

Siblink

Corporate Family Magazine of The South Indian Bank Ltd.



VOL | 32.4

APR 2024

Transformative Leadership

Highlights

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***A thumping
success!***

Rights Issue Oversubscribed 142.45%

The Rights Issue of The South Indian Bank Ltd., launched on March 6, 2024, saw overwhelming success with **142.45%** subscription, receiving **1,93,480** valid applications for 52,31,85,254 Equity Shares, **raising a total of Rs. 1151.01 Crores.**





From the desk of the MD & CEO

Dear Colleagues,

As I write to you, the current financial year draws to a close. This has been a year of many significant achievements for the Bank. These deserve to be remembered and highlighted:

First, the Bank has had three good profitable quarters this year, thus far. Our financial performance has enabled us to achieve returns on assets of approximately 0.91% and returns on equity of over 14%. Our Bank's Gross and Net NPA numbers (as percentage of End of Period Assets) have shrunk consistently during this period.

Second, our Bank successfully raised Rs. 1151 Crores by way of a rights issue. The issue offered existing shareholders the right to purchase - a share at Rs. 22/- per share for every four shares held. This is the largest issuance of fresh capital by the Bank.

Third, our Bank started a mechanism to compute sales value added at the branch – SIB Max. This program also creates a mechanism by which branches achieving their benchmark targets can earn incentives.

Fourth, our Bank continued to grow its brand not merely in Kerala, but nationwide. Significant progress was made in making our brand known and in building relevance on a national scale.

Fifth, we formed an internal group – The Business Process Group – to radically rethink the way we do business. We expect their redesigned products to go live soon helping us return decision making to the branches.

These are all important achievements that we can all be rightly proud of. I congratulate each one of you for your contributions to these very significant achievements. I must however, seek your help in addressing a few very important challenges that we face as a Bank:

First, our costs as a proportion of income are too high. This is largely because our income is too low, which in turn is because our assets are skewed towards corporate advances. We collectively have to grow B Segment, Home Loans and other asset products to redress this issue.

Second, we need to grow the CASA book by engaging with our Banking customers. Far too many of our customers do not regularly use their SIB account. This reduces stickiness and also reduces the rate of growth of these portfolios – an area that requires our immediate attention. The only way this can be addressed is by connecting with these customers and becoming top of mind for them so that they use our account and not a competing Bank's.

Third, we need to ensure that we follow laid down policy and process in its spirit and letter. You are aware of a recent incident where the failure to do so resulted in a loss of over Rs. 28 Crores to the Bank. This highlights the cost that can be attached to seemingly trivial lapses. I would like to bring to your notice that the actual losses are even higher when one takes into account reputational damage associated therewith.

This financial year has begun well and I seek your help in making the year a stellar one for SIB.

With warm regards,

P R Seshadri

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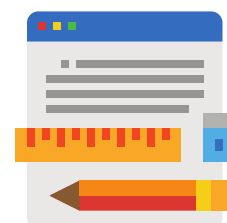
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Editor's Note



Dear Siblinc Readers,

In the current issue of Siblinc, we delve into the inspiring theme of transformative leadership, exploring the narratives of key figures whose visionary guidance propels South Indian Bank to greater heights. It's a celebration of leadership that goes beyond routine management, sparking positive changes and shaping the future of our Bank.

Transformative leaders have played a pivotal role in steering us through challenges, fostering innovation, and creating an environment where every team member contributes to our collective success. Their stories serve as beacons, guiding us on a journey of growth, resilience, and excellence.

As we embark on a new financial year, let's draw inspiration from these transformative leaders and channel their spirit into our endeavors. May their stories ignite the flame of ambition, innovation, and collaboration within each of us, propelling South Indian Bank to new milestones.

I extend my heartfelt wishes to every member of the South Indian Bank family for professional success and personal happiness in this new financial year. Your dedication and hard work are the pillars of our achievements, and I am confident that together, we will continue to script success stories and create a legacy of excellence.

Thank you for your unwavering commitment to our shared vision. Here's to a year filled with accomplishments, growth, and a spirit of collective achievement.

Regards,

Lakshmi Devi C
Editor & Head L&D



Letters to the Editor

"The new format Siblinc looks nice. Good articles. Senthil Kumar sir's article on loan repayments was very useful. The sections on Green Finance also was good.

Please include more Banking related content that will be helpful in our jobs in the future."

Manju G Pillai,
Asst. Manager Koratty

"Thanks for the vol 32.3 of Siblinc. I noticed that the logo is new, more modern. Cybersecurity Challenges in an AI World was very interesting. And the article on the Hornbill Festival was exciting to read."

Arun Varghese
Asst. Manager Avittathur



Transformative Leadership

A dynamic narrative about the visionary leaders steering our Bank towards sustained success.



Mr. V J Kurian
Chairman

An IAS Officer (retd.) of the 1983 batch - Kerala cadre, Mr. V J Kurian is a highly accomplished civil servant with an outstanding professional track record. Mr. Kurian started his civil service career as sub-collector of Muvattupuzha. With just about four years of service, Mr. Kurian had the rare distinction of heading the Pharmaceutical Corporation of Kerala as its Managing Director in 1987, where he got the opportunity to hone his management skills at a very young age. He later served as District Collector of Alapuzha and Ernakulam.

It was Mr. Kurian's visionary zeal and his ability to dream the 'impossible' that led to the novel concept of developing an airport through a public-private participation (PPP) model way back in 1993, and subsequently its successful implementation as the first PPP model airport in India in 1999. The history of Cochin International Airport, in fact, is intrinsically intertwined with the story of Mr. Kurian, who relentlessly fought hard against all odds and achieved what others of his time could not even begin to visualise.

Later, when CIAL went through a period of financial turmoil and struggled with loan repayments, Mr. Kurian was brought back as Managing Director by the Government in 2003.

Mr. V J Kurian joined the Board of The South Indian Bank Ltd. as an Independent Director in March 2018.

He was appointed Non-Executive Part-time Chairman of the Bank in Nov 2023.

His foremost objective during his second tenure involved restructuring of loans and exploring new avenues to maximize revenue generation. He also successfully implemented the concept of securitizing future receivables to bolster the company's cash flow and quickly turned around the Company, declaring dividend to the shareholders in 2003-04, during the fifth year of operation.

Mr. Kurian left CIAL after his second term in 2006 and went on a Central Government deputation as Chairman of Spices Board. During his tenure of five years at Spices Board, he made significant reforms in the functioning of the Board by introducing e-auctioning of cardamom as well as establishing several spice parks and spice labs all over India to benefit the farmers and spice exporters.

After completing his five-year deputation with the Central Government, Mr. Kurian returned to lead CIAL for a third term in 2011. This ten-year tenure marked a period of significant diversification, expansion, and modernization of the airport.

Notably, in 2016, a state-of-the-art international terminal covering 15 lakh square feet was inaugurated, followed by a new 6 lakh square feet domestic terminal in 2019. Mr. Kurian's leadership during this tenure also oversaw several other major projects, including the recarpeting of the runway and taxiway, modernization of airport facilities, initiation of hotel construction, and the expansion of the cargo complex.

Under the leadership of Mr. Kurian, CIAL also ventured into new territories such as solar and hydropower. Leveraging vacant land designated for future airport expansion, Mr. Kurian initiated the establishment of solar power plants at the airport premises. The journey began with a pilot plant of 100 kWp in 2013, and by 2015, Cochin Airport's solar capacity had grown to an impressive 15 MWp, making it **'World's first fully solar-powered Airport'**.

Mr. Kurian continued to push boundaries, enhancing Cochin Airport's solar capacity to 50 MWp by 2021 including a 12 MWp solar plant in Kannur District, maintaining its unique status as the only fully solar powered airport. Introducing the Agri-photovoltaic concept as early as 2016, Mr. Kurian pioneered the cultivation of vegetables underneath the solar panels.

During this period, CIAL also forayed into the field of hydropower and completed a 4.5 MW run-of-the-river hydroelectric project in Kozhikode, making it the only airport in the world to own and operate a hydroelectric power plant.

In recognition of these ground-breaking achievements, **CIAL received the highest environmental honour – the 'Champions of the Earth' Award from the United Nations in 2018.**

Apart from his long twenty-year tenure as Managing Director of CIAL, Mr. Kurian also served as Additional Chief Secretary (Water Resources) to Government of Kerala and as Managing Director of several organisations including Roads and Bridges Development Corporation Ltd., CIAL Infrastructures Ltd.,

Cochin International Aviation Services Ltd., CIAL Duty Free and Retail Services Ltd., Kerala Waterways and Infrastructures Ltd., etc., to name a few.



Mr. V J Kurian joined the director board of South Indian Bank in March 2018 and became the Chairman in November 2023.



Mr. V J Kurian accepting the 2018 'Champion of the Earth Award' from the United Nations for CIAL at New York.

Mr. Salim Gangadharan

Chairman (2014-2023)



Mr. Salim Gangadharan was Non-Executive Part-time Chairman of The South Indian Bank Ltd. from 2014 to 2023.

Mr. Salim Gangadharan, our ex-Chairman, is a distinguished figure in the banking industry, renowned for his significant contributions and leadership roles. Born on October 30, 1953, in Kerala, India, he has established himself as a proficient banker with a deep understanding of economics, holding a Master of Arts degree in the field from the University of Kerala. Furthermore, he is a certified associate of the Indian Institute of Banking and Finance, underscoring his expertise in banking and finance.

Mr. Salim Gangadharan's career is marked by his tenure at the Reserve Bank of India (RBI), where he commenced as a Grade-B Officer. Throughout his career at the RBI, he played pivotal roles in banking supervision, foreign exchange management, and financial market regulation. His expertise was not confined to India alone; he also lent his skills to the Central Bank of Oman for five years. In 2006, he ascended to the role of Chief General Manager of the Foreign Exchange Department at the RBI, and by 2012, he was appointed as the Regional Director for Kerala and Lakshadweep. His remarkable journey at the RBI culminated in his position as Principal Chief General Manager.

In January 2014, Mr. Salim Gangadharan transitioned to the South Indian Bank, taking on the role of an independent director before being appointed as the Chairman later that year.

His tenure at South Indian Bank as Chairman from 2014 to 2023 was a seminal period in the bank's evolution, marked by transformative improvements in culture and performance. As part of his broader commitment to the finance sector, he also served as a director in organizations such as NSE Clearing Limited and the Kerala Infrastructure Investment Fund Board. Mr. Salim Gangadharan's legacy includes seminal contributions to foreign exchange regulation in India, notably as the convener of the Task Force on Capital Account Convertibility.

His advisory roles at the National Institute of Education and Training, and the National Institute of Skill Enhancement, further illustrate his dedication to nurturing financial education and skills development in the country.

Mr. Salim Gangadharan's career is a testament to his expertise, leadership, and commitment to the banking industry, making him a revered figure in his field. South Indian Bank remains forever grateful for his wisdom, guidance and leadership.





Ms. Lakshmi Ramakrishna Srinivas
Director

Ms. Lakshmi Ramakrishna Srinivas was appointed as a Non-Executive Independent Director of The South Indian Bank Ltd. in Nov 2023.

Ms. Srinivas brings over three decades of diverse experience from her tenure within the State Bank of India (SBI), from where she superannuated as Chief General Manager & Head- Strategic Training Unit, having overseen SBI's extensive and robust training system.

Ms. Srinivas, who has BA (Hons) and MA degrees, has had a distinguished career at SBI, marked by leadership roles across the spectrum of banking, including Retail Banking, Large & Mid Corporate Credit, and Learning & Development, and held key

positions like Team Leader in the Corporate Accounts Group and Head of a Mid Corporate Branch. She has also served abroad as Vice President (Credit) in SBI's prestigious New York branch.

In her stint in SBI's academic wing, she was a Senior Faculty member and later GM & Director of the State Bank Staff College (SBSC), Hyderabad, SBI's oldest Apex Training Institute.



Her dedication to excellence and expertise in the banking domain, particularly in credit and organisational learning, inspires our onward journey.



Ms. Radha Unni
Director (2021-23)

Ms. Radha Unni was Non-Executive Independent Director of The South Indian Bank Ltd. from 2021-23.

South Indian Bank fondly reflects on the tenure of Ms. Radha Unni, who graced our board as an Independent Director, bringing with her a profound legacy of banking expertise. Her remarkable journey of 36 years at the State Bank of India, Kerala Circle, culminated in her retirement as the Chief General Manager. During her esteemed career, Ms. Unni demonstrated exceptional acumen in Corporate Credit, Project Appraisal for Small and Medium Enterprises, alongside significant contributions to Risk Management, NPA Management, Business Process Re-engineering, and Transformational Change Management. Her involvement extended to Capital Market Operations with SBI Capital Markets Ltd., showcasing her versatility and depth of knowledge. Beyond her commendable service at SBI, Ms. Unni's post-retirement engagements in Management Audit and Recruitment highlight her

ongoing commitment to the banking sector. Her esteemed presence has been sought as an Independent Director by numerous top-tier organizations, including Sundaram Home Finance Ltd., Royal Sundaram General Insurance Co.Ltd., Nitta Gelatin India Ltd., V-Guard Industries Ltd., Western India Plywoods Ltd., Axles India Ltd., Wil Car India Ltd., CSB Bank Ltd, and Muthoot Capital Services Ltd., attesting to her wide-ranging influence and respected status in the industry.

Although Ms. Unni's directorship with South Indian Bank has concluded, her impact and the high standard of leadership she provided continue to inspire our path forward. We are honoured to have been part of Ms. Radha Unni's exceptional journey and cherishes the wisdom and insight she imparted during her tenure with us.



Mr. Murali Ramakrishnan Managing Director & CEO (2020-2023)



**Mr. Murali Ramakrishnan was MD & CEO
of the bank from 2020 to 2023**

In the ever-evolving terrain of the banking industry, notable leaders emerge for their transformative vision and the capacity to propel institutions toward unparalleled success.

Mr. Murali Ramakrishnan, our former Managing Director and CEO, is a shining example of such luminary leadership, leaving an enduring imprint not only on the sector but also on the trajectory of South Indian Bank itself.

Mr. Murali Ramakrishnan began his career at GE Capital TFS Ltd. as Regional Credit Manager, later advancing to Head of Credit Risk at ICICI Bank. He then became Chief Executive for North Asia and led the Strategic Projects Group, significantly enhancing the bank's digitization efforts in the SMEAG business.

Mr. Ramakrishnan joined South Indian Bank as an advisor in July 2020 and was soon elevated to the post of MD & CEO, serving from 2020 to 2023.

