporate borrowers with total credit exposure exceeding Rs.100 Crores from our Bank.
- Bank desist from extending finance for activities coming under exclusion list.

Green Finance: Future in India

A green finance taxonomy in India could significantly enhance the analysis of climate risks in loan portfolios, promoting green financing while mitigating greenwashing risks.

Central banks, as financial regulators, wield several policy tools to direct investments and resource allocation towards sustainability goals. They can compel banks and financial institutions to account for climate and environmental risks by introducing regulations like:

- i) mandatory disclosure requirements,
- ii) integrating environmental risk factors in risk management, and
- iii) enforcing a green asset ratio (GAR), which dictates a minimum percentage of assets to be invested in sustainable projects.

These measures aim to redirect finance from carbon-heavy sectors to green initiatives.

Eligible Green Finance Activities in India:



Renewable Energy



Energy Efficiency



Clean
Transportation



Climate Change
Adaptation



Sustainable Water &
Waste Management



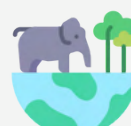
Pollution Prevention &
Control



Green Buildings



Sustainable
Management of Living
Natural Resources &
Land Use



Terrestrial & Aquatic
Bio-diversity
Conservation



Jilu Mathew

Product Manager-TASC



Kerala's changing migration culture and its anticipated economic impact

During my recent visit to Changanacherry, I had the pleasure of meeting Mr. Leo, an Italian anthropologist studying the cultural and social impacts of the Malayali migrant community in Italy. We discussed the unique challenges and adaptations these migrants face in a new culture, climate, and cuisine.

Kerala's demographic landscape is distinct, with Muslims and Christians comprising 40% of the population. The discovery of oil in Gulf countries in the 1970s led to a massive wave of migration from Kerala, resulting in substantial remittances back to the state, contributing to its growth and development.

However, in the past decade, overseas migration from Kerala has been declining, and the share of remittances in relation to Kerala's economy has also decreased significantly. The landscape of migration is changing, with an aging population and an increasing number of educated youth seeking international opportunities, driven by aspirations and global sensitivity.

Kerala has witnessed a surge in students migrating abroad for education, with a growing number of them choosing destinations like the United States, Canada, Australia, the United Kingdom, and Germany. This trend has accelerated after the COVID-19 pandemic, raising concerns about brain drain and becoming a policy issue for the Kerala government.

The number of Indian students studying abroad is expected to exceed 75 lakhs by 2025, with a significant share coming from Kerala. However, this trend has economic implications as these students are likely to settle abroad, resulting in substantial outward remittances.

Apart from economic concerns, Kerala is grappling with the departure of its younger generation, leading to a brain drain, vacant houses, and an elderly population increase. Urgent attention is needed to create more employment opportunities and support the state's start-up ecosystem through well-defined policies.

Revamping the education system to focus on technology-driven skill-based courses is essential, as traditional theory-based courses may not align with the evolving job market. Furthermore, the banking sector should explore innovative business ideas to contribute to Kerala's progress and sustainability.

Kerala's changing migration culture, driven by education and aspiration, is thus reshaping the state's demographic landscape and economy.

It's imperative to address these challenges by fostering entrepreneurship, upgrading education, and encouraging innovation for a prosperous future.





Easwaran S

DGM, Regional Head - Kannur

The Evolving Landscape of International Trade Finance

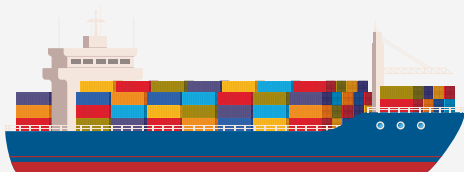
Navigating the changing tides

In the ever-changing world of global trade, big shifts are happening in how countries buy and sell with each other. Think of it like a tide that's turning, bringing in a new era for trade finance. Traditional ways, like using Documentary Credit or LC, might not be as important as before. Why? Well, it's because things are getting stricter, and transactions face more risks of being rejected for not-so-big reasons. Let's take a closer look at what's shaping the future of international trade finance.

The Erosion of Traditional Pillars:

In the dynamic world of international trade, the future of trade finance is undergoing a seismic shift. Established foundations like Documentary Credit (LC) face a potential decline, propelled by an increased emphasis on compliance. Transactions now teeter on the edge of rejection due to seemingly trivial reasons, ushering in a more intricate process.

The costly quandary of dispute resolution
A key driver in this evolution is the escalating costs tied to international dispute resolution. Small exporters, burdened by the financial weight of legal battles, are veering away from such avenues. Notably, credit rating agency reports are emerging as influential players, shaping trade dynamics as well-rated customers become the bedrock of contractual reliability.



Regional Agreements Take Center Stage

Gazing into the future, regional agreements are anticipated to outshine overarching global rules. Bilateral agreements, exemplified by India and Russia, may become the new norm. Settlements in local currencies are poised to eclipse reliance on a common currency, paving the way for a more personalized approach to international trade.

From WTO to Free Trade Agreements

The future of regulatory frameworks hints at simplification, as free trade agreements replace the once-centralized World Trade Organization (WTO). This transformative shift seeks to streamline processes and inject flexibility into negotiations, adapting to the evolving dynamics of international trade.

Decline of Central Institutions, Rise of Specialized Agencies

In this evolving landscape, venerable institutions like the International Chamber of Commerce (ICC) face a potential decline. Instead, the spotlight may shift to individual commissions or agencies dedicated to facilitating international trade for specific countries, marking a departure from a one-size-fits-all approach.

Transformative Trends in Transportation and Payments

The backbone of current international trade, anchored in sea transport and negotiable instruments like bills of lading, is set for transformation.

Anticipated changes include the adoption of alternate payment mechanisms and guarantees, reflecting a shift towards modern, efficient practices.

Flexibility in Trade Terms and Incoterms

Flexibility takes center stage not only in payment mechanisms but also in trade terms. The widely accepted Incoterms are expected to become more adaptable, with frequent modifications accommodating the ever-changing dynamics of international trade.

The Promise of a Quick and Cost-Effective Future

The envisioned changes paint a future of quicker and more cost-effective international trade. Banks, once pivotal in trade finance, may see their roles reduced to statutory purposes and consideration reception as the trade landscape transforms.

Navigating Opportunities Amidst Challenges

For resource-rich countries like India, these transformative shifts offer a promising outlook. Simplified processes and heightened awareness have the potential to unlock opportunities for a broader spectrum of businesses, dismantling the barriers that complexity once imposed. As we stand on the brink of change, the future of international trade finance presents a landscape adapting to the needs of a dynamic global economy, where challenges and opportunities coalesce in a journey of evolution.

So, what does this mean for the future? It's like a puzzle coming together. We see that small exporters might avoid legal battles because they can be too expensive. Also, credit ratings will matter a lot, making reliable customers crucial for trade. Regional agreements between countries, like India and Russia, will become more common. Big organizations might lose some importance, and smaller, specialized groups could take the lead.

The way things move around, like ships and bills of lading, is also changing. It's all pointing to a future where trade happens quicker and costs less.

Even for countries like India, rich in resources but held back by complexity, these changes could open doors for more businesses to join the international trade adventure. The future of international trade finance is like a landscape that's evolving to fit the needs of our fast-changing world.



AI Toolbox

- **Jasper** : Jasper is perfect for writers ,marketers, and businesses seeking to improve writing quality and streamline content creation workflows for better productivity.
- **WriteSonic** : WriteSonic is an all-purpose AI content creation tool that offers a suite of products, including AI writing assistance, AI-generated art.
- **Midjourney** : Midjourney is an AI text-to-image generator that allows users to create unique and captivating visuals for various purposes, including social media, websites, and marketing materials.
- **Grammarly** : Grammarly is an AI-powered grammar and writing assistant that helps users improve their writing by identifying and correcting grammar, spelling, punctuation, and style errors.





Merin Paul

Assistant Manager- NRI Division

The Impact of Investment and Portfolio Management in India

India has become an increasingly attractive destination for investors seeking growth opportunities in a dynamic economic landscape. The impact of investment and portfolio management on India's financial landscape is pivotal, shaping the nation's economic development. In this article, we explore the key aspects of investment and portfolio management and their profound influence on India's economic trajectory.

India's diverse and rapidly growing economy has drawn both domestic and international investors in recent years. The burgeoning middle class, along with a youthful demographic, provides a fertile ground for various investment avenues. Investors can choose from traditional instruments such as stocks and bonds to contemporary options like mutual funds and real estate, offering a plethora of choices for portfolio diversification.

Effective portfolio management is crucial for optimizing returns while managing risks. Modern portfolio theory, pioneered by Nobel laureate Harry Markowitz, has global influence and resonates in India. Diversification, asset allocation, and risk management are integral components, aiding investors in navigating the complex and ever-changing financial markets.

The influence of investment and portfolio management is intricately linked with the regulatory environment and market dynamics. The Securities and Exchange Board of India (SEBI) plays a crucial role in regulating capital markets, ensuring fair practices, and safeguarding investor interests.

The evolving regulatory landscape fosters investor confidence, encouraging greater participation in financial markets. Technological advancements have revolutionized investment and portfolio management in India. Online trading platforms, robo-advisors, and fintech solutions have democratized market access, allowing retail investors to actively manage their portfolios. Streamlined transactions, real-time market information, and algorithmic trading further enhance the investment process.

While the influence of investment and portfolio management in India is substantial, challenges such as market volatility, geopolitical uncertainties, and economic fluctuations persist. However, these challenges also present opportunities for astute investors to capitalize on market inefficiencies and generate alpha. In conclusion, the multi-faceted influence of investment and portfolio management is integral to India's economic development.

As the country navigates a complex global economy, strategic investment becomes increasingly critical, unlocking new opportunities for investors and contributing to India's vision of sustainable and inclusive economic growth.





Adapala Pavani
Cluster-Head Quthbullapur



Asset-Liability Management

An overview

Asset Liability Management (ALM) is a comprehensive framework used by financial institutions to manage financial risks related to interest rate fluctuations, foreign exchange

Definition and Purpose

Asset Liability Management (ALM) is a comprehensive framework used by financial institutions to manage financial risks related to interest rate fluctuations, foreign exchange rates, and liquidity concerns. It involves managing the balance sheet in a way that maximizes net interest earnings while aligning with the institution's overall risk preference.

Key Risks Managed in ALM

- 1. Interest Rate Risk:** Managing the impact of interest rate changes on assets and liabilities.
- 2. Liquidity Risk:** Ensuring that there are enough liquid assets to meet liabilities as they fall due.
- 3. Foreign Currency Risk:** For banks with forex operations, managing the risks associated with currency fluctuations.

Asset-Liability Mismatches

In ALM, future cash inflows (assets) and outflows (liabilities) are grouped into time buckets. Asset-liability mismatch occurs when there's a duration gap between assets and liabilities, often seen in banks where short-term deposits fund long-term loans, leading to risks like interest rate and liquidity risks.

Consequences of Mismatch

Interest Rate Risk: Arises when shorter-maturity deposits adjust to interest rates faster than longer-term loans, affecting the net interest margin.

Liquidity Risk: Occurs when there's a mismatch in the maturity of loans and deposits, potentially leading to higher costs for raising funds.

Evolution of ALM in Indian Banking

Pre-1999: Banks operated in a regulated environment with little interest rate risk.

Post-1999: Deregulation led to the introduction of ALM guidelines by the Reserve Bank of India (RBI), emphasizing interest rate and liquidity risk management.

RBI's Guidelines: Included the creation of maturity buckets for assets and liabilities, internal prudential limits, and regular reporting requirements.

Asset-Liability Committee (ALCO): Formed as per RBI's mandate for overseeing ALM implementation.

Managing Asset-Liability Mismatches

Banks manage these mismatches by:

- Pricing a majority of loans with variable interest rates.
- Using derivatives to manage interest rate risks.
- Matching cash inflows and outflows and employing gap funding to manage liquidity risks.

ALM Practices in India

Indian banks follow RBI guidelines based on global norms set by the Bank for International Settlements. The key aspects include information systems, organization, and ALM processes, focusing on the behavior of asset and liability products.

ALM Techniques

1. **Gap Analysis:** Measures gaps between rate-sensitive assets and liabilities.
2. **Duration Gap Analysis:** Assesses the sensitivity of the institution's net worth to interest rate changes.
3. **Scenario Analysis:** Creates various interest rate scenarios to assess performance.
4. **Value at Risk (VaR):** Estimates the maximum expected loss over a specific time frame.

ALM is crucial for managing interest rate, liquidity, and foreign currency risks in banking. With evolving financial landscapes, ALM practices have become more sophisticated, ensuring that banks can effectively navigate the challenges posed by market dynamics.

The table provided offers insights into how a positive or negative gap would affect Net Interest Income (NII) when interest rates move either upwards or downwards.

Gap	Interest Rate Change	Impact on NII
+ve	Increases	+ve
+ve	Decreases	-ve
-ve	Increases	-ve
-ve	Decreases	+ve



I'm delighted to acknowledge the exceptional support provided by South Indian Bank's Trivandrum Corporate Banking team for efficiently meeting our funding requirements from time to time. Between 2015 and 2023, we received multiple funding tranches totaling Rs. 347 Crores from the bank. This financial assistance came at a crucial development stage of our organization, and the efficiency and promptness in the delivery of these funds, despite their complexity, were truly commendable.

I extend my heartfelt gratitude to South Indian Bank and its dedicated team members who contributed significantly to this financing project. In particular, I want to highlight the outstanding service of Mr. Renjith R Nair, the former branch head, Mr. Benoy Varghese, the then General Manager, and Ms. Sheena Sudheendran, the Chief Manager in charge, corporate branch. Their professionalism and advisory support were invaluable in the smooth execution of these transactions. We are eager to continue our relationship with South Indian Bank for our future financial needs. Wishing the bank and its entire team a very Happy New Year!



Jayanthi L
CFO,
Technopark
Trivandrum



Amal Dev R
Chief Manager-DTD



ChatGPT Decoded

Navigating its Basics, Impacts on Banking and Challenges

In the fast-paced world of technology, a standout innovation has emerged: ChatGPT, a leading artificial intelligence (AI) tool developed by OpenAI. It has quickly gained immense popularity, reaching 100 million users within just two months. Let's dive into what makes ChatGPT special and explore its impact.

What exactly is ChatGPT?

ChatGPT is an AI chatbot built using advanced Large Language Models (LLMs). It debuted through the Generative pre-trained (GPT)-3 iteration and has since seen advancements with the introduction of the more sophisticated GPT-4 models. These models are extensively trained on massive datasets, enabling them to comprehend and generate responses similar to human language.

For instance, ChatGPT's GPT-3.5 was trained on an enormous dataset sourced from diverse internet materials such as books, articles, websites, and social media content. This vast knowledge pool allows ChatGPT to craft responses that mirror the intelligence and friendliness characteristic of an AI.

How Does ChatGPT Operate?

ChatGPT operates on a complex framework combining advanced machine learning techniques and neural networks to engage in human-like conversations. It employs natural language processing (NLP) to understand, generate, and respond to text-based inputs.

The model's functioning relies on its extensive pre-training on diverse textual data and the Transformer architecture. This architecture breaks down text inputs into smaller tokens, which are then processed through multiple layers of neural networks. This process enables ChatGPT to predict and generate contextually relevant responses, constantly refining its capabilities through fine-tuning specific datasets. By fine-tuning the model on targeted data, ChatGPT can adapt to different domains and improve its performance in specific conversational tasks. This iterative process of training and fine-tuning allows ChatGPT to continuously learn and evolve, making it a powerful tool for generating human-like conversations.

ChatGPT's Encompassing Role in Banking

In the financial sphere, ChatGPT unfolds substantial potential, promising transformative impacts across various domains:

Customer Service Automation: By harnessing its natural language processing and machine learning prowess, ChatGPT adeptly grasps customer queries, tailors responses, and navigates through repetitive inquiries, thus economising time while furnishing tailored support.

Elevated Customer Experience: Automation of routine tasks and the dispensation of personalized financial advice fortify the overall customer experience. Furthermore, gathered insights from conversations aid in comprehending customer preferences and inclinations.

Financial Onboarding and Compliance:

Real-time customer identification, seamless integration into banking platforms, and automated compliance checks signify ChatGPT's role in expediting processes while ensuring regulatory compliance and averting fraudulent activities.

Augmenting Financial Advisors:

By automating routine conversations, ChatGPT frees financial advisors to focus on pivotal tasks, enabling them to dispense personalised advice and services to customers.

Streamlining Operations: Digitizing workflows, astute document processing, contract analysis, and predictive analytics furnish informed decision-making, mitigating risks while strengthening operational efficiency.

Loan Management and Risk Assessment:

From streamlining loan application screenings to crafting credit scores, ChatGPT extends personalized loan recommendations, significantly streamlining processes.

Combatting Financial Fraud: Deploying machine learning algorithms, ChatGPT is a potent weapon in swift and accurate identification of fraudulent activities, fortifying the fight against financial frauds.

Limitations and Challenges

While ChatGPT heralds a new era of innovation, it is vital to acknowledge its limitations and challenges:

Potential for False Information: As a generative model, ChatGPT may inadvertently generate false or inaccurate data, posing risks for finance professionals reliant on precise and reliable information.

Limited Access to Current Data: Operating on data until 2021, ChatGPT might lag in reflecting the dynamic financial landscape, potentially hindering informed decision-making.

Inherent Biases: Influenced by its training data, ChatGPT may inherit biases, jeopardizing the fairness and credibility of its responses and recommendations.

Integration Hurdles: Incompatibility with existing systems and platforms may pose challenges in seamlessly integrating ChatGPT into financial institutions' workflows. Chat GPT is available as an API that developers can access and use to incorporate its capabilities into their applications. Since data residency and sovereignty cannot be guaranteed, it is important to consider the potential implications and risks associated with sharing sensitive financial information in an external API.

Data Security Vulnerabilities: The nature of natural language processing may expose sensitive data, posing risks to data privacy and institutional security. One potential vulnerability is the possibility of unintentional disclosure of confidential information during the training process. As ChatGPT learns from user interactions, there is a risk that it may inadvertently reveal sensitive financial details or other private data. To mitigate this, robust data anonymization techniques and strict access controls should be implemented to minimize the exposure of sensitive information.

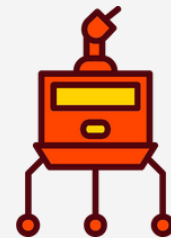
Regulatory and Compliance

Requirements: Financial organisations must comply with various regulatory and compliance requirements when using external APIs for financial information. These requirements may include data protection regulations like Digital Personal Data Protection Act, as well as industry-specific regulations like PCI-DSS for handling payment system information. Failing to meet these requirements can result in legal consequences and reputational damage for the organization. Therefore, thorough due diligence and assessment of the API provider's compliance measures are essential to mitigating potential risks.