Under Mr. Ramakrishnan's guidance, South Indian Bank underwent a strategic overhaul, enhancing efficiency and service through specialized departments. He strengthened the bank's financial position by prioritizing asset quality and streamlining collections. He also instilled core values of Sensitivity, Resilience, Ownership, Integrity, Passion, Digital, Boundaryless, Quality, and Speed, defining the bank's corporate ethos.

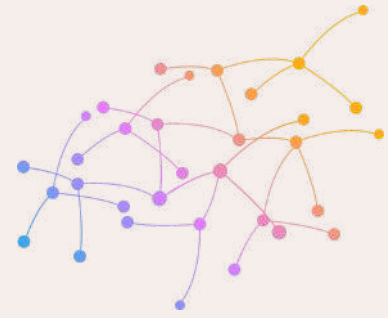
Moreover, Mr. Ramakrishnan set the strategic direction for the bank through the formulation of the '6 C's strategy'. This comprehensive framework focused on six critical areas: Capital, CASA, Cost to Income Ratio, Competency Building, Customer Focus, and Compliance. This strategic approach was designed to enhance the bank's financial strength, operational efficiency, and market competitiveness.

Notably, the bank achieved record profits during his leadership, reflecting the effective execution of his strategic vision and operational improvements.

South Indian Bank expresses deep gratitude for Mr. Murali Ramakrishnan's leadership, which steered the bank towards success during a pivotal period in its history.



**Mr. P R Seshadri
succeeded Mr. Murali
Ramakrishnan,
taking over as MD &
CEO of South Indian
Bank Ltd. in Oct 2023.**



Expanding our national presence



Sewli, Kolkata:

Inauguration on January 11th, 2024, at Sewli, Kolkata. Officially opened by Most Reverend Thomas D'Souza, Arch Bishop of Calcuttta. Shri Uttam Das, Chairman of Barrackpore Municipality, inaugurated the ATM. Organised by and in attendance - Mr. Radha Krishnan, Regional Head of Kolkata, and the Branch Team.



Gomti Nagar, Lucknow:

Shraddha Thakur, General Manager of the RBI Issue Department, inaugurated the ATM, while Lilli Sister Bhagia, Administrator of St. Joseph's Hospital in Gomti Nagar, inaugurated the strong room. Most Rev. Gerald John Mathias, Bishop of The Catholic Diocese of Lucknow, officiated the inauguration ceremony. In attendance - Ranga Manohar CH: Cluster Head, Ghaziabad cluster, Renjith R Nair, Deputy General Manager (Delhi RO), the Branch Team and other dignitaries.





Chandan Nagar, Kolkata: The Chandannagar Branch of South Indian Bank was inaugurated on December 15, 2023. The ceremony was led by Mr. Ram Chakraborty, the Mayor of Chandannagar. Attendees include Mr. Radhakrishnan E., AGM-RH Kolkata and Mr. Arun Mohan, Cluster Head.



Panipat, Haryana: South Indian Bank's new Panipat branch was inaugurated by Mr. Lalit Goel, the President of Panipat Exporters Association along with Shree Bhagwan Aggarwal, President of Industrial Estate Association. Reverend Father Kartik Abel, Manager of St. Mary Convent Senior Secondary School blessed the premises.

Also in attendance were Ms. Biji SS, SGM and Group Business Head of Corporate and Secured Retail, along with Mr. Renjith R Nair, the DGM & Head Delhi Region, and Mr. Rayner Ephraim, DGM & Zonal Head Delhi-Kolkata CBG.



Kadapa, Andhra Pradesh: Branch Kadapa 1044, under Vijayawada cluster, was inaugurated on 27-12-2023. Regional Head Mr. Shashidhar Y, Cluster Head R. Venkat Rao, along with staff members, in attendance. This is the 25th branch in Andhra Pradesh, enhancing the bank's presence in the region.



Kovvur, Andhra Pradesh: On February 1, 2023, Branch Kovvur (1048) was inaugurated with the attendance of key officials - Shri. Shashidhar Y, DGM & Regional Head, Hyderabad Region; Shri. A.V. Niranjan, CM & Cluster Head, Visakhapatnam Cluster; and the Branch Team.

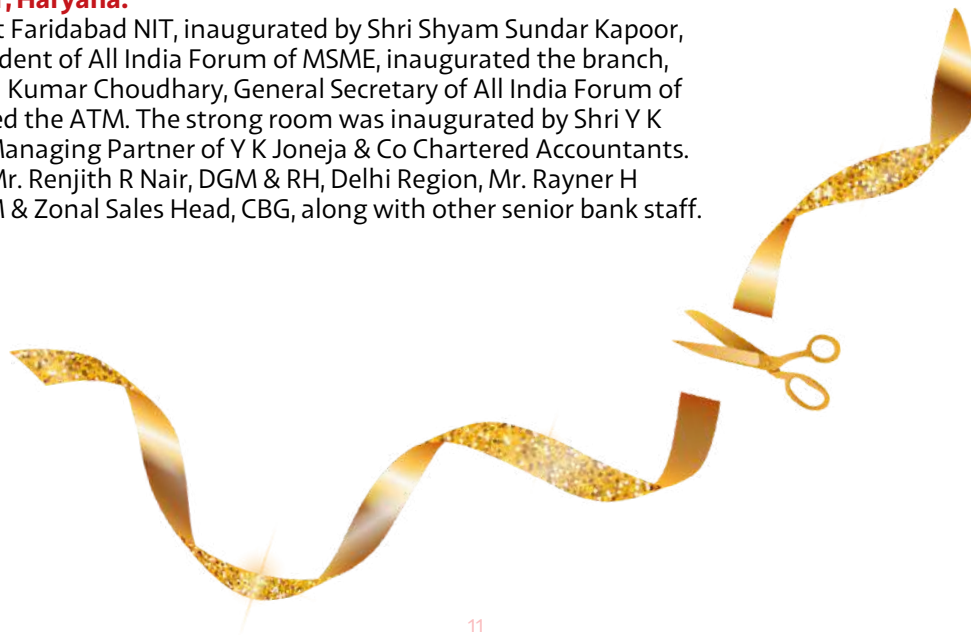


Vaishali Nagar, Jaipur: The inauguration of Br Vaishali Nagar, Jaipur, Rajasthan, took place on January 30, 2024. Shri Tarachand Choudhary, President of Viswakarma Industries Association, officiated the event, alongside distinguished guests including Shri Vikas Godara, CMD of V.D Group of Companies and Sonak Group of Companies. Also present were Ms. BIJI S S, SGM-Group Business Head Corporate and Secured Retail, Mr. Renjith R Nair, DGM and Regional Head of Delhi.



Faridabad NIT, Haryana:

New branch at Faridabad NIT, inaugurated by Shri Shyam Sundar Kapoor, National President of All India Forum of MSME, inaugurated the branch, while Shri Anil Kumar Choudhary, General Secretary of All India Forum of MSME, unveiled the ATM. The strong room was inaugurated by Shri Y K Joneja, CA & Managing Partner of Y K Joneja & Co Chartered Accountants. Attended by Mr. Renjith R Nair, DGM & RH, Delhi Region, Mr. Rayner H Ephraim, DGM & Zonal Sales Head, CBG, along with other senior bank staff.



Discover India with every turn of the page

Our Bank's Calendar of Cultural Wonders

Media Cell & HR Initiatives



In the spirit of celebrating the rich mosaic of India's history and culture, we have unveiled our Calendar 2024, a visual journey across the diverse geographies and captivating locations that define our Nation and our Bank. The project was aptly titled 'Discover India', showcasing the Bank's genuine intent to aesthetically feature some of the historically and culturally significant places where we have a proud presence.

We had initiated a call for ideas and contributions, inviting all staff members and branches to be part of this extraordinary project for the Calendar 2024.

The focus was to be on celebrating the Bank's presence in places of historical and cultural significance, shedding light on our branches in the lesser-known yet remarkable corners of the country. A collective effort ensued to 'Discover India' in its truest sense. With the overwhelming response from our branches, the task of curating the final entries for the calendar was no small feat.

After meticulous evaluation and thoughtful discussions, we were delighted to present the 12 chosen entries that encapsulate the essence of 'Discover India.' Traversing across vibrant landscapes and architectural marvels, our SIBians' forged a brilliant portrait of India in the Calendar 2024.

Each month will take the viewer on a captivating journey. The thematic approach adds a layer of depth, allowing the viewers to witness the deep heritage of our Bank as a reflection of the rich heritage of the exhibit in front of their eyes. The images displayed are not just photographs but are windows into the narratives of our branches and the regions that they serve and represent.

We believe that the Calendar 2024 serves as a reflection of South Indian Bank's deep-rooted connection with India's history and culture. It is indeed, a visual celebration of our journey and our people, as we 'Discover India'.



Burrabazar, situated in the northern part of Kolkata, stands as one of the largest wholesale markets in India, tracing its history back to the 18th century. Before the British era, it was chiefly controlled by the Setts and Bysacks, renowned merchants dealing in yarn and cloth. Noted for its vibrant cultural mosaic, Burrabazar is a historical and commercial landmark. The Burrabazar branch of the South Indian Bank was established in 1978.

Photo courtesy Mukesh Agarwal, Branch Manager.



Located in the Kozhikode district of Kerala, Feroke is a town rich in history, famous for the Feroke Bridge over the Chaliyar River, a structure with over a century of history recently undergoing renovation and reinforcement. The town also harbors historical remnants like a fort built in the era of Tipu Sultan. The South Indian Bank's branch in Feroke, established in 1975, marks a significant presence in the town's financial landscape.

Photo courtesy Nithin M, Branch Manager.

SIB Kolhapur

Mar | 2024

DISCOVER
INDIA



Kolhapur, nestled in Maharashtra, is renowned for its historical richness and picturesque landscapes. The city's pride, the Maharaja's Palace, erected in 1884 using black polished stone, is a magnificent representation of Indian architectural prowess. Kolhapur is adorned with ancient temples, regal palaces, and stunning architectural gems, enhancing its charm. The South Indian Bank established its Kolhapur branch in 2008.

Photo by V Vivek Dilip, Assistant Manager. Branch Manager is B Kiritkumar Manjibhai.

SIB Madurai

Apr | 2024

DISCOVER
INDIA



Madurai, situated along the Vaigai River, is famous for its historic architecture, notably the Meenakshi Amman Temple and Thirumalai Nayakkar Mahal. Constructed in 1636 during the reign of King Tirumala Nayaka, the Thirumalai Nayakkar Mahal is a 17th-century architectural masterpiece. The nearby streets are vibrant with shops selling handloom sarees and traditional jewelry, reflecting the city's rich cultural heritage. The Madurai Main branch of the South Indian Bank was established in 1959.

Photo by Nagarajan R, Clerk. Branch Manager is Bharath Narayan K.

SIB Dispur

May | 2024

DISCOVER
INDIA



Dispur, the capital of Assam, serves as the administrative heart of the state. Highlighted here is the Srimanta Sankaradeva Kalakshetra, a cultural institution dedicated to preserving and promoting the heritage of the North Eastern states, named after the esteemed medieval poet and reformer Srimanta Sankardev. This center includes a museum, library, children's park, and performance spaces, showcasing Assam's rich cultural legacy. The Dispur branch of the South Indian Bank was launched in 2011.

Photo by Sunit Paul, Clerk. Samudrajit Gogoi is the Branch Manager.

SIB Karimnagar

Jun | 2024

DISCOVER
INDIA



Karimnagar, a prominent city in Telangana, sits along the Manair River, a Godavari tributary. Just 10 kilometers from the city center lies the historic Elgandal Fort, a significant edifice that has seen the reign of five different dynasties, symbolizing the architectural grandeur of Telangana. The South Indian Bank inaugurated its Karimnagar branch in 2011.

Photo courtesy Srihari Puram, Branch Manager.



Guntur, situated in Andhra Pradesh, is famed for its historical and cultural richness, marked by numerous temples and monuments. It boasts Asia's largest chilli market, making it a significant exporter to Asia, Canada, and Europe. The fertile terrain of Guntur supports the cultivation of crops such as cotton, tobacco, and pulses. The South Indian Bank's Guntur branch was inaugurated in 2001.

Photo courtesy Vijay Kumar E, Branch Manager.



Bhuj, a city in Gujarat's Kutch district, enchants visitors with its centuries-old architectural treasures. The Prag Mahal, a 19th-century palace, stands out for its captivating Gothic and Italian architectural styles. The palace features intricate carvings, a clock tower, and a grand Durbar Hall adorned with Corinthian columns. Situated adjacent to the Prag Mahal is the Aina Mahal, an 18th-century marvel. SIB's Bhuj branch was opened in the year 2012.

Photo by Neha Shyamsunder, Asst. Manager. Branch Manager is C Anant Dhahyabhai.



Positioned along the River Ganga, Kanpur stands as Uttar Pradesh's industrial powerhouse and its most populous city. The city's landmark, the Kanpur Central Railway Station, dates back to the British era and was inaugurated in 1930. It is recognized as the third busiest railway station in India, distinguished by having the world's largest interlocking route system. The South Indian Bank's Kanpur branch, which started operations in 2009, contributes to the city's commercial vitality.

Photo courtesy Shubham Chaturvedi, Branch Manager.



Mysuru, one of India's first planned cities, is rich in historical landmarks. Among these, the Mysuru Palace stands out, showcasing an architectural blend of Hindu, Mughal, Rajput, and Gothic influences, and harboring an exquisite collection of art from around the world. This royal city is also celebrated for being the birthplace of Mysore Pak, a sweet concoction originating from the kitchens of Mysuru Palace. The South Indian Bank's Mysuru branch was inaugurated in 1981.

Photo by Lokerajurs, Daftary. Branch Manager is Indira M D.

SIB Ludhiana
Nov | 2024

**DISCOVER
INDIA**



Ludhiana, the largest city in Punjab, is situated along the ancient banks of the Sutlej River. The city is home to the iconic Ludhiana Clock Tower, a structure that has dominated the skyline for more than a hundred years. Conceived in 1862 by John Gordon, then the municipal chief engineer of Amritsar, the tower stands as a monument of traditional European Gothic architecture, characterized by its red brick facade and detailed stonework. The South Indian Bank's Ludhiana branch, which opened its doors in 2004, is part of this historic cityscape.

Photo by Ishan Gupta, Probationary Officer. Krishna Chandran C K in the Branch Manager.