ChatGPT, blending cutting-edge tech and human oversight, promises a future of secure, accurate financial interactions, overcoming inherent limitations.



P Arun Gopalan
RSM - TPP, Madurai



Nanorobots

Nano movements to major change

Nanorobotics is an emerging field that combines robotics with nanotechnology, creating tiny robots for applications in medicine. These nanorobots, operating at or near the scale of a nanometer, are poised to revolutionize healthcare, particularly in cancer treatment and neurology.

Nanomedicine in Cancer and Neurology

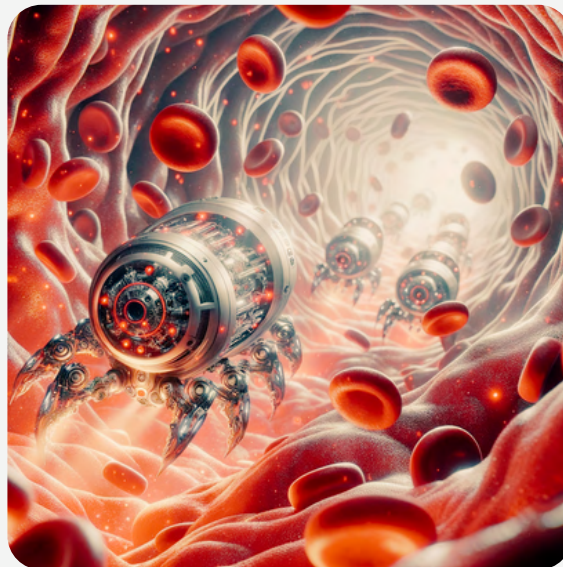
In cancer treatment, the goal is to use nanorobots to deliver precise drug doses directly to tumors, minimizing side effects. In neurology, they could clear brain blockages or administer microdoses of medicine. This approach aims to replace external devices like deep brain stimulators with internal nanorobots.

Technology and Design

At ETH Zürich's Acoustic Robotics Systems Lab (ARSL), researchers are developing various micro and nanorobots. These include robots that use acoustic fields for navigation—a method chosen for its real-time capabilities and widespread use in medical imaging. Inspired by nature, some robots mimic the movement of bacteria or sperm cells, navigating blood vessels efficiently.

Challenges and Future Prospects

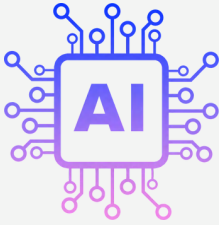
The primary challenge lies in propelling these robots to specific targets within the body, considering the blood's viscosity and lack of inertia. The future of nanorobotics also involves integrating artificial intelligence for autonomous navigation.



Ethical considerations and patient acceptance are important as this technology advances. However, given the less invasive nature of nanorobotics compared to traditional treatments, there is optimism about their adoption in healthcare.

Researchers estimate that within 5-7 years, this technology could be developed, with widespread hospital availability expected in about 20 years. The choice for patients in the future could be between traditional, more invasive treatments and the cutting-edge, minimally invasive nanorobotic options.

Nanorobotics represents a significant leap forward in medicine, potentially transforming how we treat and prevent diseases.



Dominic Don Bosco
Manager DTD-Helpdesk

Cybersecurity Challenges in an AI World

The rapid advancement of Artificial Intelligence (AI) has brought forth transformative changes across various sectors. However, alongside its numerous benefits, AI also poses new challenges in the realm of cybersecurity. As AI systems become more integral to our digital infrastructure, they also become targets and tools for sophisticated cyber threats. This article explores the unique cybersecurity challenges in an AI-driven world and the measures needed to mitigate these risks.

AI-Driven Cyber Threats

One of the most significant challenges is the evolution of AI-powered cyber attacks. Cybercriminals are leveraging AI to develop more sophisticated malware, capable of learning and adapting to bypass security systems. AI algorithms can analyze vast amounts of data from previous cyber attacks to identify vulnerabilities in systems more efficiently than ever before. This makes traditional cybersecurity measures less effective against these advanced threats.

AI can also automate the process of launching cyber attacks, enabling attackers to execute large-scale attacks with minimal effort. These AI-driven attacks can be faster and more persistent, overwhelming traditional defense mechanisms.

Data Privacy and AI

AI systems require massive amounts of data for training and functioning, which raises significant data privacy concerns. The collection, storage, and processing of sensitive personal data pose a risk if not adequately protected.

Data breaches involving AI systems can lead to the exposure of vast amounts of personal information, with severe consequences for individual privacy and security.

Furthermore, AI systems themselves can be used for privacy violations. For instance, AI-powered analysis of big data can lead to unauthorized surveillance or the unintended inference of sensitive information from seemingly innocuous data.

AI System Vulnerabilities

AI systems are not immune to vulnerabilities. There is a risk of adversarial attacks, where attackers feed AI systems with deliberately misleading information to cause them to malfunction or make incorrect decisions. This can have serious implications, particularly in critical sectors like healthcare, finance, and defense.

Moreover, the complexity of AI algorithms can make it challenging to fully understand and predict their behavior, leading to potential security gaps. Ensuring the robustness of AI systems against such vulnerabilities is a critical aspect of cybersecurity in an AI world.

Ethical and Regulatory Challenges

The integration of AI into cybersecurity also raises ethical and regulatory challenges. Decisions made by AI systems can have significant implications, and it is vital to ensure these decisions are made ethically and in compliance with legal standards.

However, the evolving nature of AI and its impact on cybersecurity creates a regulatory gray area that needs to be addressed. Developing ethical guidelines and regulatory frameworks that keep pace with AI advancements is crucial. These should cover aspects such as the use of AI in surveillance, decision-making in critical sectors, and the prevention of bias in AI algorithms.

Mitigation Strategies

To combat these challenges, a multi-faceted approach is required. This includes the development of AI-resistant security protocols, regular updating of cybersecurity strategies to counter AI-driven threats, and the implementation of robust data privacy measures to protect sensitive information. Collaboration between industry, academia, and government is crucial in developing effective cybersecurity solutions.

Sharing knowledge and resources can lead to the development of more resilient AI systems and better preparedness against AI-powered cyber threats. Investing in cybersecurity education and awareness is also vital. As AI systems become more prevalent, it is essential that individuals and organizations are educated about the risks and best practices in cybersecurity.

The advent of AI brings with it a new landscape of cybersecurity challenges. These challenges require innovative solutions, collaboration across sectors, and a proactive approach to security and ethical considerations. As we continue to integrate AI into our digital lives, prioritizing cybersecurity in this AI-driven world is not just a necessity but a responsibility to ensure a safe and secure digital future.



Geordi Joy Kuruvilla

Son of Dr. Deepa Ann Jacob, Manager, HRD L&D



Lola: A Feathery Tale of Friendship and Fun

Hey there! Let me introduce you to the best friend ever – my pet cockatiel, Lola! Lola isn't just any pet; she's a part of the family. Her name stands for "Lots of Love and Affection," and she's been my feathery companion since my 9th birthday on 19th September 2023.

Lola is not just a bird; she's a superstar! She has a mini playground in her cage where she shows off her amazing acrobatic skills. Watching her dive and twirl through hoops is like seeing a feathered gymnast in action – she's incredible!

And guess what? Lola's birthday is coming up on January 27th! We're planning a big birdie bash with extra treats, colourful decorations, and lots of fun. Lola loves it, especially her favourite snack, sunflower seeds. She even does a happy dance when she sees them!

What's really funny is Lola's talent for mimicry. She tries to copy our voices, and it's hilarious. Every day with her is filled with laughter and joy. Lola is more than a pet; she's a fluffy bundle of happiness. That's the story of Lola, my wonderful feathered friend. Hope you liked hearing about our fun and loving adventures together!





Radhika R B

Sr. Manager Trivandrum RO

Meet the Maestro: Smt. Aruna Sairam

Is there a single music lover in India who has not fallen in love with the charm of the voice of Maa Yashoda who prevents her “Vishamakkara Kannan” (very mischievous Krishna) from going into the woods saying that “maadu meykkum kanne, nee poka vendam sonnen” – Oh my darling, the apple of my eyes, do not take the calves for grazing! Such is the voice of Padmashree, Sangitha Kalanidhi, Kalaimaamamani, Chevalier Aruna Sairam which captivates and mesmerizes whoever has listened to it at least once. It was indeed a great honour to meet her and talk to her about her journey through the world of music. The rainy afternoon in Trivandrum where she had come for the concert set a perfect stage for a meaningful conversation.



Question: Arunaji, you had a rather late entry as far as public performance was concerned. But the growth towards the peak of fame was indeed of very high velocity. You were termed as the “rockstar of Carnatic Music” by the legendary music critic Veeyesvee. But did you feel any kind of frustration when you were not giving public performances despite being so highly talented?

Arunaji: Actually I never thought of those things when I was young. My mother Rajaleskhmi Sethuraman was a student of the Great duo Alathoor Brothers and my father Sethuraman always cherished music.