SIB Jammu
Dec | 2024

**DISCOVER
INDIA**



Jammu, nestled along the Tawi River, acts as the winter capital of Jammu and Kashmir union territory. Highlighted in the image is the Amar Mahal Palace, designed in 1862 by a French architect, mirroring the grandeur of a French chateau. This historical residence of the Dogra dynasty has now evolved into a fascinating museum, showcasing a rich collection of artifacts. The South Indian Bank's Jammu branch was established in 2006, adding a modern dimension to this region's rich heritage.

Photo by Vishal James, Assistant Manager. Sharath Ravi is the Branch Manager.

Banking is not just about numbers.
It hosts beautiful human stories too.

*95 years.
Touching
millions of lives.*

**SOUTH
INDIAN Bank**
EXPERIENCE NEXT-GEN BANKING





Nehru Singh
General Manager, CPMG

Compliance Culture

Oxford Dictionary defines Compliance as "The practice of obeying rules or requests made by people in authority; Procedures that must be followed to ensure full compliance with the law."

Need for Compliance Culture

As we are into, Banks deal with public money and play a pivotal role in facilitating business and growth of the economy, by acting as financial intermediary between investors and borrowers. Trust is the linchpin of the Banking system and it holds up the relationship between banks, customers and other stakeholders. Customer need banks they can rely upon, predictable, and supportive and that walk the talk.

Banks in India are regulated by Banking Regulation Act, 1946 and is governed by Reserve Bank of India. They delineate the standards and practices Banks should adopt to remain in compliance with regulation and relevant legislation. Moreover, these necessitate building and maintaining effective governance, risk management and control frameworks, by way of own set of laid down Internal rules and regulations for conduct of Business.

To be trustworthy, transparent and accountable for the actions, Banks are required to comply with regulations, laws and guidelines, whether internal or external.

Promoting Compliance Culture

Each and every employee as well as the Management of the Bank is required to promote and adopt compliance culture. While the management is responsible for creating a culture which encourages openness and transparency, the employees should know and abide to the laws & regulation that apply to their work in true letter and spirit, as well also understand their responsibilities for compliance.

Compliance culture is created by every organization irrespective of the size by way of:

- Clearly spelt out policies and guidelines
- Handholding new employees and training
- Fostering Openness and transparency
- Setting up Expectations and Accountability
- Encouraging Whistle Blower to arrest violations
- Continuous Evaluation of the effectiveness

Compliance Culture should become part of one's life by way of behavioral change. It helps adherence to law & regulation and preserves the integrity of the individual and the organization for which they work. This helps to reduce the risk of non-compliance and the associated penalties, legal action and reputation loss of the Organisation.

Impact of non-compliance culture

The impact of non-compliance is far reaching, severe and is listed under:

- Monetary Penalty
- Loss of Reputation
- Loss of Integrity and Public Trust
- Negative Business Impact
- Miss-out on growth Opportunities
- Run on Investors, etc.

Reserve Bank of India is closely monitoring all the financial institutions in India, including Banks and the action for non-compliance, we hear and read about in recent days clearly indicates the significance given to protect the rights of customers and intolerance to non-compliances.



Apart from imposing of huge monetary penalty, drastic punitive measures are also taken based on the severity and a few of such cases are highlighted below:

- Bank of Baroda was directed during Oct'23 to suspend, with immediate effect, any further onboarding of their customers onto the 'bob World' mobile application, based on certain material supervisory concerns observed in the manner of onboarding of their customers onto this mobile application.
- In addition to the direction to Paytm Payments Bank Ltd (PPBL) for stopping onboarding new customers from Mar'22, during Jan'24 PPBL was direct to abstain from accepting deposits or top-ups in customer account, prepaid instruments, wallets, FASTags and NCMC Cards, over several instances of non-compliance and continued material supervisory concerns.
- IIFL Finance Ltd., was directed on 04th Mar'24 to cease and desist, with immediate effect, from sanctioning or disbursing gold loans or assigning/ securitising/ selling any of its gold loans owing to certain material supervisory concerns observed in the gold loan portfolio of the company, including serious deviations in certain critical areas.

- JM Financial Products Limited was directed on 05th Mar'24 to cease and desist, with immediate effect, from doing any form of financing against shares and debentures, including sanction and disbursement of loans against Initial Public Offering (IPO) of shares as well as against subscription to debentures.

Within our Organization also, sporadic instances of non-compliance/violation to rules & regulations/ guidelines are observed, which should be arrested by adopting and promoting compliance culture, to ensure that such instances does not take a toll on the financials as well as reputation of the Bank.

As a saying goes, *"It takes less time to do things right, than to explain why you did it wrong"*, let's always do things right, in compliance to the guidelines both internal and external.

Pledge:

Let each one of us pledge to **"Adopt and Promote Compliance Culture"**, which will enable each one of us, as well as our beloved organization flourish.

I would like to end with a thought provoking quote

"If you think compliance is expensive; try non-compliance."

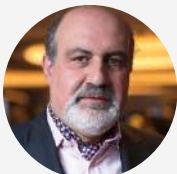
Former US Deputy Attorney General Paul McNulty

Quotable Quotes



Never think that lack of variability is stability. Don't confuse lack of volatility with stability, ever.

Nassim Nicholas Taleb



I think a life properly lived is just learn, learn, learn, all the time.

Charlie Munger





CA. Praveen P

Chief Manager, IRMD



Forensic Audit

Unveiling Financial Truths

In the intricate world of finance, the term 'forensic audit' often emerges as a beacon of truth amid the shadows of financial discrepancies and fraudulent activities.

A forensic audit is an examination and evaluation of a firm's or individual's financial information for use as evidence in court. A forensic audit can be conducted to prosecute a party for fraud, embezzlement, or other financial claims. This meticulous process involves not only the analysis of financial records but also the investigation into how financial transactions are conducted, with the aim of uncovering any misconduct or malpractice.

In India, the relevance and demand for forensic audits have surged significantly in recent years, driven by the increasing complexity of financial transactions and the growing awareness among corporations and regulators of the need to uphold financial integrity. The country has witnessed several high-profile cases where forensic audits have played a pivotal role in unraveling financial irregularities.

For instance, the Punjab National Bank (PNB) scam, one of India's biggest financial frauds, underscored the critical need for forensic audits. The scam, which came to light in 2018, involved fraudulent transactions worth over \$2 billion. Forensic auditors were instrumental in tracing the intricate web of deceit woven by the perpetrators, highlighting the modus operandi and the lapses in the bank's systems and controls.

Forensic audits in India are not limited to the banking sector. They span various industries, including telecommunications, real estate, and information technology, reflecting the widespread need for such investigations. The government and regulatory bodies, such as the Securities and Exchange Board of India (SEBI) and the Reserve Bank of India (RBI), have increasingly mandated forensic

audits in cases of suspected fraud and mismanagement. The process of a forensic audit involves several key steps: planning the investigation, collecting evidence, analyzing financial data, reporting findings, and, if necessary, testifying as an expert witness in court. Forensic auditors employ a range of tools and techniques, from traditional accounting scrutiny to advanced digital forensics, to unearth irregularities hidden within financial statements and records.

The outcome of a forensic audit can have significant implications. It can lead to the recovery of lost funds, the initiation of legal proceedings against the culprits, and the implementation of stronger financial controls and governance mechanisms to prevent future frauds. Moreover, forensic audits can serve as a deterrent, signaling to potential fraudsters the high risk of detection and punishment.

As India continues to evolve as a global economic powerhouse, the role of forensic auditing is set to become even more crucial. The increasing complexity of financial ecosystems, coupled with the digitalization of financial transactions, presents new challenges and opportunities for forensic auditors. Their expertise not only aids in the resolution of financial disputes but also contributes to the creation of a more transparent, accountable, and trustworthy financial environment. Thus, forensic audits are an essential tool in the fight against financial fraud and malpractice.

Through their rigorous investigations, forensic auditors help to restore confidence in the financial systems, ensuring that the principles of fairness, integrity, and transparency are upheld. As India progresses, the demand for skilled forensic auditors is poised to grow, highlighting their indispensable role in safeguarding the nation's economic health and justice system.

**Eldho Thomas**

Manager, IRMD



The Asset-light Banking Model

Higher efficiency and agility in the digital age

The asset-light banking model strategically minimizes physical assets and operational intricacies. This model propels banks toward higher efficiency and agility, crucial for success in today's digital landscape. Below, we detail how this approach is operationalized across various banking functions:

ATM Operations:

- **Creation of a Specialized ATM Management Entity:**
 - A distinct team dedicated to ATM operations sharpens focus on maintenance, security, and technological updates.
 - Use of predictive analytics to anticipate and resolve ATM issues before they affect service.
- **Strategic Collaborations:**
 - Joint ATM networks with other banks cut costs and expand customer access.
 - Partnerships with tech firms bring next-gen features like biometric and contactless transactions to ATMs.

Card Business:

- **Focus on Innovative Card Solutions:**
 - A dedicated card unit steers innovation, focusing on enhanced security and loyalty integration with tech like mobile wallets.
- **Engagement with Fintech Innovators:**
 - Collaborating with fintech companies infuses cutting-edge tech such as blockchain for transaction security.
 - AI partnerships personalize customer interactions and bolster real-time fraud detection.
- **Global Market Outreach:**
 - Extending the card business globally via alliances, adapting to local needs through specific partnerships.

Cash Management:

- **Specialization in Business Cash Solutions:**
 - An autonomous cash management division delivers custom solutions, leveraging analytics for optimal capital management.
- **Retail Sector Alliances:**
 - Innovative cash handling partnerships with retailers integrate smart safes and automated systems into retail operations.
- **Technological Advancements:**
 - Investment in technologies like cash recycling systems to minimize physical cash handling and elevate efficiency.

Realty Management:

- **Optimizing Property Assets:**
 - A separate realty division conducts a deep dive into property assets, identifying opportunities for investment and divestment.
 - Data analytics forecast market movements, guiding investment and leasing decisions.
- **Dynamic Leasing Strategies:**
 - Leasing unused spaces in bank-owned properties and developing projects with a sustainability focus.
- **Adopting Green Practices:**
 - Implementing eco-friendly property upgrades and pursuing green certifications.

By separating these areas into focused entities, the bank not only boosts its operational efficiency but also paves the way for sustained innovation, fruitful partnerships, and eco-friendly operations, aligning with modern banking expectations.





Shwetha Wilson

Asst. Manager, DTD Bengaluru



Banking as a Service (BaaS)

In recent years, the financial industry has experienced a significant evolution driven by the emergence of Banking as a Service (BaaS). This revolutionary concept has reshaped traditional banking, fostered collaboration and innovation while expanding access to financial services. By enabling non-bank entities to provide financial products and services with the support of established banking APIs, BaaS has unveiled a new horizon of possibilities for the financial landscape.

The Rise of BaaS: A Paradigm Shift in Banking

The power of BaaS lies in its ability to bridge the gap between traditional banking institutions and non-bank entities. This collaborative approach has unleashed a wave of digital disruption, driving innovation and promoting inclusivity within the industry. By leveraging this model, non-bank companies such as technology firms, retailers, and fintech providers have expanded their offerings to include a diverse array of financial products, from payments and lending to account management.

Embracing Change: Traditional Banks and BaaS

Traditional banks have been compelled to adapt to the changing financial landscape by embracing partnerships and collaborations with non-bank entities. This strategic approach not only enhances customer experiences but also unlocks new revenue streams. The spirit of innovation that BaaS promotes has led to the development of new digital banking products, seamless cross-border payment solutions, and customer-centric financial management tools.

Leveraging Technology: The Key to BaaS

Implementation Technical implementation is crucial for the success of BaaS. It involves the development and integration of robust APIs,

ensuring secure communication and data exchange between non-bank entities and banking infrastructure. Maintaining security and compliance, scalability, and high performance are essential, as is the provision of comprehensive developer resources and documentation.

Navigating Challenges: Security and Regulatory Compliance

BaaS presents notable challenges, particularly in the areas of security and regulatory compliance. The interconnected BaaS ecosystem requires robust measures to safeguard financial data and ensure adherence to industry regulations. Transparent oversight in BaaS partnerships is crucial to mitigate potential risks and uphold the integrity of the financial system.

The Future of BaaS: Driving Positive Transformation

As BaaS continues to evolve, the industry must embrace the opportunities it presents while navigating challenges. By fostering innovation, expanding access to financial services, and nurturing collaborative partnerships, BaaS has the potential to drive positive transformation and inclusivity in the financial services sector.

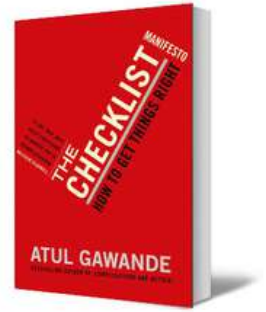
In conclusion, BaaS is reshaping traditional banking, opening new doors to innovation, collaboration, and inclusivity. The rise of BaaS is not just a technological evolution but a catalyst for progress, driving financial services into a more accessible, flexible, and inclusive future. As the industry progresses through this transformative phase, the possibilities for positive change in the financial sector are endless.





Rajesh Rajah

DVP & Head - Auto Loan Business Group



The Checklist Manifesto

"The Checklist Manifesto" by Atul Gawande offers a profound examination of the checklist as a tool to manage complex tasks effectively across various industries. Gawande, with his rich background as a surgeon, writer, and public health expert, presents a well-argued case for the adoption of checklists to enhance performance and prevent failures in complex professional environments.

The core thesis of Gawande's book is that even highly skilled professionals can benefit from the use of checklists to manage the complexity of tasks they face daily. Through compelling narratives and case studies spanning surgery, aviation, and construction, he demonstrates how checklists can significantly reduce errors and increase success rates.

Gawande meticulously details how checklists have been instrumental in the medical field, particularly in surgery, where they have led to a noticeable reduction in complications and mortality rates. He extends this argument to other high-stakes environments like aviation, where checklists have long been a staple in ensuring the safe operation of aircraft, and construction, where they help manage large-scale projects with multiple teams and variables.

Gawande distinguishes between two types of checklists: **Do-Confirm** and **Read-Do**.

Do-Confirm Checklists: Allows professionals to perform their tasks from memory and experience and then pause to confirm that everything on the checklist has been done.

Read-Do Checklists: Used when tasks are carried out in a specific sequence, requiring the individual to read and do each item in order.

Gawande highlights that checklists in complex environments serve as a vital tool for collaboration and communication, ensuring that teams can function more cohesively and effectively.

He effectively communicates that checklists are not just about ticking boxes but ensuring that critical steps are completed and facilitating better teamwork and communication.

Notable quotes from the book include:

"Checklists seem able to defend anyone, even the experienced, against failure in many more tasks than we realized."

"The volume and complexity of what we know has exceeded our individual ability to deliver its benefits correctly, safely, or reliably."

Relevance to Banking Professionals

For banking professionals, "The Checklist Manifesto" is particularly relevant in the context of mitigating operational risks. The banking sector, characterized by its complex regulatory environment, voluminous transactions, and the critical need for accuracy and security, can benefit immensely from the systematic application of checklists.

In areas such as compliance, loan processing, risk assessment, and customer service, checklists can ensure that all procedural steps are followed, reducing the likelihood of errors and oversights. They serve as a safeguard against the potential fallout of operational risks, including financial loss, regulatory penalties, and reputational damage.

Moreover, in the fast-paced banking environment, where decisions must be both swift and sound, checklists can provide a structured framework for consistent execution and rapid response to evolving situations.

They help banking professionals navigate complex procedures, maintain compliance standards, and deliver reliable customer service.





Dominic Don Bosco

Manager, DTD



Introduction to the world of FinTech

Shaping the Future of Finance

Welcome to the dynamic world of fintech in 2024, where the fusion of technology and finance is reshaping our approach to money management, banking, and financial services. As we explore the evolving fintech landscape, driven by technological innovation, shifting consumer demands, and regulatory changes, let's delve into the trends that are setting the direction for the future.

Key Fintech Trends:

1. **Digital Transformation:** A significant shift towards digital technologies is making financial services more accessible and efficient, marking a digital revolution in the traditional financial sector.
2. **Open Banking:** This innovation is at the forefront, enabling secure and seamless sharing of financial data across institutions through APIs, which enhances customer experiences by offering tailored financial solutions.
3. **Blockchain and Cryptocurrencies:** Beyond cryptocurrencies, blockchain technology is being explored for its potential to secure and streamline payment processes and data management in finance, heralding a new era of transparency and security.

B2B Fintech Trends:

1. **Streamlined Payments:** Addressing the critical need for efficiency, new fintech solutions are simplifying B2B payments, from invoicing to reconciliation, saving time and money for businesses.
2. **Data Analytics for Business Insights:** Fintech is tapping into the power of data analytics to offer businesses deeper insights into operations, customer behavior, and market trends, enabling data-driven decisions.

Fintech App Trends:

- **Personalized Financial Experiences:** Tailoring financial advice and tools to individual user needs.

- **Inclusive Financial Services:** Focusing on financial inclusion to serve underserved populations.

Emerging Trends in Fintech:

1. **Embedded Finance:** Fintech is embedding financial services within non-financial platforms, from e-commerce to healthcare, making finance a seamless part of everyday transactions.
2. **Regtech for Compliance:** As regulatory complexity grows, fintech introduces regtech solutions that employ AI and machine learning to simplify compliance, ensuring that financial institutions can navigate regulations more effectively.

Fintech Banking Trends:

1. **AI-Powered Customer Support:** Artificial intelligence is transforming customer support in banking, with chatbots and virtual assistants providing instant, personalized assistance.
2. **Contactless Payments and Digital Wallets:** The trend towards contactless payments and digital wallets is accelerating, offering users convenient and secure payment options.

Major Challenges:

- Ensuring robust data security amid increasing cyber threats.
- Navigating compliance and regulatory landscapes efficiently.
- Personalizing services to meet diverse customer needs.
- Integrating Big Data, AI, and blockchain technologies for innovative solutions.

In 2024, fintech reshapes finance with digital, AI, and blockchain, boosting accessibility and efficiency. It drives a more inclusive future, enhancing user experiences and fostering growth in the financial ecosystem.





Aravind K

Sr. Manager, DTD



Open Banking

Revolutionizing the Financial Landscape

In recent years, the financial industry has undergone a significant transformation with the advent of Open Banking. This innovative approach to banking is reshaping how financial institutions operate, fostering competition, and empowering consumers with greater control over their financial data. Understanding Open Banking

Open banking is also known as "open bank data." Open banking is a banking practice that provides third-party financial service providers open access to consumer banking, transaction, and other financial data from banks and non-bank financial institutions through the use of **Application Programming Interfaces (APIs)**. Open banking will allow the networking of accounts and data across institutions for use by consumers, financial institutions, and third-party service providers. Open banking is becoming a major source of innovation that is poised to reshape the banking industry.

Key Features

- Open banking is the system of allowing access and control of consumer banking and financial accounts through third-party applications.
- Open banking has the potential to reshape the competitive landscape and consumer experience of the banking industry.
- Open banking raises the potential for both promising gains and grave risks to consumers as more of their data is shared more widely.

Key Components:-

1. APIs (Application Programming Interfaces):- APIs serve as the backbone of Open Banking, facilitating secure and standardized data exchange between banks and external applications. This enables third-party developers to create innovative financial products and services.

2. Consent Mechanisms:- Open Banking prioritizes customer consent, ensuring that users have control over who accesses their financial information and for what purposes. Clear and transparent consent mechanisms are crucial in building trust within the ecosystem.

3. Data Security and Privacy:- As Open Banking involves the exchange of sensitive financial data, robust security measures are paramount. Stringent protocols and encryption methods are implemented to safeguard customer information, ensuring data integrity and privacy.

Benefits of Open Banking

1. Enhanced Competition:- Open Banking fosters a competitive environment by allowing new players to enter the market. This competition drives innovation, leading to the development of more diverse and customer-centric financial products and services.

2. Improved Customer Experience:- With Open Banking, customers can access a consolidated view of their financial information from multiple institutions through a single platform. This not only simplifies financial management but also enhances the overall customer experience.

3. Innovation and Collaboration:- By opening up their APIs, traditional banks can collaborate with fintech startups, creating a synergy that results in the development of innovative solutions. This collaborative approach benefits both parties and accelerates the pace of technological advancements in the financial sector.



4. Financial Inclusion:- Open Banking has the potential to extend financial services to underserved populations. Through the integration of various financial platforms, individuals with limited access to traditional banking services can now enjoy a broader range of financial options.

Challenges and Concerns in Open Banking:

1. Security Risks: Open banking may offer benefits in the form of convenient access to financial data and services to consumers and streamlining some costs for financial institutions. However, it also potentially poses severe risks to financial privacy and the security of consumers' finances, as well as resulting liabilities to financial institutions. Open banking APIs are not without security risks, such as the potential for a malicious third-party app to clean out a customer's account. This would be an extreme (and less likely) threat.

Much broader concerns would simply be data breaches due to poor security, hacking, or insider threats that have become relatively widespread in the modern era, including at financial

institutions, and will likely remain commonplace as more data becomes interconnected in more ways...

2. Regulatory Compliance: Open Banking initiatives are subject to regulatory frameworks to ensure fair practices and protect consumers. Adhering to these regulations can be complex, and it requires ongoing efforts to maintain compliance.

3. Standardization: Achieving global standardization in Open Banking practices is a challenge. Different regions may have varying regulations and technical standards, requiring a concerted effort to harmonize practices for seamless interoperability.

Future Outlook in Open Banking:-

Open Banking is poised to continue transforming the financial landscape, driven by technological advancements and evolving consumer expectations. As the ecosystem matures, addressing challenges and fostering collaboration will be crucial to unlocking the full potential of Open Banking and realizing a more interconnected and customer-centric financial future.

AI Toolbox

Krisp: Removes background noise in real-time during calls and recordings, ensuring crystal clear communication.

Synthesia: Creates videos with realistic AI-generated avatars that can speak your text script in multiple languages.

Descript: A video and audio editing tool that allows you to edit content as if it were a text document, along with features like transcription and AI-powered voice cloning.

Tome: Generates complete presentations (including text and images) based on just a simple topic you provide.

GitHub Copilot: Assists developers with writing code, suggesting lines and functions within your code editor.





Anjana R

Asst. Manager, BPG



DevOps in Banking

Accelerating Innovation and Efficiency

In the rapidly evolving world of banking, the adoption of DevOps practices has emerged as a transformative force, driving efficiency, innovation, and customer satisfaction. DevOps, a compound of development and operations, represents a cultural and procedural shift that enables organizations to deliver services and applications at a high velocity. This approach enhances collaboration between traditionally siloed teams, integrates automation into software development, and streamlines deployment processes, thereby significantly reducing time-to-market for new financial products and services.

Why DevOps Matters in Banking

The banking sector faces unique challenges, including regulatory compliance, security concerns, and the need for constant innovation to meet customer expectations. DevOps addresses these challenges head-on by fostering a culture of continuous improvement, collaboration, and technological integration. This methodology not only accelerates the delivery of software updates and new features but also ensures compliance and enhances security through automated testing and continuous monitoring.

Enhancing Customer Experience

In an era where digital banking is becoming the norm, customers expect seamless, secure, and rapid transactions. DevOps enables banks to quickly roll out new features and updates, improving the digital experience for customers. By adopting a DevOps model, banks can more effectively manage their online platforms, mobile apps, and other digital services, ensuring they are both user-friendly and secure.

Speed and Stability

One of the key advantages of DevOps is its ability to enhance both the speed and stability of software deployment.

Through practices such as continuous integration and continuous delivery (CI/CD), DevOps allows for frequent, reliable updates. This is crucial in banking, where the demand for stable and secure financial services is paramount. Automated testing and continuous feedback loops ensure that any potential issues are identified and addressed early, minimizing downtime and maintaining the integrity of banking operations.

Security and Compliance

Security is a top priority in the banking sector. DevOps integrates security practices into the software development lifecycle, a practice often referred to as DevSecOps. This approach ensures that security considerations are not an afterthought but are integrated from the outset. Automation plays a key role here, helping to enforce security policies, conduct compliance checks, and identify vulnerabilities at every stage of development.

Case Studies: Success Stories in Banking

Leading banks worldwide have successfully implemented DevOps to enhance their operations and service delivery. For instance, a prominent European bank adopted DevOps to streamline its mobile banking services, resulting in a 50% reduction in time-to-market for new features. Similarly, a major American bank leveraged DevOps to automate its compliance processes, significantly reducing the manual effort required and enhancing its ability to adhere to regulatory standards.

DevOps is no longer just a trend in the banking industry; it's a strategic imperative. By embracing DevOps, banks can not only accelerate the pace of innovation but also improve operational efficiency, enhance security, and deliver a superior customer experience. As the banking sector continues to navigate the challenges and opportunities of digital transformation, DevOps will undoubtedly play a pivotal role in shaping its future.



Sarath K Surendran

Asst. Manager, N R Mohalla



Web 3.0

Navigating the future of the Internet

Web 3.0, often referred to as the third generation of the internet, represents a seismic shift towards a decentralized, intelligent, and highly personalized web experience.

This evolution builds upon the foundations laid by Web 1.0 and Web 2.0, leveraging cutting-edge technologies like blockchain, artificial intelligence (AI), and the semantic web to create a more secure, efficient, and user-centric online world.

Decentralization: The Backbone of Web 3.0

The hallmark of Web 3.0 is its emphasis on decentralization. This paradigm shift moves away from the centralized data control and monopolies of Web 2.0, distributing data across a decentralized network of nodes. Blockchain technology is at the forefront of this movement, facilitating not only enhanced security and transparency but also empowering users with control over their personal data.

Intelligent Interfaces and Semantic Understanding

Web 3.0 technologies employ AI and the semantic web to interpret and understand the context and meaning behind the data. This advanced capability enables more accurate, relevant, and personalized search results, transforming how users interact with the web. Intelligent virtual assistants, powered by AI, can understand natural language and perform tasks, providing a seamless and interactive user experience.

A New Level of Privacy and Security

In Web 3.0, user privacy and data security are paramount. Blockchain's encryption and smart contract technologies ensure that user data remains secure and inviolable, significantly mitigating the risk of data breaches. This new web era promises a platform where users can browse, interact, and transact with assurance, knowing their data is protected.

The Emergence of a Decentralized Economy

Web 3.0 introduces a revolutionary economic model, underpinned by cryptocurrencies and Non-Fungible Tokens (NFTs). These digital assets enable secure, transparent and intermediary-free transactions. For creators, NFTs open new doors for monetizing digital art and content, while cryptocurrencies facilitate seamless global transactions, heralding a new age of digital commerce.

Interoperability and the Internet of Things (IoT)

Another significant aspect of Web 3.0 is its focus on interoperability and integration with the Internet of Things (IoT). This interconnectedness allows devices to communicate more effectively, creating a more cohesive and automated digital environment. From smart homes to blockchain-based supply chains, the potential applications are vast and varied.

Despite its potential, the transition to Web 3.0 is not without challenges. Issues such as scalability, regulatory compliance, and the digital divide pose significant hurdles. Additionally, ensuring a smooth user transition from Web 2.0 to Web 3.0, while maintaining an inclusive and accessible internet for all, remains a critical concern.

As Web 3.0 continues to evolve, it holds the promise of transforming the internet into a more democratic, intelligent, and user-driven space. By embracing the principles of decentralization, privacy, and interoperability, Web 3.0 aims to redefine our digital interactions and the very fabric of the online world.

As we embark on this new digital journey, the possibilities for innovation, growth, and connection are limitless, heralding an exciting future for the internet.



Big Wins

Digital Transformation Leader

Setting new benchmarks at the 19th IBA Annual Banking Technology Conference

South Indian Bank's triumphant win as the Best Technology Bank of the Year at the esteemed 19th IBA Annual Banking Technology Conference, Expo & Citations, alongside five other prestigious awards, marks a significant milestone in its journey of technological innovation. This recognition underscores the Bank's pivotal role in driving the digital evolution of the banking sector in India.

The grand ceremony, held at The Trident, Mumbai, brought together luminaries from the banking industry to applaud South Indian Bank's strides in leveraging technology for operational efficiency and superior customer experiences. Mr. P. R. Seshadri, MD & CEO, South Indian Bank, accepted the awards with pride, acknowledging the dedication of the Bank's team in embracing technological advancements.

The IBA Annual Banking Technology Conference has been a hallmark event since its inception in 2005, honouring organizations at the forefront of leveraging technology for transformative change in banking. South Indian Bank's outstanding performance across the years across multiple categories reaffirms its position as a trailblazer in banking technology.

A Remarkable Triumph

South Indian Bank's victory at the conference was remarkable, securing wins in three prestigious categories, including the coveted Best Technology Bank of the Year award. Additionally, it excelled in Best Tech Talent and Organization, as well as Best IT Risk and Management categories, showcasing its leadership in fostering innovation and excellence.

Moreover, the Bank's efforts in driving financial inclusion initiatives were acknowledged with a runner-up position in the Best Financial Inclusion category, reflecting its commitment to serving the unbanked segments of society.