They introduced me to the world of music unknowingly. We lived in Mumbai. Those days the artists who came to Mumbai did not have facilities to stay in hotels like these days. My father would happily host all of them. Thus there was the presence of artists all the time in my house, be it the Harikatha exponent Needamangalam Bhagavathar, Classical singers from Madras and the like. So I was listening to different genres of music all the time during my childhood. I was under the tutelage of Smt. T. Brinda for quite a long time.

But all these came to a halt after my marriage into a big joint family. Being a very family-oriented person, I shifted my entire concentration to my family. My mother passed away soon my first child was born. I was hardly twenty one years of age I at that time. I felt like being left blindfolded in a jungle. It was my father who insisted that I should not give up music at any cost. To ensure this, he used to come to my house every Thursday and Sunday and I used to sing continuously for three hours for him. Hence though I was not giving public performances, I never lost touch with music. After my children became a little older, my mother-in-law offered to take care of them whenever I went out for singing. But I won't ever say that I was frustrated, for I strongly believe that each day dawns with a purpose, so why should one bother as to whether one does a particular thing or not. I always take things as they come.

Question: You were invited as a visiting faculty in Germany in the year 1987. Can you share your experiences?

Arunaji: When I went to Germany, people over there never knew about a music genre called Carnatic Music. There I taught only about music appreciation. One of my disciples, Mr. Marko pursued Carnatic music seriously and had even performed a full-length concert at Narada Gana Sabha in Chennai. It was he who introduced me to Mr. Dominique Vellard, an exponent in Gregorian Chants and we performed many concerts together.

Question: You had the fortune to be the disciple of august artists like T. Brinda, S. Ramachandran and K. S. Narayanaswami, Pallavi Venkataramyyar, to name a few. You received voice control training from the Maestro Eugene Rabine. But you have developed a style which is totally different from all these people. How was that possible?

Arunaji: See, if I start singing thinking that I am singing like Brindamma, it would just a copy, rather a bad copy. I would say that my upbringing in Bombay helped me develop my music without any boundaries. I studied in a school run by Parsis. In my college days, I joined the western music choir as I didn't know anything about western music at that time. My mother was an epitome of Bhakthi. She sang everything with utmost devotion. Bombay embraces everybody, there is a lot of colour and charm in every celebration in Bombay – be it Ganesh Chaturthi, Navarathri, Eid- the camaraderie exhibited by the people in Bombay knows no bounds. All these different varieties of music got engraved in my mind and they moulded me into the form I am today. Moreover, my parents never prevented me from listening to any type of music. So, I grew up listening to ghazals, quawwalis, film music just to name a few. I do have the traits of all of them in me, but I have combined them all and given it a shape that suits me and which I can best reproduce very well.

Question: You were the first person to introduce “Abhang”, the Maharashtra style of

Bhakthi singing into the Chennai Carnatic Music World. How was it received at that time?

Arunaji: To be frank, Tamil Nadu, especially Tanjore was open to the Abhang or Namasankeerthana or Bhajana Sampradaaya centuries ago itself. Swami Samartha travelled towards South rendering these songs which attracted many people from all strata of life. He built temples wherever he visited and appointed well-known singers in all those temples. Tanjore under the dynasty of Maratha kings proved a very fertile land for this art form. So for Tamil Nadu, Abhang is not a new form of art at all. Though of late they were not being sung in the formal concerts, my upbringing in Bombay seeded closeness to Abhang in me. Also the thought that I have to do justice to my late mother's extreme Bhakthi, led me to singing more and more Abhangs.

Question: It is a very rare and great trait found in your personality – your respect and friendship with your accompanying artists. You encourage them from the bottom of your heart. And this enhances the quality of the entire concert.

Arunaji: If the accompanying artists are not happy and do not perform at their best, my concert will be a total failure. As I told you earlier, there is nothing called coincidence in this world. Everything is pre-destined. You are meeting me today – this was destined to happen, though we came to know about it only today.

*Baby Aruna
Sairam with her
parents*



No artist in this world would want their performance to be mediocre, be it the main artist or the accompanying artist. So why should one hesitate to compliment when they perform so well? I always believe that only if each one of us does the best the concert becomes successful. So I am not doing any favour by encouraging them. It is my duty to acknowledge their contribution.

Question: You perform at various parts of the world. The Audience will be different at all those venues. How do you choose songs for each concert? Do you pre-plan or do you just decide them on the spot?

Arunaji: I am a very structured person. I make plans for each of my journeys. But of course some deviations do take place once the concert starts. After two or three songs I start getting the pulse of the audience. Then a few songs will be chosen according to the vibe I receive.

Question: How do you find the audience over there? Are the audience in Europe different from those in the U.S.?

Arunaji: At most places, more so in the US, the audience will comprise two sets viz. 50% will be the Expat and the other 50% the native population. The Indian population will definitely have an idea of our method of singing, but many of the native people may not be that aware of what to expect. Hence it is an artist's duty to hold their attention. In that context, collaborative performances help a lot.

Question: and which is your favorite venue?

Arunaji: In whichever part of the world you sing, one will yearn to come back to Chennai and perform there. I feel that Chennai resonates music in its each sand grain. I am also not an exception to that.



Receiving the Padma Award

Question: Another noteworthy part of your rendition is your perfect diction. What is your method to polish it?

Arunaji: I have the support of two people for this. One is a very scholarly person who has a deep knowledge in many languages. The other one represents the lay listener – say, someone who just decided to drop in on a concert on a whim and is a back bencher, in school terms. I always practice in the presence of these two people, take advice from both of them to make sure that my singing appeals equally to both extremes of the spectrum.

Question: You have performed a lot of thematic presentations. Can you pick one such concert that is very close to your heart?

Arunaji: Yes, once I had performed a thematic concert for Jaya TV on Lord Muruga. That concert is a very special one for me.

Question: While performing and off stage, we have seen you always smiling. Your concert always fills the listeners' minds with happiness. What is the secret behind this?

Arunaji: Each event in this world has a purpose irrespective of our awareness. So we have to accept them all with the same state of mind. If we understand this philosophy, our minds will attain a state of serenity and calmness which will be expressed outwardly as happiness. This is what life has taught me. As we bid goodbye to that great musician, we were having a feeling that we were walking away from a cool fragrant breeze which cleansed our souls with the sheer purity of its sincerity.



Vijay Kumar Korath
AVP HRD (L&D)



Book review: 'Megathreats' by Nouriel Roubini



Megathreats: Ten Dangerous Trends That Imperil Our Future, And How to Survive Them by Nouriel Roubini delves deeply into ten interconnected global threats that pose significant challenges to the future of our planet and society. Roubini, a respected economist, meticulously examines each threat, providing both a thorough analysis and suggestions for potential solutions. Here are the key themes and insights from the book:

Debt Crises: The global economy faces a looming crisis due to unsustainable levels of public and private debt. This debt accumulation, exacerbated by loose monetary policies and fiscal indiscipline, poses a significant risk of triggering financial crises, similar to the 2008 economic collapse, with far-reaching consequences for global stability.

Digital Disruption: Technological advancements, particularly in artificial intelligence and automation, are rapidly transforming economies and labor markets. While these developments offer immense potential, they also pose significant challenges,

including job displacement, widening income inequality, and the need for massive workforce retraining and adaptation.

Demographic Declines: Aging populations in developed countries and youth bulges in developing nations present unique demographic challenges. The economic implications include labor market imbalances, increased demand for healthcare and social services, potential pension crises, and social and political unrest driven by generational disparities.

Deflation vs. Inflation: The economic phenomenon of deflation and inflation presents a complex challenge. Deflation can lead to a downward economic spiral, while inflation can erode purchasing power and savings, destabilizing economies. Central banks face a delicate balancing act in managing these risks, especially in an environment of economic uncertainty.

Digital Currencies and Decentralized Finance: The emergence of digital currencies and decentralized finance systems challenges the traditional financial infrastructure. This shift raises questions about regulatory oversight, financial stability, and the future role of central banks and traditional financial institutions.

Deglobalization and Nationalism: A trend towards deglobalization and rising nationalism threatens the post-World War II economic order. This shift away from global economic integration could disrupt international trade, lead to protectionist policies, and heighten geopolitical tensions.

Democracy vs. Autocracy: The global ideological struggle between democracy and autocracy has significant implications for international relations, human rights, and governance. The resilience of democratic institutions is tested against the efficiency claims of autocracies, influencing global political dynamics and alliances.

Despotic Technological Powers: The concentration of technological power in the hands of a few corporate and state actors raises concerns about privacy, surveillance, and the potential for misuse. This centralization of power challenges traditional notions of individual freedom and state sovereignty.

Doomsday Global Conflicts: The risk of major global conflicts, including nuclear proliferation and cyber warfare, represents a significant threat to global peace and security. Geopolitical tensions, territorial disputes, and ideological conflicts increase the risk of large-scale warfare in the modern, interconnected world.

Climate Change and Environmental

Degradation: Climate change and environmental degradation are perhaps the most pressing of the megathreats. The consequences include extreme weather events, resource scarcity, loss of biodiversity, and mass migration, necessitating urgent and coordinated global action to mitigate and adapt to these impacts.

The book emphasizes the need for a **proactive, coordinated global approach** to address these challenges. It calls for strategic, forward-thinking solutions and international cooperation to navigate these complex threats and secure a stable, sustainable future. The analysis underscores the importance of understanding the interconnected nature of these risks and the need for holistic solutions that transcend national borders and traditional policy domains.



“According to standard economic theory, free trade helps global welfare. The same is true for free trade in people, via open-border immigration policies.”