The Bank also received special mentions in two categories: Best Digital Sales, Payment, and Engagement, and Best Fintech & DPI Adoption, highlighting its proactive approach to embracing digital solutions.

Visionary Leadership

The Bank's visionary leadership has been instrumental in guiding it towards technological excellence. The bank has embraced innovation as a cornerstone of its growth strategy, delivering innovative solutions to meet evolving customer needs.

Mr. Seshadri expressed, "The consistent recognition at the IBA Banking Technology Conference, Expo & Citations is a testament to our efforts towards digitization of our banking operations, including the introduction of digitally-enabled products and services catering to the diverse needs of our customers. These awards encourage us to continue leveraging technological innovations to enhance our operational efficiency."

Celebrating Excellence

The award ceremony saw distinguished personalities from the banking fraternity, including Mr. T. Rabi Sankar, Deputy Governor of the Reserve Bank of India, Mr. A. K. Goel, IBA Chairman and PNB MD & CEO, and Mr. Sunil Mehta, IBA Chief Executive. Dr. Deepak B. Phatak, Jury Head for the awards, commended South Indian Bank's innovative approach and technological prowess.

As South Indian Bank celebrates its achievements, it reiterates its commitment to driving the digital transformation of banking in India. With a focus on innovation and customer-centricity, the Bank is set to raise the bar in banking technology, setting new standards of excellence.

ASSOCIATION
Technology
Citations 2022-2023
Building the Bank of the Future



19th Annual Banking Technology Conference
Building the AI-enabled Bank of the Future



Shri PR Seshadri

MD & CEO

South Indian Bank
Limited



Best Technology Bank of the Year!

19th IBA Annual Banking Technology Conference, Expo, & Citations 2024

Conference, Expo & Citations

Best IT Risk Management-
Winner

Best Technology Talent-
Winner

Best Technology Bank-
Winner

Best Financial Inclusion -
Runner Up

Best Digital Engagement-
Special Mention

Best Fintech & DPI -
Special Merit



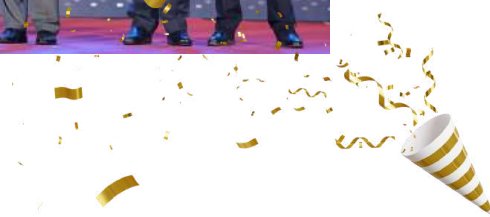
The awards were presented to Mr. P R Seshadri, MD & CEO, by
Mr. T Rabi Sankar, Deputy Governor, RBI Mumbai.

Big Wins

The **SIB Asset Achievers** event held on **February 25, 2024, at Grand Hyatt Cochin**, celebrating achievements of the Top Q3 FY2024 Performers, acknowledging their significant contributions.

**SIB ASSET
ACHIEVERS**

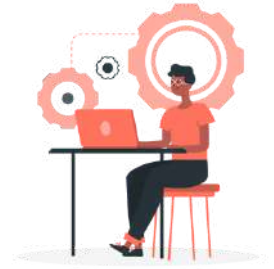






Dr. Deepa Ann Jacob

Manager, HRD-L&D



Change management in two quotes

Leveraging structure and incentives for effective transformation

In the realm of change management, understanding the forces that drive organizational and individual behavior is crucial. Two insightful quotes provide a lens through which we can examine these dynamics: **"Structure Determines Behavior"** by Robert Fritz, and **"People respond to incentives"** by Steven E. Landsburg. These concepts, though seemingly simple, offer profound insights into how to effectively manage and implement change.

"Structure Determines Behavior" by Robert Fritz

Robert Fritz's assertion that "Structure Determines Behavior" highlights the foundational role that organizational structure plays in influencing how individuals within an organization act. This principle suggests that the underlying frameworks, systems, and processes within an organization are what ultimately shape the behaviors of its members. In the context of change management, this means that if we want to change behavior, we must first look at the structure that is promoting the current behavior.

For example, if an organization wants to foster a culture of innovation and risk-taking but has a structure that penalizes failure, the behavior of employees will likely be risk-averse. To encourage the desired behavior, the organization might need to restructure its evaluation and reward systems to support innovation and learning from mistakes. This could involve implementing structures that recognize and reward not just success, but also constructive failures that lead to learning and growth.

"People Respond to Incentives" by Steven E. Landsburg

Steven E. Landsburg's observation that "People respond to incentives" complements Fritz's view by focusing on the individual motivation behind

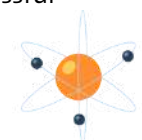
behaviors. This principle underscores the idea that individuals are more likely to engage in behaviors that are rewarded, either materially or immaterially, and avoid behaviors that lead to negative outcomes. In change management, understanding and leveraging incentives is key to encouraging desired behaviors and practices.

Applying this principle, change managers can design incentive systems that align with the desired change. For example, if an organization aims to improve customer service, it could introduce incentives for employees who demonstrate exceptional service, such as bonuses, recognition programs, or career advancement opportunities. By aligning incentives with organizational goals, employees are more likely to adopt behaviors that contribute to those goals.

Integrating the Two Principles in Change Management

Effective change management involves integrating the insights from both quotes. It requires designing structures that facilitate the desired behaviors and implementing incentive systems that motivate individuals to engage in those behaviors. This dual approach ensures that both the organizational environment and individual motivations are aligned with the change objectives.

By understanding that behavior is a product of both the organizational structure and individual incentives, change leaders can more effectively design and implement change initiatives. The key lies in creating an environment where the structure supports the behaviors needed for change and where incentives encourage individuals to engage in those behaviors. Together, these principles offer a comprehensive strategy for driving successful change.





Christo Paul

Manager, HRD-L&D



Gamification

A pathway to enhance Customer Engagement in Banking

The banking sector is becoming increasingly competitive, with consumers demanding more personalized and engaging experiences. To meet these expectations, many banks are turning to gamification. This approach integrates game-like elements into non-game environments to motivate and engage users.

What is Gamification and Its Benefits?

Gamification involves adding fun and interactive elements to everyday tasks, aiming to achieve specific objectives by tapping into human desires for reward, simplicity, entertainment, social interaction, and competition. Its primary benefits include:

Engaging New Clients: Banks use gamification to introduce customers to various financial products and services in an engaging manner, making it easier to capture their attention and retain their interest.

Increasing Customer Loyalty: By making interactions fun and rewarding, gamification boosts customer engagement and loyalty, encouraging repeat business.

Employee Training: Gamification creates realistic scenarios for employees to learn and practice new skills, enhancing learning experiences and knowledge retention.



Awareness Creation: Introducing new products and services through gamified elements like freebies or vouchers adds an innovative layer to traditional marketing strategies.

Common Gamification Tools in Banking:

Points: Serve as rewards for customer actions, fostering a sense of achievement and encouraging further engagement.

Badges: Recognize customer achievements and create a hierarchy, motivating customers to reach higher levels of engagement.

Polls: Collect customer feedback in a fun and interactive way, helping banks tailor their offerings.

Scratch Cards/Coupons: Reward customers and introduce new offerings in an exciting manner.

Examples of Gamification in Banking:

Emirates NBD Fitness App: Rewards customers with higher savings rates for meeting daily fitness goals, linking financial health with physical activity.

CommBank's Investorville: Allows users to simulate property investment experiences, educating them on financial decisions and potential risks.

BBVA Game: Encourages the use of online banking services through a web application that rewards users for engaging with educational content.

The digital era is revolutionizing business approaches, with gamification at the forefront of enhancing customer engagement and loyalty in banking. Projected to grow to a \$30.7 billion industry by 2025, the future of gamification in banking looks promising, offering new and innovative ways to connect with customers.



Indulatha J C

Senior Manager, RBCPC



When your legs get tired, run with your heart

Many of you may not be able to relate to the title, but I am happy that at least a small percentage among us is able to relate to it by now. Overjoyed to observe that running is getting a respectable space among the physical activities of SIB'ans. Yes! Many familiar faces from SIB are now a common factor in Marathon and Mini Marathon events being conducted inside as well as outside Kerala. Wish this spirit becomes even more contagious for the betterment of overall well-being of SIB'ans. It's a pleasure to share my experience briefly, so as to convince you all especially the lady SIB'ans that it's not at all a tough nut for you too.

It all began with casual morning runs during early Covid-19 period. I would rather say, morning jogs! Obviously, the era marked a mass orientation of employee fraternity to physical exercises owing to more availability of personal time than the normal routine. During initial days of run, it was too hard and tiring that every day I kept promising myself that 'this is the last day of my run'. Didn't realize when it turned into a routine, habit and thereafter a passion and definition of myself.

Gradually I gained courage to participate in small local events starting with distance of 5 km and 10 km. Many such events enhanced confidence to try for even longer distances in events. Tried a Full Marathon and many Half Marathons during 2023 and luckily was able to transform myself from 'doubtful'/'non-performing' sports person to a performing one.

The events that remain close to my heart include New Delhi Marathon, Bangalore Marathon & Coimbatore Marathon of 2023 and TATA Mumbai Marathon 2024. TATA Mumbai Marathon still remains as an unexplainable feeling.

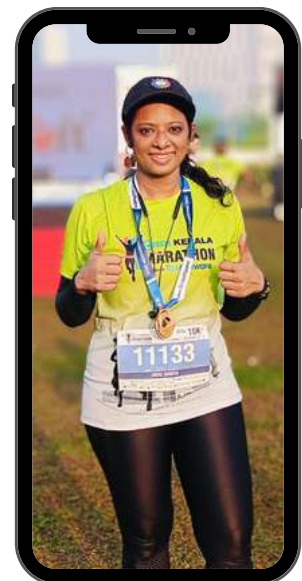
The support of the Mumbaikars for the event and runners is a warmth forever to carry in our memories and the festive spirit and atmosphere they create for the event stand unparalleled.

TATA Mumbai Marathon will be an all-year repeat if you participate once! So, that's my short experience in run and here I stand grateful positioned at 659 out of 2335 female participants in TATA Mumbai Marathon 2024 and 6 out of 418 female participants in the recent GTech Marathon 2024.

Touching upon the benefits of running, the first and the immediate effect that one can notice is how it brings in a positive and energetic touch to your days. Runs bring down your calories, strengthen your muscles and bones thereby reducing the risk of injuries, improve breathing efficiency, improve your posture etc. Runs are a great way to relieve stress and tension. Runs reduces cardiovascular risks and have the capacity to reduce high blood pressure. In short, running is the cheapest means for a healthy life. After all it costs only a pair of good shoes! And at this juncture, I am quite sure by now that however big the challenge I may face, I will be able to 'Run it out'.

My message to Lady SIB'ians is that, it's never too late to work on your passion especially physical activity; bet it run or any other kind. The confidence and self-improvement it brings within you is indefinable. Every physical activity helps you to focus on yourself and to evolve as an improved version of your own.

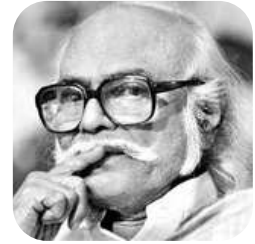
Trust me, it really will help you to be more clear on your vision, expression and impression. Sports/activities carry the culture of synergy wherein you encourage and evolve along with your team.





Radhika R B

Sr. Manager, R O Trivandrum



Two Toddlers-1

Our country has a very rich heritage of literature. Tamizh being one of the oldest language prevalent, the treasure it has stored in its heirloom is immeasurable.

D. Jayakanthan, popularly known as JK, brought to his mother-tongue the highest literary award in the country – the Jnanapeeth award. He was also the recipient of the third highest civilian award – the Padmabhushan. A person who had to stop his formal education at a tender age of 10, he had many of his books added to the various curricula of the country. Many educationists chose his books as research subjects for obtaining their doctoral degree! What an irony!

Let's go through a small story by him which throws light to the inner person that he was....

Two Toddlers!

That colony in Madurai was filled with two and three floored houses, occupied by highly placed Government servants, doctors, advocates etc – it was undoubtedly an affluent part of the city. Many of them had cattle sheds, many of them had luxury cars parked in the porches.

Though that colony gave shelter to so many living and non-living beings, it was reluctant to give a space to Sivappi and her toddler son Sonayya – the mother –son duo who had no place of their own. None of the colony dwellers was ready to offer them a roof to stay at night. Generally which of the so-called Aristocrats ever had any soft corner for the poor and the downtrodden?

But of course kind souls are there even in the unkindest groups- the wife of retired Sub-Registrar Subbu Iyer felt a soft corner for the mother and the child. She let them sleep in their cow shed on the luxurious bed of straws which shielded the duo from the harshness of nature light heat, rain and the sort.

Sivappi cleaned the cowshed every day and kept it spick and span. She was cleaning her own place of rest, why would one pay for that- this was the thought process of Subbu Iyer.

Sivappi would spend the entire day at a firewood shop at the end of the street holding her toddler son on her hip always. Once the firewood load was ready for transport, the son would be unloaded. She would hand over the most precious toy she had for her son – an old piece of a torn rope, make him sit under the shadow of a tree. Also she would buy a small biscuit costing 25 paise and give it to him. She would carry the burden of the firewood on her head and start running, turning her head in between to have a look at her son. Within no time she used to come back.

Sonayya would not bite the biscuit until his mother returns. He used to keep staring at the street to see whether his mother was coming back. The moment he saw her head, a beautiful smile would dawn in his cute face.

Sivappi would come running to her son and start kissing him as if they were apart for a long time. Sonayya with his little hand, would push the biscuit in his mother's mouth which she would return with a wide smile and tell him –

"You eat my dear..."

Then only sonayya would eat the biscuit. Whenever there was no work in the firewood shop, she used to do petty work at the nearby shops. In the evenings she would construct a make-shift stove at the corner of the street and cook some food for herself and her son. She used to work at almost all the houses in that street. She accepted whatever money they gave her as a remuneration. But at Suppu Iyer's house she never took any single paisa for whatever work she did, how could she do that from a family who were kind enough to give her and her son a shelter?

The only thing she used to ask from Suppu Iyer's wife was a cup of water strained when rice was cooked (a form of porridge). She liked it a lot because the rice in their house was from their own field and was of very high quality. Everyday when she smelt the fragrance of cooked rice, Sivappi would be present at the backside of Suppu Iyer's house, near the kitchen with a vessel that had lost its original shape long back. This part of the house was clearly visible for Suppu Iyer who used to sit at the veranda in an arm chair, reading that day's newspaper for the nth number of time.