Nouriel Roubini, Professor Emeritus, Stern School of Business, NYU

“Happy to see that Siblink is getting better as the years go by. The last edition Vol 32, issue 2 was an excellent edition with some of the finest contributions from the SIBians. Chithra Madam's "Consistency in Performance" was not just worth reading but also to carry along, all throughout our professional life. V.K Srikumar Sir's 28 years of journey will definitely give an opportunity to the readers to reflect on our future pathways. The Book Review by Abhishek Pookkidi on one of my favorite books- Sapiens, worth a mention and sincerely appreciate his efforts to summarize the book in some key points. Fathimath Zakiyaa's sketches were top-notch and the Da Vinci Corner stood up to the expectation with excellent works by Jeslin George and Anupama Bhaskaran. Dubai Skydiving experience of Subin S Surendran was really inspiring and I wish he could have written more on it. I also gained new insights from Sankar Subramony's article to pay attention to the news writer's details and styles which I ignored over the years. I have a few suggestion as well.

“Through the prism” has showcased some of the excellent pics but I sincerely believe some picture could have been omitted as this segment took up 5 pages of the magazine. For Hall of Fame, the photograph of the achievers can be given instead of the certificate image. Once again, congratulations and best wishes to the Siblink team and those who contributed to the Siblink and wish to see more SIBians utilizing this platform to showcase their talents and achievements.”

Ajay V P, Senior Manager, Priority Banking



Tinu Jose Parakkal
Assistant Manager, Cherthala



‘The Christmas Star of Kerala’

In the heart of Kerala, where the backwaters gently flowed and the coconut trees swayed in the warm, tropical breeze, there lay a small village. This village, adorned with vibrant colors and the sweet aroma of spices, was preparing for Christmas, a festival that brought everyone together regardless of their faith.

Among the villagers was Anjali, a young girl known for her radiant smile and kind heart. Her family wasn't wealthy, but they were rich in love and joy. Every Christmas, Anjali looked forward to the church service, the festive lights, and the joyous carols that filled the air. But this year was different. Her father, a fisherman, had been ill, and the family's finances were strained.

Despite the challenges, Anjali's spirit remained unbroken. She decided to make this Christmas special by spreading the true essence of the festival - love and giving. With her mother's help, Anjali began to bake batches of traditional Kerala sweets - banana chips, achappam, and kuzhalappam. Her small hands worked tirelessly, mixing, rolling, and frying.

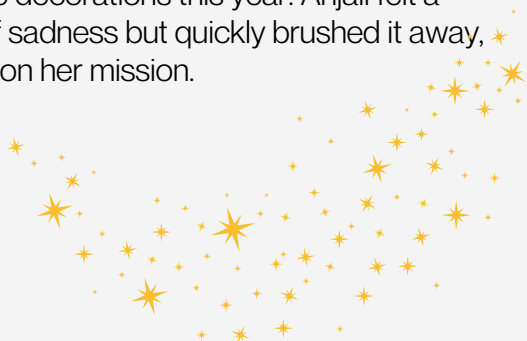
Christmas Eve arrived, a night usually lit up with stars and festivity. The villagers adorned their homes with twinkling lights and beautiful stars, but Anjali's home stood dark. They couldn't afford the decorations this year. Anjali felt a twinge of sadness but quickly brushed it away, focusing on her mission.

Clutching a basket full of homemade sweets, she started her journey through the village. Her first stop was at the home of Mrs. Verghese, an elderly widow who lived alone. Anjali's arrival brought a sparkle to the old woman's eyes. They shared sweets and stories, and Anjali's laughter filled the room with warmth.

As the night progressed, Anjali visited several homes, especially those where she knew people were lonely or struggling. With each visit, she left behind not just sweets but also joy and a sense of togetherness.

Unbeknownst to Anjali, her acts of kindness were weaving a different kind of magic in the village. Inspired by her generosity, the villagers began to share their own resources. Those who could afford it started to bring food, gifts, and aid to those in need. The village, which had started the festive season subdued and somber, was now buzzing with a newfound energy and communal spirit.

Late in the night, Anjali returned home, her basket empty but her heart full. As she walked towards her house, she noticed a glow in the sky. The villagers, led by her father, who had mustered the strength to join in the celebration, had come together to light a giant star above her house. It was made of simple materials - bamboo and paper - but it shone brilliantly, reflecting the collective spirit of the village.



Tears of joy rolled down Anjali's cheeks as she realized the impact of her simple yet powerful gesture. That Christmas night, under the glow of the makeshift star, the entire village gathered around Anjali's home, singing carols and sharing food. It was a Christmas like no other - one that illuminated the true spirit of the festival, transcending materialistic pleasures and highlighting the joy of giving, community, and love.

And so, in the small village in Kerala, Christmas was not just a festival of lights and gifts, but a celebration of human kindness, a testament to the fact that the brightest stars are those lit by the heart.



From Trees to Bells

Christmas Icons Deciphered

Did you know?



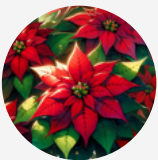
Christmas Tree: Represents life and rebirth. Evergreen trees are used as they remain green throughout the year, symbolizing eternal life.



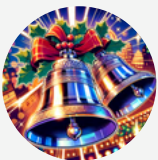
Santa Claus: Originating from St. Nicholas, a generous bishop known for his kindness, Santa Claus symbolizes the spirit of giving and kindness.



Candles: Symbolize Christ as the light of the world. They are also used to represent the light and warmth of the season.



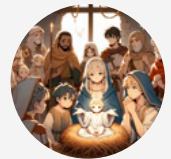
Poinsettias: These plants symbolize the Star of Bethlehem. Their shape is thought to resemble the Star, and the red color represents the blood of Christ.



Bells: Used to signify the announcement of the arrival of the season and to proclaim the birth of Jesus.



Stars: Often placed on top of Christmas trees, stars represent the Star of Bethlehem that guided the Wise Men to the birthplace of Jesus.



Nativity Scene: Represents the birth of Jesus Christ, with figures like Mary, Joseph, baby Jesus, shepherds, angels, and the Wise Men.

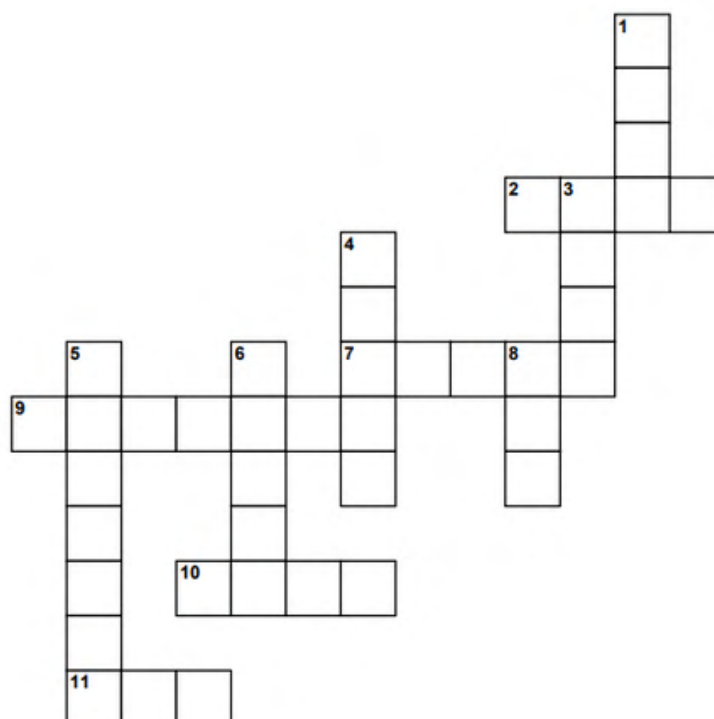


Wreaths: Circular wreaths represent eternity and the unending love of God. They are usually made of evergreens to symbolize eternal life.



Candy Canes: Symbolize the shepherd's crook, representing the shepherds who visited baby Jesus.

Solve the crossword!



Across

- [2]** A unique code for identifying a bank's branch
- [7]** A scheme providing insurance for bank deposits
- [9]** A unique 12-digit identification number issued to Indian residents
- [10]** The rate at which the RBI lends money to commercial banks
- [11]** A savings scheme focused on retirement planning

Down

- [1]** A system for electronic transfer of funds which operates in real-time
- [3]** RBI's initiative for financial literacy
- [4]** A government initiative scheme aimed at providing affordable credit to micro and small enterprises
- [5]** Government scheme for financial inclusion
- [6]** A person to whom money is paid or is to be paid
- [8]** Refers to the total value of all goods and services produced over a specific time period within a country's borders

Answers on page no.36



Anumol P Antony

Clerk, Thamarassery

‘Where love and hate meet’

The flow of time poured out a rhyme,
A chime of crime like love on time.

It's more like where not when nor then,
No care for glares from God's hitmen.

In shadows cast, a dance unfolds,
Where love and hate, their tales untold.

In twilight's grasp, they interlace,
A fragile line, a silent grace.

Two forces clash, in endless fight,
Yet in their clash, a spark of light.

Where love and hate, forever greet,
A paradox, both bitter and sweet.

In the realm where passion's fires burn,
Love and hate, together, churn.

In whispers soft and roars so loud,
They dwell in hearts, a rabid crowd.

Love, a tender, soothing kiss,
Hate, a blade that leaves its mark.

In tender moments, love's embrace,
In anger's fury, hate's harsh face.

They coexist, a cosmic play,
In the theatre of night and day.

Love paints a canvas, colors bright,
Hate, the shadows, in the night.

Two sides of one eternal coin,
In joy and sorrow, they both will join.

Love's laughter and hate's tears,
The melodies of countless years.

In passion's storm, in calm's retreat,
This is where they always meet.

They shape the human soul's design,
In every story, yours and mine.

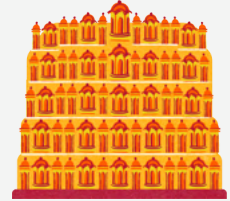
So, let us ponder this profound,
The place where they come around.

A paradox of life's grand feat,
Where love and hate, forever greet.



Taj Mahal to Hawa Mahal

Abhishek, Jeetendra, Harikrishnan, Kartik, Palak, Jyothish - Team SIB Agra



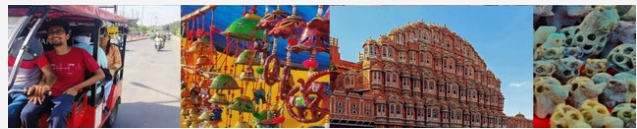
Building a cohesive team is indispensable in any workplace, where diverse backgrounds and cultures converge during the majority of our time. Team bonding becomes pivotal in fostering unity, a prerequisite for achieving success in any endeavor.

"Guys, is the day over?" inquired our leader and branch head on a Saturday evening. "Yes, sir," we responded. "Alright, guys, let's arrange a trip to Jaipur." With his unwavering plan and motto, we swiftly organized a Sunday journey from Agra to Jaipur. Departing from various parts of Agra before sunrise, we rendezvoused at the Agra railway station.

With a cup of tea and the morning breeze, our train adventure commenced. As everyone settled in, their individual amusing traits surfaced, revealing how professionals can transition into enthusiasts for vacations after a day at the bank. Capturing candid pics of each other and the drowsy faces of co-passengers, along with posting remarks in our WhatsApp group, added a major dose of fun. Despite the entertaining distractions, the journey proved to be a fantastic escape, and before we knew it, we arrived in the pink city.

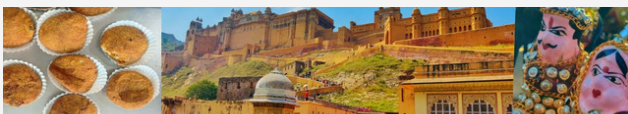
Opting for the famous North Indian kachori breakfast at Rawat Mishthan, as the train snacks fell short of satiating our hunger, turned out to be a worthwhile decision. After the meal, we walked to the Agra railway station,

negotiated with auto drivers, and reserved two Tuk-Tuk rickshaws for our journey to Hawa Mahal. An amusing incident unfolded as we waited in line to purchase admission tickets at Hawa Mahal – a process that could have been expedited online. Stepping inside, we understood why it earned its name. While our minds suggested resting at times, our hearts yearned to explore more of Jaipur. Our next stop was Amer Fort, where the heat was at its peak. Despite the challenging climb, the panoramic view from the top justified our decision.



Later in the day, we reached Jal Mahal, indulging in shopping for unique handmade items and savoring Jaipur's delectable street food. Dressing up in traditional Rajasthani attire and taking photos added a fascinating twist to our experience. Hunger struck after covering miles by foot and vehicle, and we sat down for supper at a local restaurant. Eventually, we took an electric bus back to Agra, reminiscing about our close-knit team and longing for more journeys.

Thanks to our skipper, Mr. Abhishek MS, for orchestrating this unexpectedly amazing trip. Our first adventure in Jaipur highlighted the significance of such experiences in fostering a sense of belongingness among employees. As we anticipate exploring more destinations in the future, these shared adventures will undoubtedly strengthen our team further.





Bagavathy A

Asst. Manager - Palakkad RO

Kolkata: A Tapestry of Tradition and Modernity in the City of Joy

Kolkata, known as the "City of Joy," epitomizes a vibrant blend of culture, mystery, and enthusiasm. Renowned for its street foods and Bengali sweets, the city is a cultural melting pot, with its heart speaking in the local Bengali language.

The people here celebrate a plethora of festivals, from the Bengali New Year to Ramzan, Christmas, and Diwali, with unparalleled zeal. The centerpiece of these celebrations is the Durga Puja, a grand festival occurring in September or October. This six-day event, marked by elaborate rituals and the worship of Goddess Durga, showcases the city's deep-rooted religious fervor.

Kumartuli, a traditional potters' quarter, is where the exquisite Durga idols are crafted. These idols are then showcased in creatively designed pandals, demonstrating Kolkata's artistic spirit.



Kolkata's spiritual landscape is dominated by the worship of Maa Kali, with iconic temples at Kalighat and Dakshineswar, the latter being a site of historical significance due to its association with Ramakrishna Paramahansa and Sarada Devi.

The Kolkata Metro, India's first, notably connects the city, including reaching the Dakshineswar Temple. This advancement reflects Kolkata's blend of tradition and modernity.

Known as a 'poor man's paradise,' the city offers a variety of affordable street foods, including the beloved Phool Gobir Singara.

Cultural landmarks like the Victoria Memorial, Indian Museum, and Birla Planetarium, along with nearby tourist spots like Sunderbans and Mandermani, add to its allure.



Kolkata also has a rich literary heritage, with Rabindra Nath Tagore's works being an integral part of the city's culture. His "Rabindra Sangeet" is a staple in Bengali celebrations.

The city's inclusive ethos is reflected in its embrace of South Indian temples and communities. Park Street, famous for its culinary scene, and business hubs like Burrabazar, further highlight Kolkata's dynamic nature. All in all, Kolkata is a city where tradition and modernity coalesce, creating a unique and vibrant tapestry that offers a glimpse into the heart of Bengal's rich cultural heritage.



Kelelou Kapfo

Asst. Manager - Dimapur



Hornbill Festival - A Kaleidoscope of Naga Culture



Nestled in the vibrant hills of Nagaland, the Hornbill Festival stands as a resplendent showcase of Northeast India's rich cultural tapestry. Celebrated annually in the first week of December, this festival, named after the revered hornbill bird, is a colorful confluence of tradition, art, and camaraderie. Kisama, one of Nagaland's picturesque towns, becomes a focal point for this spectacular event, drawing in thousands of visitors from around the globe.

The Genesis of the Festival

The Hornbill Festival was inaugurated in the year 2000 by the Government of Nagaland. Its primary aim is to preserve, revive, and promote the wealth of Naga heritage while boosting cultural tourism. Kisama, with its scenic beauty and strategic location, serves as an ideal venue, offering a glimpse into the lives and traditions of the Naga people.

A Celebration of Tribal Traditions

One of the festival's highlights is the representation of all 16 tribes of Nagaland. Each tribe showcases its unique customs, attire, folk dances, and music. The colorful costumes, intricate jewelry, and warrior log drums are a visual feast, capturing the essence of Naga ancestry.

Culinary Delights and Local Crafts

Hornbill is also a gastronome's paradise. Traditional Naga cuisine, known for its bold flavors and exotic ingredients, provides an adventurous culinary journey. Meanwhile, local artisans display their skills in bamboo craft, weaving, and pottery, offering a glimpse into the region's artistic heritage.

Sports and Entertainment

The festival is not just about cultural display; it also includes a range of activities and competitions. Traditional sports like Naga wrestling and archery are a major draw. Modern entertainment in the form of rock concerts, showcasing local bands and artists, adds a contemporary touch to the festivities.

Promoting Peace and Unity

Beyond being a cultural extravaganza, Hornbill plays a crucial role in promoting peace and unity among the various tribes of Nagaland. It provides a platform for interaction and understanding among the tribes, fostering a sense of brotherhood and collaboration.

Ecotourism and Conservation Efforts

The festival also emphasizes ecotourism and conservation, echoing the reverence the Naga tribes have for nature. Efforts are made to minimize environmental impact and promote sustainable practices during the festival.

From traditional drum rhythms and spicy Naga cuisine to colorful folk attire, this festival is an unforgettable journey into the heart of Northeast India's cultural heritage.



Samudrajit Gogoi

Manager- Dispur

The Ahom Dynasty: Guardians of Assam's Legacy



Lion: The Symbol of Ahom Kingdom

The Ahom Dynasty, spanning nearly six centuries, played a pivotal role in shaping the history and cultural landscape of Assam, a northeastern state in India. Emerging as a powerful force in the region, the Ahoms established a robust kingdom from the 13th to the 19th century, leaving a lasting impact on Assamese history.

Founding and Origins:

The Ahom Dynasty traces its origins to the Tai-Ahom people, who migrated from Yunnan in China to the Brahmaputra Valley in the early 13th century. Sukapha, the founder, established the Ahom kingdom in 1228 AD, marking the beginning of a rule that would shape the destiny of Assam.

Military Prowess:

Renowned for their military prowess, the Ahoms successfully resisted invasions, including the celebrated Battle of Saraighat in 1671, where they thwarted Mughal attempts to annex Assam.

Administration and Governance:

The Ahom rulers implemented an efficient administrative system that integrated local traditions with Tai-Ahom governance, contributing to the stability and resilience of the Ahom Kingdom.