As soon Suppu Iyer used to see Sivappi, he will call his wife- *"Your adopted daughter has come!"*

He did not like Sivappi and her son at all, because his wife loved and cared for them a lot. He used to express his displeasure in whatever ways he could.

He used to tell Sonayya sarcastically – *"Your legs are touching the ground whenever your mother holds you on her hip. Why don't you get down and walk for yourself. Tomorrow if I don't see you walking, I will slap you!"*

Sivappi considered this as if Suppu Iyer was playing with her son!

If ever Suupu Iyer happened to hear the noise of a single grain of rice falling into Sivappi's vessel, he would start shouting in his voice (as similar to the sound that emerged when a coconut shell rubbed on a stone!) the entire legacy of his wife's family – how they struggled for a time's meal and how she started squandering the money hard-earned by her husband!

His wife would also never give up – she used to shout back at him – *"Sivappi, Go.. go and show your vessel to that man and shower it on his head. Let him eat all the rice grains I have given you!"* and would rush back inside.

Sivappi would smile and answer Suppu Iyer – *"Master, it's not rice. Only the slimy layer of the porridge water that formed when the porridge got cold".*

Suppu Iyer would look inside the kitchen and shout again – *"Tomorrow onwards never strain the rice, all the nutrients will get washed away through the porridge!"*

Sivappi would consider this also as Suppu Iyer's playful remarks and walk away. She never understood that Suppu Iyer was feeling that his entire wealth was given away when his wife poured the porridge in Sivappi's vessel.

Sivappi had come from Ramanathapuram to Madurai with her husband Karuppayya and their toddler son when her native place was struck by severe famine. Unfortunately as soon as reached Madurai, Karuppayya ran away to some unknown place leaving behind his distraught wife and son.

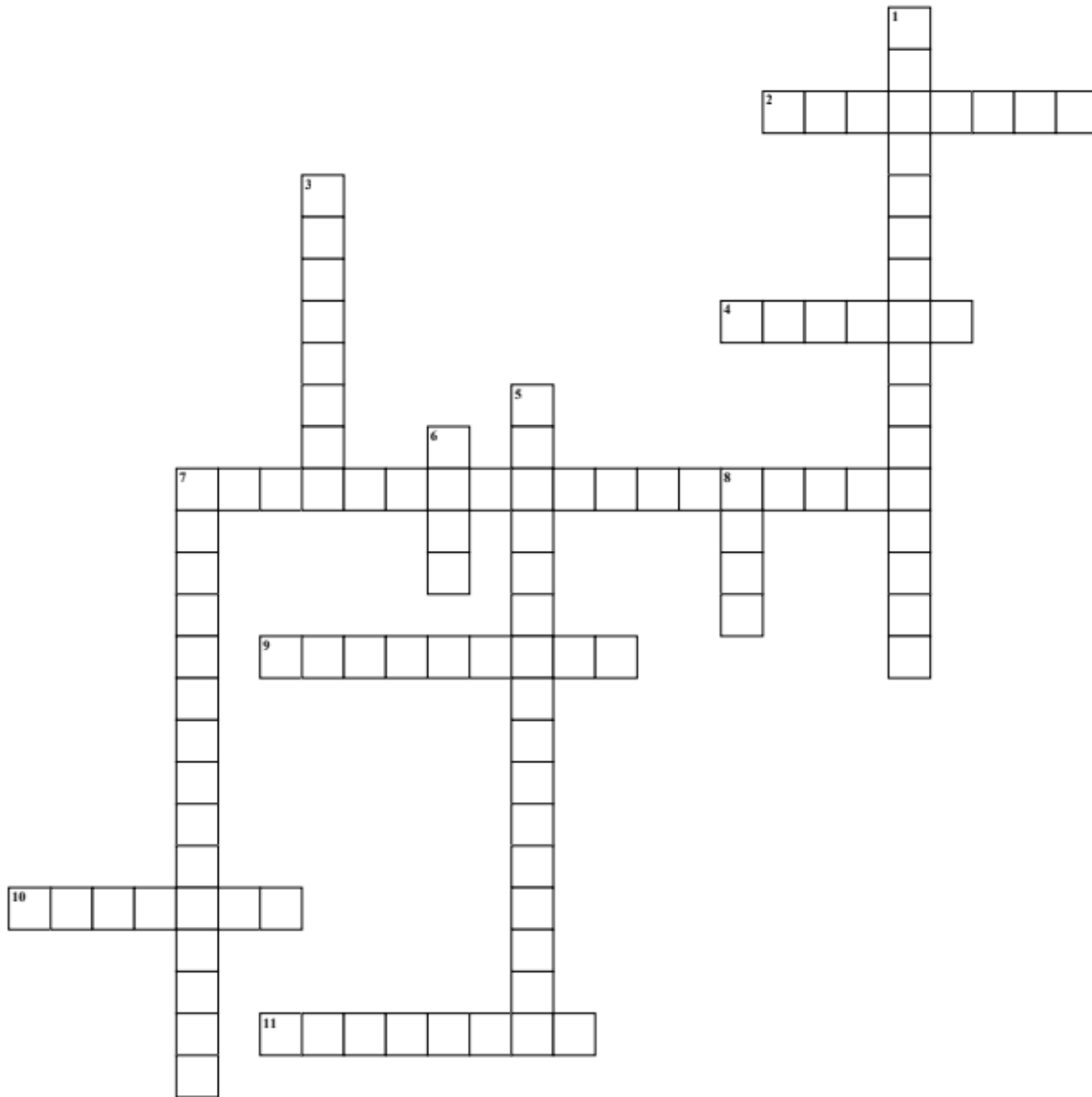
Sonayya was an exact replica of his father who never returned to Madurai even after six months. That day was Suupu Iyer's birthday. His daughter and her four-year old son had come for the celebrations. Since there was a feast being prepared, Sivappi and her son had wait longer for their portion of porridge. After eating a hearty meal, Suppu Iyer came out to his usual seat in the veranda. Sonayya was literally shivering due to hunger. Just to distract him Sivappi started talking to him playfully.

At that time they heard the sound of plaintain leaves being thrown out after lunch. Sonayya started shouting...



(...Part-2 to be continued in the next edition)

Crosswords



Across

- [2] What is the maximum amount insured by the Deposit Insurance and Credit Guarantee Corporation (DICGC) for bank deposits in India?
- [4] Which Indian bank is known for its focus on rural and agricultural banking?
- [7] What is the central banking institution of India?
- [9] What term is used for a card issued by a bank allowing the holder to transfer money electronically, especially for making purchases?
- [10] What term is used for a loan provided by a bank for purchasing a vehicle?
- [11] What term is used for a type of loan where the borrower uses the equity of their home as collateral?

Down

- [1] What is the process of converting a physical check into electronic form for faster processing known as?
- [3] What is the interest rate at which the RBI lends money to commercial banks in the event of any shortfall of funds?
- [5] Which Indian bank is known as the largest public sector bank by assets and market capitalization?
- [6] What is the primary electronic funds transfer system used in India for interbank transactions?
- [7] What term is used for the rate at which the RBI borrows money from the commercial banks?
- [8] Which financial institution in India provides long-term finance for industrial projects?

For answer keys, scan QR code in the last page.



Sonakshi Saxena

BOG NACH Operations, Bangalore

'Broken Ballad'

Tall I stood, expanded over the land,
Shouldering the sea, demarcating its limit,
"Fort" they named me, their "Home" they called me,
All I have seen is the change with every sunset and sunrise,
Broken is this ballad and so am I...

King - Queens, Prince - Princess kept changing,
War cries filled the air inside,
Soldiers died,
Warriors sacrificed,
Defeat or Victory were the only holy grail that contended all,
All I had seen was the Melancholy and Triumph with every sunset and sunrise,
Broken is this ballad and so am I...

I was meant to be huge and strong,
Royal feel elated them along,
Gigantic and gorgeous Bastions hid tales of love and hate,
Rampart fought all odds and wars till date,
Moats had the deepest threats of lives,
While the sea beside hugged me as my wife,
All I had seen was the Destruction and Creation with every sunset and sunrise,
Broken is this ballad and so am I...

All died, I am left alone,
Silence within hover the domes,
Darkness around made a big maze,
Chapels were ghosted,
Now in Baileys none gets hosted,
Abandoned I was left by the passing time,
Yet today I stand with full glory and pride,
All I had seen was Meeks and Superiors with every sunset and sunrise,
Broken is this ballad and so am I...

Phase has changed yet again,
Genre has changed yet again,
People have changed yet again,
Now I am mended and hosted again,
Many came and praised,
Each corner of mine is explored yet again,
Beauty is captured,
Charm is adored,
Solidity is complimented,
With majestic grandeur enchanted I stood yet again,
As all I have seen is the change with every sunset and sunrise,
Ballad was never broken nor will I...





Jasmeet Kaur

Asst. Manager, Bhopal



Shimla: A Symphony of Adventure and Serenity

Nestled in the Himalayan foothills, Shimla, the summer capital of British India, now serves as a serene getaway for travelers seeking a blend of colonial heritage and natural beauty. As a tourist, my journey through Shimla was an exploration of its captivating sights and sounds, each corner telling a story, each view more breathtaking than the last.

The Journey Begins

Arriving in Shimla, the crisp mountain air and the gentle hum of bustling streets welcomed me. The town's charm is immediately apparent, with its Victorian architecture and the winding, hilly roads. The main street, The Mall, is the heart of Shimla, lined with shops, cafes, and colonial buildings, buzzing with the energy of locals and tourists alike.

Historical Echoes

A visit to the Viceregal Lodge, the erstwhile residence of the British Viceroy, was like stepping back in time. The magnificent building, set against the backdrop of lush greenery and commanding a panoramic view of the surroundings, was a highlight. The intricate woodwork and historical artifacts within tell tales of Shimla's colonial past.

A Walk Among the Clouds

The Jakhu Temple, perched on Shimla's highest peak, offers not just spiritual solace but also breathtaking views of the snow-capped Himalayas. The hike up to the temple is invigorating, with the path flanked by tall deodar trees. The sound of prayer bells and the sight of the towering Hanuman statue at the top is a memory etched in my mind.

Cultural Vibrancy

Exploring the local markets was a sensory delight. The bustling Lakkar Bazaar, known for its wooden crafts and souvenirs, is a testament to Shimla's rich cultural tapestry. The aroma of freshly prepared local delicacies, the sound of vendors calling out, and the vibrant display of handicrafts and woollens make for a lively atmosphere.

Natural Splendor

Beyond the town's hustle and bustle lies the tranquil beauty of the Shimla Reserve Forest Sanctuary. A haven for nature lovers, its dense forests and myriad walking trails offer a peaceful retreat. The sound of rustling leaves, chirping birds, and the occasional sight of wildlife was a refreshing change from the urban cacophony.

The Toy Train Experience

No visit to Shimla is complete without a ride on the Kalka-Shimla toy train. The slow-paced journey through tunnels, over bridges, and alongside cliffs presents mesmerizing views of the valleys and mountains. The rhythmic chug of the train and the scenic splendor make for an unforgettable experience.

Shimla captivates with its blend of natural beauty, colonial heritage, and cultural richness. From the architectural marvels and historical sites to the enchanting forests and lively markets, the sights and sounds of Shimla offer a unique and memorable experience. As a tourist, the city left me with a sense of wonder and a desire to return and explore more of its hidden gems.

Shimla, with its timeless charm, is truly a jewel in the Himalayas.





Tushar Dubey

Asst. Manager, Vasco Da Gama, Goa



Goa: A Tropical Paradise of Sun, Sand and Vibrant Culture

Goa, the smallest state in India, is a symphony of natural beauty, historic sites, and vibrant culture, making it one of the most popular tourist destinations in the country. Nestled along the western coast, overlooking the Arabian Sea, Goa is a paradise for beach lovers, history enthusiasts, and party-goers alike. As a melting pot of Indian and Portuguese cultures, Goa offers a unique experience that is both exhilarating and serene.

The Enchanting Beaches

Goa's coastline is dotted with a string of golden beaches, each with its own charm. From the bustling shores of Calangute and Baga, perfect for those looking to dive into water sports and enjoy the lively shacks, to the tranquil stretches of Palolem and Agonda in the south, ideal for a peaceful retreat, Goa has a beach for every mood. The sunsets at these beaches, with the sky turning into a canvas of brilliant hues, are a sight to behold.

A Dive into History

The state's Portuguese heritage is evident in its architecture, cuisine, and festivals. The UNESCO World Heritage Site of Old Goa is home to ancient churches and cathedrals, such as the Basilica of Bom Jesus and Se Cathedral, showcasing the architectural prowess and spiritual legacy of the bygone era. Fort Aguada, with its lighthouse overlooking the sea, offers a glimpse into the state's colonial history and strategic importance.

Cultural Festivities

Goa is synonymous with vibrant celebrations and festivals. The Goa Carnival, a spectacle of colors, music, and dance, is a testament to the state's rich cultural tapestry. The feast of St. Francis Xavier, Christmas, and New Year's Eve are celebrated with great fervor, blending Goan traditions with Portuguese influences. The night markets, like the Saturday Night Market in Arpora, are a cultural fiesta, offering an array of crafts, cuisine, and live performances.

Culinary Delights

Goan cuisine is a flavorful blend of Indian and Portuguese influences, with seafood taking center stage. Traditional dishes such as Goan fish curry, pork vindaloo, and xacuti tantalize the taste buds, while the local cashew feni is a must-try beverage. The beach shacks and heritage homes turned into restaurants offer an authentic dining experience, with the sound of waves and cool sea breeze adding to the ambiance.

Adventurous Escapades

For the adventure enthusiasts, Goa offers a plethora of activities. Water sports like jet skiing, parasailing, and windsurfing are popular at the beaches, while the Western Ghats offer trekking, bird watching, and spice plantation tours. The state's rivers are perfect for white-water rafting and kayaking, providing a rush of adrenaline amidst stunning natural scenery.

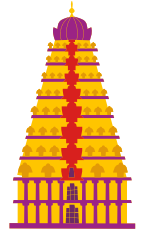
Goa is more than just a beach destination; it's a blend of natural beauty, historical richness, cultural diversity, and gastronomic delights. Whether it's lounging on the beaches, exploring the historic sites, indulging in the local cuisine, or celebrating the myriad festivals, Goa offers a kaleidoscope of experiences. Its laid-back vibe, coupled with the warmth of its people, makes Goa a tropical paradise that beckons travelers from across the globe.





Sivakumar B

Clerk, Thanjavur



Thanjavur

A Glimpse into Tamil Nadu's Cultural Heartland

Thanjavur, once the epicenter of the Chola Empire, stands as a beacon of Tamil Nadu's rich heritage. This city, with its lush landscapes and revered temples, encapsulates the essence of South India's architectural and cultural brilliance.