Cultural Contributions:

During the Ahom rule, Assam witnessed a flourishing of culture and the arts. The Ahom kings were patrons of the arts, and their reign saw the development of distinctive Ahom architecture, characterized by structures like the Rang Ghar and Kareng Ghar. The Ahom people also contributed significantly to literature, with historical chronicles like the "Buranjis" providing insights into the dynasty's history.

Religious Tolerance:

The Ahom rulers were known for their religious tolerance, allowing diverse religious practices to coexist within their kingdom. While the rulers adhered to their traditional animistic faith, various communities, including Hindus and Buddhists, thrived in the region under Ahom rule. This cultural amalgamation contributed to the vibrant tapestry of Assamese society.

Decline and Legacy:

The decline of the Ahom Dynasty began in the 18th century, marked by internal conflicts and external pressures. The Burmese invasions and subsequent conflicts weakened the kingdom, ultimately leading to its annexation by the British in 1826 after the First Anglo-Burmese War.

Despite their decline, the Ahom Dynasty left an enduring legacy. The Ahom influence is deeply ingrained in Assamese identity, visible in traditions, language, and architecture. The remnants of their rule continue to be cherished, preserving the memory of a dynasty that stood as the guardian of Assam's heritage for centuries.



Sarath Ravi

Manager-Jammu



A Journey from KL 01 to JK 01

Jammu, the city of temples, is a place that holds a special place in the hearts of many who love to explore. It was a stroke of luck for me to move from SIB Trivandrum RO to Jammu, a journey that felt like traveling from the tail to the head of India. I remember my arrival in Jammu as a blessing - as soon as we reached, the rain started, accompanied by hail. It was my first experience of such weather, and it left a lasting impression.

After settling down, Jammu greeted us with its diverse culinary culture. The famous Wazwan, a feast of anywhere from seven to 36 dishes, offers a variety of meats, fruits, and vegetables. It's not just delicious but also quite luxurious.

The heart of Jammu's spiritual life is the renowned Sri Matha Vaishno Devi Temple in Katra district. I was fortunate enough to make the 12 km journey to the top of the mountain by foot through the ancient route of Adakuvari. There's also a newer route that offers horse rides and cable cars. Reaching the temple and offering prayers was an experience that felt like being reborn, free from the soul's burdens, ready to start anew.



Jammu is not just about one temple; there are many others, like the Ranbeswar Mandir, Bavematha Temple, and Ragunath Temple, each with its own unique history and significance.

The people of Jammu have been incredibly welcoming. Coming from Kerala and not being fluent in Hindi, I often struggled with the language. But the locals were always there to help, standing by me in tough situations. It's this warmth and support that helped our branch achieve tremendous success, reaching over 100 crores in business and serving more than 9,000 happy customers.



And then there's Kashmir, the "Heaven on Earth." While Jammu is known for its temples, Kashmir is famous for its natural beauty. The best time to visit is from November to February. I assure you, anyone who visits Kashmir will never forget its beauty and the life-changing experiences it offers. Our branch is 200 km away from Kashmir, and we often take weekend trips there. We usually travel by bus overnight and arrive in Srinagar by morning.



Srinagar is mesmerizing, especially Dal Lake with its boating and unique floating market. You can buy Kashmiri dresses and saffron here. The Sri Sankaracharya Temple is another must-visit. From Srinagar, you can easily travel to other breathtaking locations like Sonamarg, Pahalgam, and Gulmarg. These places truly make you believe that if there is a heaven on earth, it's here in the great Kashmir.



Drishti Goel

Clerk - Ludhiana

Special Christmas Cookies

Ingredients:

2 3/4 cups all-purpose flour
1 teaspoon baking soda
1/2 teaspoon baking powder
1 cup unsalted butter, softened
1 1/2 cups granulated sugar
1 large egg
1 teaspoon vanilla extract
1/2 teaspoon almond extract (optional)
Sprinkles, colored sugar, or icing for decorating (optional)



Instructions:

- **Preheat the oven:** Preheat your oven to 375°F (190°C).
- **Combine dry ingredients:** In a medium bowl, whisk together the flour, baking soda, and baking powder. Set aside.
- **Cream the butter and sugar:** In a large mixing bowl, cream together the softened butter and sugar until light and fluffy. This can be done with an electric mixer or by hand with a wooden spoon.



- **Add egg and extracts:** Beat in the egg, vanilla extract, and almond extract (if using) until well combined.
- **Add dry ingredients:** Gradually add the dry ingredients to the wet ingredients, mixing until just combined. Be careful not to overmix.
- **Chill the dough:** If the dough is too soft, you can refrigerate it for about 30 minutes to make it easier to handle.
- **Roll out the dough:** On a lightly floured surface, roll out the dough to about 1/4 inch thickness. Use cookie cutters to cut out shapes.
- **Bake:** Place the cut-out cookies on ungreased baking sheets. Bake in the preheated oven for 8-10 minutes or until the edges are lightly golden. Keep an eye on them to avoid overbaking.
- **Cool:** Allow the cookies to cool on the baking sheets for a few minutes before transferring them to a wire rack to cool completely.
- **Decorate:** Once the cookies are completely cooled, you can decorate them with sprinkles, colored sugar, or icing if desired.





Vidhushi Tandon

Clerk - Indirapuram Brach

Vegetable Biryani

Classic Indian Royal Dish



Biryani , The Indian dish credited from Mughals to modern era right from 16th century to genZ. One of the famous old place where biryani is famous is the City of Nawabs – Lucknow which is also my home town .

The main hero of Veg biryani is rice , every grain should be separated and perfectly cooked i.e when you toss the rice you can analyze whether you have passed or failed the perfect rice cooking challenge .It requires some cooking before biryani is layered .We have to make a semi heated pan with 4-5 spoons of ghee over it where we have to fry onion until it gets golden brown in color , saute variety of spices available at home (cloves , cinnamon , nutmeg are few that I use) . Next comes vegetables (of your preferred choice) which we have to saute again in low heat with ginger and garlic cooked until veggies become soft .

Rich flavour comes with a special part of adding all the spices in a cloth and making a bundle of it so that all the flavours infuses in the water . Now rice has to be cooked in that water until half done .

Assembling of all the items is the last and the trickiest step where in a cooker with 2-3 spoon of ghee totally soaked up we have to make layering with fried onions , then comes half cooked rice above that comes soft veggies with sprinkling of mint , rose water / colored water.



After 15 mins when your biryani is finally done , serve it with aromatic saffron strings , cashews to give it a royal touch .Those who prefer some gravy on sides can make raita as per their requirement.

Quick Vegetable Biryani Recipe

Ingredients:

1½ cups basmati rice
Mixed vegetables (carrots, peas, beans, cauliflower), chopped
1 large onion, sliced
1 tomato, chopped
2 tbsp oil or ghee
1 tbsp ginger-garlic paste
Spices: bay leaves, cloves, cardamom, cinnamon, turmeric, red chili powder, biryani masala
Salt to taste
½ cup yogurt
Fresh coriander and mint, chopped
Saffron soaked in warm milk (optional)
Fried onions for garnish (optional)

Instructions:

Prepare Rice:

Soak basmati rice for 30 mins. Cook with bay leaves, cloves, cardamom, and cinnamon until 70-80% done. Drain and set aside.

Cook Vegetables:

Heat oil in a pan. Fry onions till golden. Add ginger-garlic paste, vegetables, tomato, spices, salt, and yogurt. Cook till veggies are nearly done.

Layer Biryani:

In a pot, layer cooked vegetables, then rice. Repeat. Top with coriander, mint, saffron milk, and fried onions.

Cook Biryani:

Cover and cook on low heat for 20-25 mins. Let it sit for 10 mins.

Serve hot with raita or your favorite side. Enjoy your flavorful and aromatic Vegetable Biryani!

Congrats on clearing CAIIB!



Divya K V



Anusree s



Gundreddy Karnakar



Sruthi Ravindranath k



Jijo Joseph



Abin Manuel



Amit Negi



Swapna A



Maruthavanan M



Akshay Varma P C



Muralikrishna P



Sreiram S Kumar



Viral Rastogi



Smitha K



Sambhu Chandran



Nair Akhil
Raveendranathan



Susmitha Sajan



Diana Mohan



Divya C A



Prajod V



Riya Rose Victor



Soumya Sabu



Poornima Mohandas



Bobby Mathew
Vergis



Sreeraj K



Anjali Aggarwal



Ashrita Poddar



Shubhi Kapur



Vivek Viswanath



Naresh Kumar



Abhishek Manoj



Anriya Thomas



Marisetty Sai Rohit
Dutta



Ananthu Santhosh



Koyande Durgesh
Narayan



Livea Rose Paul



Vishnu Pradeep



Vignesh A S



Nambi Maharajan V



Jonathan Alphy Roshan
S/o Antony Roshan Sr. Manager, Kolkata

Story ordered by Jeje aka Jerry

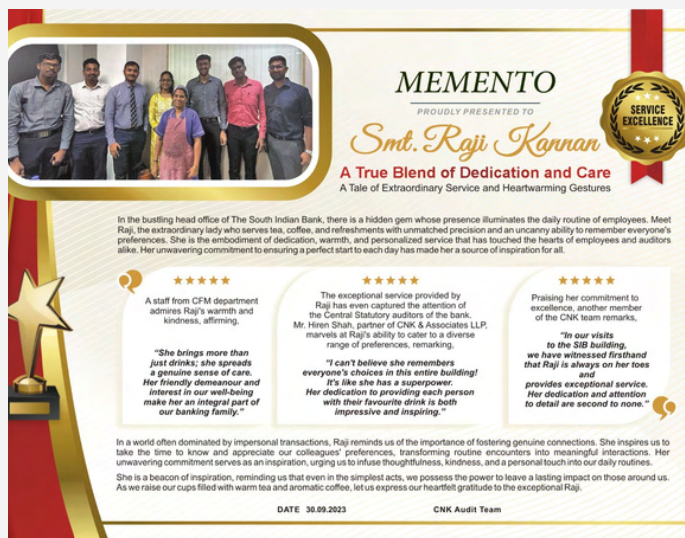
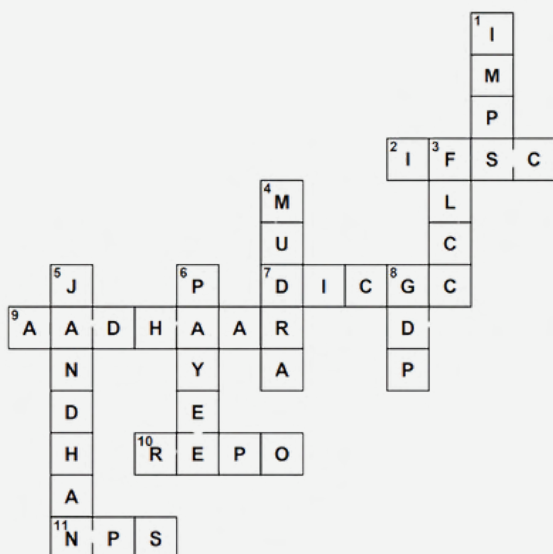
Once upon a time there was a bank officer named Jerry, in fairyland. He was very lucky, everyone considered him fairyland's lucky charm. But all his luck came from a necklace which he hung around his neck. Many tried to steal his necklace, but failed. For Jerry had protected the necklace with magic so that only he could take the necklace.

There was a dangerous and evil witch in the kingdom. The necklace prevented her from doing evil, she tried to destroy it, but the magic prevented her from doing so. She decided to try to send someone other than her to destroy the necklace. Hence, she sent her trusted frog slave, Begonia to destroy the necklace.

Begonia, on reaching Jerry's house, jumped through the window and began her search, she finally found the necklace in a secret room. What she didn't know was that the necklace had a wide, invisible protective shield around it that destroyed curses. The moment she touched the shield, there was a flash of light, Begonia turned into the lost princess of fairyland.

Jerry upon hearing the noise stormed into the secret room. Begonia explained everything to him. The evil witch was put in prison, Begonia and Jerry married each other. Begonia decided to change her name to Majella. They lived together happily for ever.

Crossword Solution:





Daksha Vivek
D/o Archana R
Assistant Manger
Kozhikode RO



Kids' Corner



Dhanwyn Pushparaj
S/o Kavitha P
Branch Head
Kammanahalli



Rithul R.N
S/o Ranjith N
Asst. Manager,
Cherupuzha



Sidharth Sreekanth
S/o Sreekanth A V
Chief Manager,
Pallapalayam



Anto George T

CGM & Head HRD & Ops

My playlist of melodious Malayalam Songs



Aakashanga theerathinappuram
Kunjattakkilal (1996)

Paathira mazha etho
Ulladakkam (1991)

Mazha kondum maathram
Spirit (2012)

Sreeragam
Pavithram (1994)

Koottil ninnum
Thaalavattam (1986)

Vythyaga sandhye
Naadodikkaattu (1987)

Hementamen
Kohinoor (2015)

Innumente kannuneeril
Yuvajanolsavam (1986)

Melle melle mughapadam
Oru Minnaminunginte Nurunguvettam (1987)

Ormakale kaivala charthy
Pratheeksha (1979)

Ottakambi naadam
Thenum Vayambum
Thenum Vayambum (1981)

Pavizham pol
Namaku Parkan Munthirithoppukal (1986)



Vishnu Salimkumar

Sr. Manager & EA to MD

My playlist of mellow English songs

I Want It That Way
Backstreet Boys

Little Things
One Direction

Father and Son
Cat Stevens

Paradise
Coldplay

Thinking out loud
Ed Sheeran

Happier
Marsmallow



Ritesh Bhusari

JGM Treasury

My playlist of mellow Hindi songs

Papa Kehnte Hain
Qayamat se Qayamat Tak

Neeli Neeli Ambar
Kalaakar

Aane Waala Pal
Gol Maal

Yeh Jo Des Hai Tera
Swades

Namo Namu
Kedarnath

Kaise Mujhe
Ghazal

Nadiye Nadiye
Rhythm

Viral Thodathe
Solamante Thenichakal

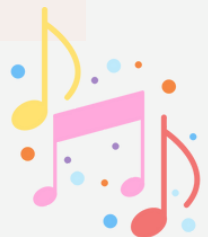
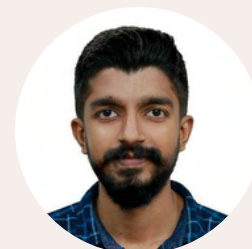
Picha Vecha Naal
Puthiya Mugham

Chentharmizhi
Perumazhakaalam

Ashwin Sreenivasan

Clerk, Secretarial Dept.

My playlist of hit songs





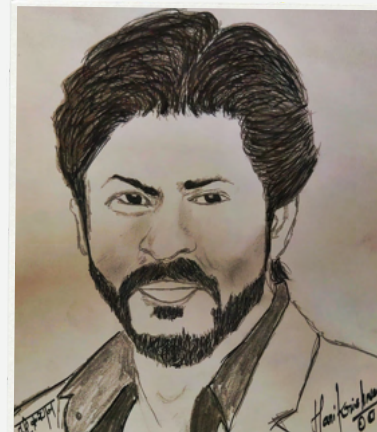
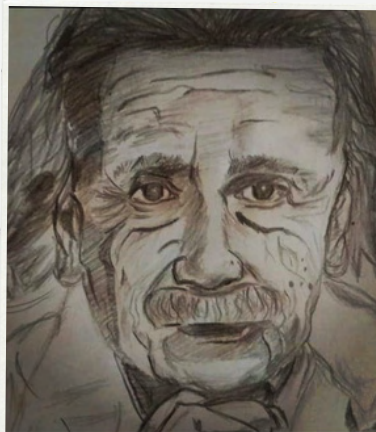
Ashwin James, Asst. Manager Dimapur



Nikhil Kumar P, Chief Manager, MSME



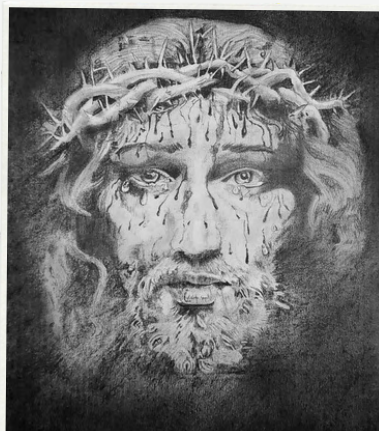
Sheya Choudhary
Clerk Indirapuram



Harikrishnan U
NR RM, Agra.



Nandukrishnan G
Asst. Manager HLBG



Dhanesh C S
Asst. Manager Comp. Dept.



Krishna Datta D V S
Asst. Manager L&D

Photography

Paintings/Sketches

Digital/AI Art



Dimple T Thengumpallil,
Br. Arunapuram married
Tomin George



Sonali Dhadwal, Br. Ludhiana
married Jasbir Singh



Krishnadath M, MCCPC
Kochi married Nidhi M
Nair.



Arun C Pillai, Br.
Ernakulam Toch
married Gayathri V



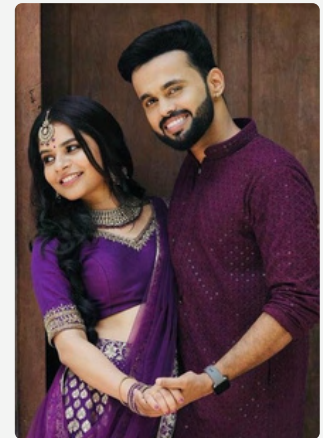
Irene Francis,
BOG Ernakulam married
Bibin Girijan



Abinesh S, Br. Elapakkam
married Akshaya S



Praveena S, Br.
Oddanchatram married
Satheesh M



Vaisakh R Krishnan,
DTD married Lakshmi
Vilas Pavithran



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South Indian Bank takes pride in its responsible initiative to support **St. Joseph's Community Hospital, Jammu**, ensuring the well-being of the local community.

Changing Lives through Technology!



SIB takes an initiative for empowering visually challenged students of **J.M.J English Medium High School, Athani, Thrissur, Kerala**.

Legacy of care continues!



A South Indian Bank initiative dedicated to enhancing the well-being of senior residents at **Mother Theresa Peace Home, Tirupur, Tamil Nadu** with a rainwater harvest tank.

Driving Change, Empowering Lives!



South Indian Bank takes an initiative for empowering the healthcare and comfort of the elderly and differently-abled inmates of **St. Thomas Asylum, Kaipuzha, Kottayam, Kerala**.

Helping Patients, Empowering Women!



SIB supports **Santhwanam Green - TAP** initiative of Santhwanam Social Apostolate Centre, Thrissur, by providing 3 CNG Autos to be driven by women drivers for transportation of **Kidney & Cancer patients**.



TRUST
MEETS
TECH
SINCE
1929