Architectural Marvel: The Brihadeeswarar Temple

At the heart of Thanjavur's myriad attractions is the Brihadeeswarar Temple, a UNESCO World Heritage Site that showcases the zenith of Chola architectural prowess. Erected in the 11th century by Raja Raja Chola I, its towering vimana and intricate sculptures narrate tales of divinity and artistry intertwined.

Art and Literature: The Cultural Fabric

The city's artistic legacy, embodied in the distinctive Tanjore paintings, reflects a fusion of rich colors and meticulous craftsmanship, often highlighted with gold leaf. The Saraswathi Mahal Library, another cultural landmark, houses an extensive collection of ancient texts, offering insights into the scholarly life of the Maratha period.

The Royal Palace Complex

The Thanjavur Maratha Palace, blending Maratha, Nayak, and Mughal architectural styles, stands as a testament to the city's historical layers. It's a complex of museums and libraries, preserving the regal and intellectual heritage of Thanjavur.

The Royal Palace Complex

The Thanjavur Maratha Palace Complex, also known as the Aranmanai, is a sprawling structure that houses the Sangeetha Mahal, Serfoji's Saraswati Mahal Library, and an art gallery with a collection of royal artifacts, paintings, and sculptures. The palace's architecture is a mix of Maratha, Nayak, and Mughal styles, showcasing the diverse cultural influences that Thanjavur has absorbed over centuries.

Agricultural Prosperity and Culinary Delights

Thanjavur's surroundings are a testament to the agricultural prosperity of the region, often referred to as the "Rice bowl of Tamil Nadu." The lush green

fields and waterways offer a scenic backdrop to the city's rich cultural landscape. The local cuisine, with its traditional Tamil dishes, provides a flavorful exploration of the region's culinary heritage. Signature dishes like the Thanjavur thalai curry, a spicy mutton curry, and the sweet pongal, a jaggery and rice concoction, are must-tries for any visitor.

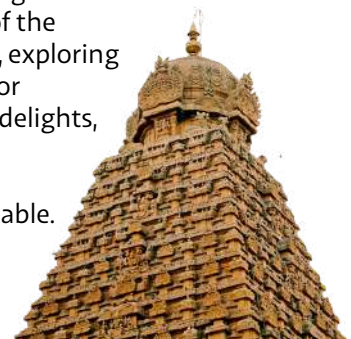
Festivals and Celebrations

The city comes alive during festivals like Pongal, the harvest festival, and the annual Brahan Natyanjali festival, a classical dance event held at the Brihadeeswarar Temple. These celebrations showcase Thanjavur's vibrant culture and traditions, with music, dance, and elaborate rituals taking center stage.



Thanjavur is more than just a city; it's a living museum that narrates the tales of India's glorious past through its temples, palaces, and artworks. Its rich tapestry of history, culture, and tradition makes it a unique destination that offers something for every kind of traveler.

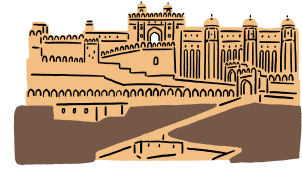
Whether you're marveling at the architectural brilliance of the Brihadeeswarar Temple, exploring the city's artistic legacy, or indulging in its culinary delights, Thanjavur promises an experience that's both enriching and unforgettable.





Sravan K. N

Asst. Manager, HLBG



Discovering Lonavala

A Blend of Scenic Splendor and Cultural Heritage

Nestled in the Sahyadri range of the Western Ghats, Lonavala is a picturesque hill station in Maharashtra, India, that beckons travelers with its mesmerizing landscapes, historical relics, and vibrant cultural fabric. Known for its lush green valleys, serene lakes, and misty cliffs, Lonavala offers a refreshing retreat from the bustling city life.

Scenic Beauty Unveiled

The beauty of Lonavala is unrivaled, with its tranquil lakes, breathtaking viewpoints, and lush greenery offering a feast for the senses. The Bushi Dam, with its cascading water and scenic surroundings, is a popular spot for picnics and leisure. The view from Tiger's Leap, a cliff-top with a sheer drop of over 650 meters, provides a panoramic view of the valley and is a spectacle to behold, especially during the monsoon when the area is enveloped in a thick mist.

Lonavala is also home to the Ryewood Park, a sprawling green haven filled with a variety of flora. For those seeking solace in nature, a visit to the Lonavala Lake offers a serene ambiance perfect for quiet reflection. The Karla Caves and Bhaja Caves, ancient Buddhist shrines carved out of rock, stand as a testament to the architectural prowess of bygone eras, offering a glimpse into the spiritual legacy of the region.



A Dive into History and Culture

The history of Lonavala is rich and varied, with its

roots stretching back to the Yadava dynasty. The region came under the influence of various empires, including the Mughals and the Marathas, each leaving behind a legacy that shapes its cultural heritage. The forts in and around Lonavala, such as the Rajmachi Fort, bear witness to its strategic importance through the centuries. These historical sites not only offer insights into Lonavala's past but also provide stunning views of the surrounding landscape.

The cultural fabric of Lonavala is woven with traditions and festivals that celebrate the diversity of its people. The local cuisine, with its unique flavors, offers a taste of Maharashtra's culinary heritage. The town comes alive during festivals like Diwali and Ganesh Chaturthi, showcasing the vibrant traditions and communal harmony of its residents.

A Must-Visit Destination

Lonavala serves as a perfect getaway for those looking to immerse themselves in nature, explore historical sites, or simply relax in a peaceful setting. Its accessibility from major cities like Mumbai and Pune makes it a favorite among weekend travelers seeking a brief respite from their hectic schedules.

Whether you're an adventure enthusiast eager to trek the rugged trails, a history buff fascinated by ancient caves and forts, or someone looking to bask in the natural beauty of the Western Ghats, Lonavala has something for everyone. Its blend of scenic beauty, historical significance, and cultural richness makes it a must-visit destination that promises an enriching and rejuvenating experience.

As you wander through Lonavala, let its charm envelop you, leaving you with memories that linger long after your journey ends. In the heart of the Western Ghats, discover a paradise where nature, history, and culture converge, offering a glimpse into the soul of Maharashtra.



P Arun Gopalan

RSM - TPP, Madurai



Chithirai Festival

Celebrating Divinity and Unity: Unveiling the Splendors of Madurai's Chithirai Festival and Meenakshi Kalyanam

The Chithirai Festival, also known as Meenakshi Kalyanam or Meenakshi Tirukalyanam, stands as an annual grand celebration in the vibrant city of Madurai throughout the month of April. This festive extravaganza, centered around the magnificent Meenakshi Temple, venerates the divine union of goddess Meenakshi and her consort Sundareshvara. The month-long spectacle unfolds in two distinct halves. The initial 15 days are dedicated to commemorating Meenakshi's coronation as the divine ruler of Madurai and the auspicious marriage ceremony with Sundareshvara. The subsequent fortnight is marked by the vibrant celebrations of the journey of Kallalagar, a revered form of Lord Vishnu, from his temple to the sacred Meenakshi Amman Temple.

According to ancient lore, Meenakshi, born to King Malayadhvaja Pandyan and Queen Kanchana Malai, emerged from a sacrificial fire during her father's prayers. A celestial proclamation declared her to be the incarnation of Parvati, destined to be united with Shiva. Trained in warfare, Meenakshi later ascended to the throne after her father's demise and embarked on a conquest, ultimately reaching Kailasha.



It was on the battlefield against Shiva that Meenakshi realized her true identity and fell in love with him. Shiva, in the form of Sundareshvara, pledged to marry her and fulfill the prophecy. True to his word, Shiva arrived in Madurai, where the iconic Meenakshi Temple now stands, with four gopurams in each direction, and a central raja gopuram.

The Alagar Festival is intricately linked to the Vaishnava Kallalagar temple. The sage Manduka, cursed by the short-tempered Durvasa, sought redemption in the Vaigai river through prayers to Alagar, the Vishnu incarnation. Alagar, pleased with Manduka's devotion, lifted the curse and showcased his ten avatars, blessing the sage.



During Meenakshi's grand wedding in Madurai, Alagar, her brother, commenced a journey disguised as a robber to ensure his safety. Sundareshvara intentionally delayed Alagar's arrival, taking on his form to perform the symbolic kanyadana. Alagar, upon learning of the completed wedding, expressed his fury.

In a bid to pacify Alagar, Meenakshi and Sundareshvara met him at the Vaigai river. Alagar chose to offer all his gifts in a mandapa in the middle of the river, forgoing entry into Madurai, and returned to Alagar Hill.

The Chithirai Festival is a magnificent affair, encompassing various events such as kodi yetram, pattabishekam, Meenakshi Kalyanam, chariot festival, and more.

This captivating celebration attracts a vast global audience to Madurai during the enchanting month of April, transforming the city into a vibrant tapestry of tradition, spirituality, and cultural splendor.



Sruthy Thomas

Clerk, Thoppumpady Branch

Pidiyum Kozhiyum

A signature Knanaya Christian dish



This traditional Knanaya cuisine, known as Pidiyum Kozhiyum, features rice dumplings in a rich, gravy-like sauce, distinct from the drier versions found in Malabar. Accompanied by a flavorful varutharacha kozhi (chicken) curry, this dish is a taste of Kerala's culinary heritage.

Ingredients for Chicken Curry:

Chicken: 1 kg
Mustard Seeds: 1/2 tsp
Onions: 3, sliced
Green Chillies: 3, slit
Ginger: 1 medium piece, minced
Garlic: 10-12 cloves, minced
Tomatoes: 2, chopped
Curry Leaves: 2 sprigs
Turmeric Powder: 1/2 tsp
Chilli Powder: 2 tbsp
Coriander Powder: 1 1/2 tbsp
Black Pepper Powder: 1 tbsp
Grated Coconut: from 1/2 a coconut
Coconut Milk: 1/2 cup
Fennel Seeds: 1 tsp
Cinnamon: 1 stick
Cloves: 3
Cardamom: 3-4
Star Anise: 3-4
Salt: to taste
Cooking Oil

Ingredients for Rice Dumplings:

Rice Flour: 1 kg
Grated Coconut: 1/2 cup
Coconut Milk: 1/2 cup
Curry Leaves: 2 sprigs
Pearl Onions: 8-9, chopped
Cumin Seeds: 1/2 tsp
Salt: to taste

Preparation of Chicken Curry:

1. Clean and wash the chicken. Drain and set aside.
2. Dry roast grated coconut in a pan until golden brown, cool, and grind into a fine paste.
3. Make a fine paste of garam masala (cardamom, cinnamon, cloves, etc.).
4. Crush ginger and garlic into a paste.
5. Heat oil in a pan, add mustard seeds until they crackle, then add onions, green chillies, ginger-garlic paste, and curry leaves. Sauté until onions are golden.
6. Add chilli powder, coriander powder, black pepper powder, turmeric powder, ground coconut paste, garam masala paste, and salt. Mix well.
7. Add tomatoes and sauté until soft.
8. Add chicken pieces, water, and cook covered until chicken is done.
9. Stir in thick coconut milk, warm through, and turn off the flame.

Preparation of Rice Dumplings:

1. Crush cumin seeds and pearl onions.
2. Boil water in a large pan with crushed cumin and onions.
3. In another pan, dry roast rice flour, coconut, and curry leaves. Remove from heat.
4. Gradually add the boiled water to the rice flour mixture, stirring to form a dough. Let it cool.
5. Form small balls from the dough and drop them into boiling water. Cook until they float to the surface.
6. Mix a small amount of rice flour with second coconut milk, ensuring no lumps. Add to the boiling dumplings.
7. Once cooked, stir in thick coconut milk.
8. Serve the warm dumplings with the chicken curry.

Enjoy the authentic taste of Kottayam-style Pidi and Chicken Curry, a delicious representation of Kerala's rich culinary tradition.



Nisha M

Asst. Manager, BOG



White Sauce Chicken Pasta

White sauce pasta has a special place in the world of comfort food. It is creamy, cheesy and delicious and when paired with some meat makes for a wholesome Italian style treat for dinner. You can make it start to finish in about 20 minutes.

Ingredients:

For White Sauce:

- 2 tbsp. flour
- 2 tbsp. butter
- Pepper (to taste)
- Salt (to taste)
- 3/4 cup milk

For Pasta:

- Cooked and drained pasta (your choice)
- 1/2 cup chicken broth
- Cooked chicken pieces (small cuts)
- 1/2 cup capsicum (chopped)
- 1 cup white sauce (prepared as above)
- 3 tbsp. butter
- 5 cloves garlic (finely chopped)
- 2 tbsp. coriander leaves (chopped)
- Olive oil / any vegetable oil (as required)
- Pepper (to taste)
- Salt (to taste)

Instructions:

For White Sauce:

- Melt butter in a pan, add flour and whisk vigorously to prevent sticking to the bottom.
- Add milk and whisk over low heat for 2 minutes until thickened.
- Season with salt and pepper. Set aside.

For Pasta:

1. In a pan, add butter. As it melts, add chopped garlic. Sauté on low heat until it loses its raw smell.
2. Add capsicum. Season with pepper and salt. Close the lid and cook for 2 minutes.
3. Add the cooked chicken pieces and white sauce.
4. Add pasta and chicken broth. Mix well.
5. Bring to a simmer by cooking over low heat until the sauce starts thickening.
6. Garnish with chopped fresh coriander leaves.

Your Tasty and Delicious White Sauce Chicken Pasta is ready to serve! Enjoy your meal!



Hasta-be-pasta (pasta cooking hacks)

Salt the Water: Add enough salt to your pasta water so it tastes as salty as seawater. This is crucial for flavoring the pasta from the inside as it cooks.

Save Some Pasta Water: Before draining the pasta, save a cup of the starchy pasta water. You can add this to your sauce later to help it cling to the pasta and enhance the flavor.

Cook Pasta Al Dente: Pasta should be cooked 'al dente' (firm to the bite) to maintain texture and flavor. It often continues to cook a little after draining, especially if mixed with hot sauce.

Enhance the Sauce: Add spices or herbs to your pasta water or sauce to infuse additional flavors into the pasta. For example, bay leaves, peppercorns, or garlic can add subtle enhancements.

Finish Cooking in the Sauce: For an extra flavor boost, finish cooking the pasta in the sauce for the last few minutes. This helps the pasta absorb the sauce's flavor and melds the dish together.

Add Fresh Ingredients Last: If using fresh herbs, cheese, or other fresh ingredients, add them after the pasta and sauce are cooked to preserve their freshness and flavor.



Pereira Samantha Michelle

Manager, Mapusa Goa



Easter Eggs

Delightful Homemade Easter Eggs with Custom Fillings

Ingredients:

300g chocolate (your choice of dark, milk, or white)
100g softened butter
140g icing sugar
1 tsp vanilla extract (optional)
2 tbsp cocoa powder (for chocolate filling) or
alternative fillings like desiccated coconut or peanut
butter

Equipment Needed:

Easter egg molds
Brush for chocolate
Bowl for melting
Piping bag (optional)
Instructions:

Chocolate Shell: Melt chocolate in a double boiler or
microwave. Brush a thin layer inside Easter egg
molds and chill for 5-10 minutes. Apply a second
coat for strength and chill until set.

Filling: Beat softened butter and icing sugar until
fluffy. Mix in vanilla extract and your choice of cocoa
powder, coconut, or peanut butter.

Assembly: Fill one half of the chocolate shells with
the prepared filling, leaving room at the edges.
Warm the edges of two halves and press together to
seal. Chill to set.

Decoration: Optionally, decorate with edible paint,
icing, or contrasting melted chocolate.

Tips:

Ensure all tools are dry to prevent chocolate from
seizing. Customize fillings to your preference.
Handle chocolate shells carefully to avoid breakage.
This simplified recipe delivers delightful homemade
Easter eggs, perfect for gifting or enjoying with loved
ones.

Did You Know?

Festive Vibes; New Beginnings

Makar Sankranti is the only Indian festival celebrated on a fixed solar date, January 14th, reflecting its significance in relation to the sun's movement. The practice of flying kites during Makar Sankranti is not just for fun; it's also a symbolic gesture towards reaching out to the heavens or approaching the gods.

Pongal is a four-day festival with each day having its own significance, celebrating various aspects of life including the rain, the sun, and cattle. Pongal is named after the traditional dish 'Pongal', which is made from the new harvest of rice boiled in milk with raw sugar, symbolizing abundance and prosperity.

Lohri is believed to commemorate the passing of the winter solstice, celebrating the days getting longer as the sun proceeds on its northward journey. During Lohri, people traditionally throw sesame seeds, popcorn, jaggery, and rewari into bonfires, symbolizing letting go of past grievances and welcoming the new.



Achievers' Album



CAIIB



Row-1: Jibin Jose - Neeraj M - Reshma Benny - Mohammad Belal - Josin Varghese - Ramkumar L - Gopika S Nair
Row-2: Abin Sebastian - Arun Mohan - Vishnu Prasad M - Paulvin James - Sai Krishna T A - Swetha Sara Sabu - Keerthana T M | Row-3: A V R Gayathri

Certified Credit Professional



Row-1: Sreeja Ajayan - Sreejith Gopinath - Mahendra Bohra - Namith Kurian Mani - Rince Wins - Muralikrishna P
Row-2: Robin Joy - Deepak Kaushik - Sandhra Gopal - Amrutha Haridas - Varghese Mathai - Rahul Sharma

Certificate in Risk in Financial Services Part-1 IIBF



Amal Babu - Vengadesh C - Diana Ann Thomas - Sreejith S - Marisetty Sai Rohit Dutta - Aneesh Alexander - Jithin John

Certified Treasury Professional



Ramya G - Elvin C - Arjun Sasidharan E K - Gaurav Pandey - Praanesh K - Sreejith A

Financial Risk Manager (FRM)



Athira Gopinathan



Paul Joy

Risk in Financial Services Levels 1 & 2 (CISI UK)



Devika S

Bookworm



Nivin T
Asst. Manager
Legal

The monk who sold a Ferrari
Robin Sharma

Why I am a Hindu
Shashi Tharoor

The palace of illusions
Chithra Banerjee Devakaruni

Malgudi Days
R K Narayan

Varanasi
M T Vasudevan Nair

The Ivory Throne
Manu S Pillai

The god of Small Things
Arundhati Roy



Anoop A V
AGM
IRMD

Sapiens: A Brief History of Humankind
Yuval Noah Harari

Thinking, Fast and Slow
Daniel Kahneman

A Promised Land (Barack Obama's autobiography)
Barack H Obama

No Rules Rules: Netflix and the Culture of Reinvention
Reed Hastings & Erin Meyer

The Black Swan: The Impact of the Highly Improbable
Nassim Nicholas Taleb

Bookworm



Sony A
SGM & CIO

*Unforgettable,
Unputdownable,
Unmatched Books.*

*Zen and the Art of Motorcycle
Maintenance*
Robert Pirsig

Atlas Shrugged
Ayn Rand

Getting Things Done
David Allen

Anti Fragile
Nassim Nicholas Taleb

Linchpin: Are You Indispensable?
Seth Godin

Thinking, Fast and Slow
Daniel Kahneman

Nudge
Richard Thaler

*Flow: The Psychology of Optimal
Experience*
Mihaly Csikszentmihalyi

*Coders: The Making of a New Tribe and
the Remaking of the World*
Clive Thompson

Leonardo's Notebooks
Leonardo da Vinci

The Checklist Manifesto
Atul Gawande

The Innovators
Walter Isaacson



Harikumar L
GM (SA & AD)

The Complete Yes Prime Minister
Jonathan Lynn & Antony Jay

Astrophysics for people in a hurry
Neil DeGrasse Tyson

Why does $E=mc^2$? (and why we should care?)
Brian Cox & Jeff Forshaw

An Era of Darkness
Shashi Tharoor

Mahabharata
Ved Vyasa

The Psychology of Money
Morgan Housel

Thinking, Fast and Slow
Daniel Kahneman

Mossad
Michael Bar-zohar, Nissim Mishal

The Dilbert Principle
Scott Adams



Prince John
Chief Manager
PLBG

The Jewel of Seven Stars
Bram Stoker

After the Funeral
Agatha Christie

The first men in the moon
H G Wells

Journey to the center of the Earth
Jules Verne

A study in Scarlet
Arthur Conan Doyle



Kevin Kurian
Asst. Manager
HRD L&D

The Power of your subconscious mind
Dr. Joseph Murphy

Aadujeevitham (Goat Life)
Benyamin

The Kite runner
Khaled Hosseini

A thousand Splendid suns
Khaled Hosseini

*Manjaveyil Maranangal (Yellow Lights of
Death)*
Benyamin



Kaleidoscope



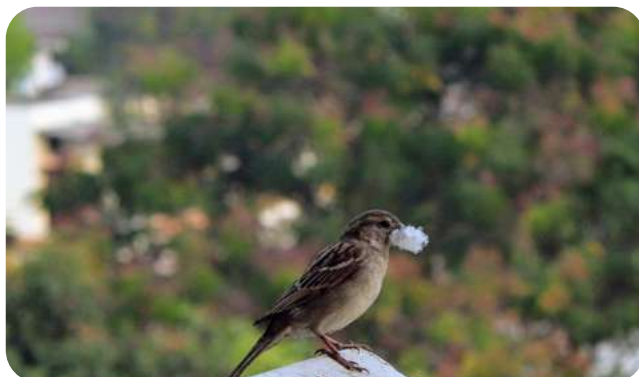
Jerrin Joji

Manager, Collection & Recovery



Antony Roshan

Sr. Manager, Br. Kolkata



T Muralikrishna

Sr. Manager, R O Hyderabad



Archana P

Clerk, Br. Kongad



Sailaxmi Reddy

Asst. Manager, Br. Nerul



Rahul Mondal

Asst. Manager,
Br. G C Avenue Kolkata



Sreejith S
Chief Manager, DTD



Adithya Prasad
Clerk, Br.Vellamunda



Jasmeet Kaur
Asst. Manager, Br. Bhopal



Dasari Sunayana
Clerk, Br. Karunagiri



Neelima M L,
Asst. Manager, R O Trivandrum



Greenij Rajesh
Clerk, Br. Mehsana



Munny Joy Chirayath
Asst. Manager, BOG Vytilla



Sketches by **Jeevanandh. N. R.** S/o Nehru Singh GM CPMG



Nihara Subin D/o Nibi Babu, Manager (IT) DSD won Gold Medal in Indo-Srilanka Karate Championship 2024 in Mini-Sub Junior Category.



Johaann Subin S/o Nibi Babu, Manager (IT) DSD won Bronze Medal in Indo-Srilanka Karate Championship 2024 in Cadet Category.

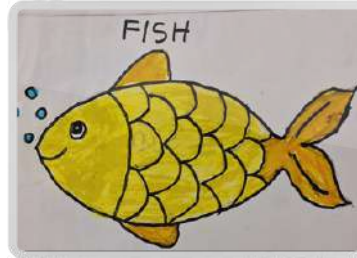
Kids' Corner



Karthik R, S/o
Rajesh K, CM, BOG



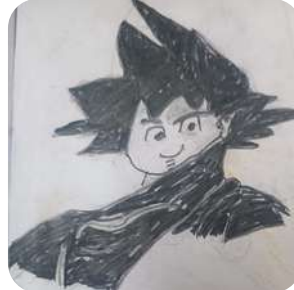
Diya, D/o Shyam
Moham M, Sr.
Manager, ALBG



Sivani S, D/o Suni S
Asst. Manager, R O
Kozhikode



Sooryathej
S/o Anusree S
Manager, HRD





Anime Adventures



Name of Book: **Naruto , Japanese Manga series Vol :1-72**

Author by: **Masashi Kishimoto**

Review by: **Geordi Joy Kuruvilla** (Son of Dr Deepa Ann Jacob, Manager, HRD L&D)

It's all about my absolute favorite anime, "Naruto." So, grab your ninja headbands, and let's dive into this amazing adventure together.

"Naruto" isn't just any story; it's a tale about a young ninja named **Naruto Uzumaki**. Imagine wanting to be the best at something when everyone else is kinda scared of you. That's Naruto's life! He's got this huge dream of becoming the Hokage, which is the coolest ninja in his village. But it's a big challenge because he has this powerful **Nine-Tails monster** inside him. Sounds exciting, right?

Naruto's journey is packed with action, from learning ninja tricks to battling the bad guys. But what's a hero without friends? Naruto teams up with **Sasuke**, who's super strong and a bit moody, and **Sakura**, who's smart and likes Sasuke a lot. They're like the ninja version of a dream team!

What I really love about "Naruto" is how brave and happy he stays, no matter what. He's got this never-give-up attitude that makes me want to cheer for him all the time. And he cares so much for his friends, always standing up for them. Naruto teaches us that being brave and kind can help us overcome any trouble. Sure, there are moments in "Naruto" that are sad and make you feel all the feels. But those parts are important because they show us how strong Naruto and his buddies are, even when things get super tough.

So, why do I think "Naruto" is the coolest anime ever? It's all about chasing your dreams, standing by your friends, and never giving up, no matter how hard things get. If you love exciting adventures, awesome ninja battles, and stories about friendship, then "Naruto" is definitely for you!

Yashashwin Krishna Kashyap

S/o Mr. Y Manikanta Sharma Manager, Br. Karunagiri has got a world record from world wide book of records for the identifying 250 items in 30 min 20 sec at the age of 1 year 6 months. Well done lil champ!!





Jonathan Alphy Roshan

S/o Antony Roshan Sr. Manager, Kolkata

The story of Snap It

Once upon a time there lived a goblin near fairyland named Snap -It. He truly lived up to his name because whenever he saw someone making a sound, he shouted snap it.

One day while he was returning to goblin town after going to a fairy fair he met the queen of fairyland, Queen Marigold. The queen came humming by. The goblin, yelled snap it. The queen was surprised but she said nothing. Next the goblin saw the king he, shouted 'snap it!'. The king who was displeased because someone was stealing his royal treasure, waved his wand and turned poor Snap It into a wingless fairy. Snap It went to goblin town and to his house number 1897, his servants looked at him with surprise and said sir why have you come here only the king and queen are allowed here.

The goblin not noticing his new fairy body said why are you talking like that my servants. His servants dragged him out of goblin town. Then he suddenly noticed his fairy body, so he went to live in fairyland. In fairyland he found a business, he liked to sew, so he became a very popular sewer in fairyland.

One day queen Marigold was passing by his house in fairyland, he shouted snap it the queen was surprised to hear the familiar voice in fairyland. She walked into the tailor shop which Snap It had bought as his workshop.

When he saw the queen, he begged her to remove the spell, but her magic wasn't strong enough. The queen had to talk to the king to reverse the spell. She began to fly to the castle on a cloud.

When Snap It shouted what about me? The queen whistled for her friend Rainbow (an alicorn with rainbow colored hair) she flew down beside the queen. The queen asked Snap It to sit on Rainbow's back. They flew to the castle, but the king was not at the castle. The queen asked her servant where the king was. The servant said that the king was at goblin town. Snap It told the queen that the goblins may not like him, but the queen told him not to worry. They went to goblin town, the goblins said he looked familiar, but the queen said he was her servant. The goblins understood. The queen talked with the king, finally the king agreed to reverse the spell.



Ms. Nicole Miriam Mendez D/o Dhanya Sara Philip, Asst Manager, Br. Bangalore Corporate, received Yellow Belt in Taekwondo Championship, qualifying to the state championships Karnataka. Yellow Belt in Taekwondo Championship, qualifying to the state championships Karnataka. Congratulations!!



Dhwani A. N. D/o Aneesh S, Manager, CBG Trivandrum wearing a dress made out of old newspapers by her mother. Neelima M. L, Asst. Manager, RO Trivandrum

Wedding Bells



Manish Singh Shekhawat , Br. Vadodara (Baroda) married Reena Tanwar



Archana S, Br. Pandikkad married Sunil S



Ajay Mishael Immanuel S/o Prem Solomon E, CM RO Bangalore married Evangeline Sheba



K Manasa, Malkajgiri Branch married G Satyanarayana



Sreejith A, Br. Sai Baba Colony Cbe, married Vrinda M S



Aparna K, Br. Mullassery married Sreerag K N



Salonee Sushanth, Br. Lourdes Hosp. Ekm, married Abin Mathew IBD



Timothy Raphael S/o Shoba P Simon Manager HRD married Merin Jacob



Dhivyashree, Br. Aruppukottai married R Vignesh



Nambi Maharajan, Br. Ashok Nagar married Sivagamasundari S



Ryan S Prakasiya, Br. Pulamanthole married Shilpa Kadavil Madanamohan Br. Vadanapalli



Y. Jasmine, Br. Hyderabad Abids married K. Siddharth



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Crossword on Page-38 and for
writing Letters to the Editor





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