

Siblink

Corporate Family Magazine of The South Indian Bank Ltd.



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Renewed Vision

Highlights

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Growing with time!

Poem by

Smt. Lakshmi Ramakrishna Srinivas

Independent Director

*In 1929, long before India became free,
A group of thinkers & doers did foresee
India's rise to amazing growth & glory,
And thus started South Indian Bank's story.*

*Kerala grew and bustled on the ground,
And SIB kept pace from the South Round.
They garnered relationships and more,
As SIBians opened branches galore.*

*Kerala's first private scheduled commercial bank,
First private bank to open an NRI branch,
First bank in Kerala to introduce CBS,
SIB with it's next-gen banking does impress!*

*SIB's beloved customers are their true pride & glory,
As SIBians march on with Trust & Transparency!*

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Editor's Note



Dear Siblinc Readers,

Welcome to Siblinc 33.3! This special edition commemorates a significant milestone in our journey - the 96th Foundation Day of South Indian Bank.

This year's Foundation Day was truly special as we celebrated the grand inauguration of SIB Tower, our new Administrative Building in Kakkanad, Kochi. This state-of-the-art facility stands as a testament to our commitment to progress, innovation, and operational excellence. As we honor the visionaries who laid the foundation of our Bank, we also reaffirm our dedication to customer-centric Banking and sustained growth. The photo coverage of the event begins on page 6 - immerse yourself in the spirit of new beginnings.

Scan the QR codes on page 13 to watch the excellent SIB Tower walkthrough video and the brilliant 96th Foundation Day commemorative video.

In this issue, we bring you inspiring messages from our leadership, reflecting on our rich heritage while paving the way for a stronger, brighter future. These messages emphasize the importance of managing operational risk in day-to-day activities, the imperative to transition from relevance to dominance, and the need to be bolder, stronger, and more innovative. Explore insights on digital marketing, fostering innovation, and navigating regulatory developments. Additionally, we celebrate the diverse talents within our organization through thought-provoking articles, poetry, artwork, and photography contributed by our team members.

We hope you find this edition enriching and inspiring. As always, we welcome your valuable feedback - please scan the QR code on the last page to share your thoughts with us!

Warm regards,

Vijay Korath
Editor, Head L&D

Letters to Editor

"I loved the section highlighting employee achievements. Recognizing our diverse talents fosters a positive environment."

Archana AL - Br. Chingavanam

"A resourceful magazine that combines talent exploration, engaging content and the latest Banking trends to inform and inspire readers."

Swarnambika L - Br. Saravanampatty

"Thank you for recognizing the achievements of employee family members. It creates a sense of community and pride."

Shyam Sivas - Dept. BOG BOV

"The article on sales and marketing coordination was spot on."

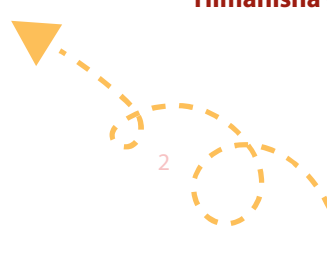
Resmi Mary - Dept. CFM

"Your magazine continues to impress with its diverse and well-researched topics. The balance of industry insights, achievements and engaging stories makes it a great read every time."

Chitralekha - Br. Perumthuruthy

"Kudos to the Max Point winners! Recognizing excellence motivates professionals to push boundaries and set new benchmarks in Banking."

Himanisha - R O Palakkad





From the desk of the MD & CEO

Dear SIBians,

I trust this message finds you and your family well.

I take this opportunity to thank each one of you for your continued efforts to ensure our success. Our Q3 results reflect the hard work done by all of our staff. To reiterate, **we ended Q3 strongly with Net Profit for the 9 month period at INR 961 Crores a 22.89% growth over the prior year.** Across all metrics we continue to make progress. I urge each one of you to spend some time with our investor presentation to glean a better understanding of your Bank.

We however, continue to face challenges. I am sure, with your continued support we will not only be able to meet those challenges, but convert them into business opportunities. Our gravest challenges arise from areas that we have control over, and I urge each one of you to be especially vigilant to help us triumph over them:

The scourge of 'Mule' Accounts:

These are accounts through which proceeds of crime are laundered. These are increasingly used to defraud unsuspecting individuals and organizations. We have to be aware of this risk and ensure that we keep the doors of our Bank firmly closed against such customers. Branches and our officers must ensure that due diligence is done before any account is on-boarded. Since the officer on-boarding a customer has maximum information regarding the customer in question, we will be tracking 'Mule Accounts' against the individual who canvassed the account. Gross failures – which unfortunately threaten not only the Bank, but the integrity of the entire banking system – will be addressed through the strictest disciplinary action. Please remember the dictum – **NOT DOING BUSINESS IS BETTER THAN CRIMINAL BUSINESS.**

As bankers, a rule that we should always remember is that we do not initiate any action ourselves:

We merely execute customer instructions. However, before we execute the instruction, we ensure that the instruction has come from the customer, that he / she is empowered to give such an instruction, and that the instruction is in a format acceptable to the Bank. This is a cardinal principle of banking and especially so in liability relationships. We are, unfortunately, seeing instances of breaches to this cardinal rule – i.e. transactions are occurring without underlying paper-base. This needs to be stopped immediately as this exposes both the employee, the customer and the Bank to unacceptable risks.

We need all our staff to be vigilant so as to ensure that the scourge of mule accounts is kept outside our walls. Further, we need to ensure adherence to our standard operating procedures so as to protect our employees, our customers and the Bank.

I wish you and your family the very best.

With regards,

P R Seshadri
MD & CEO





From the desk of the ED



Expansion



Agility



Mobility



Execution



Digital



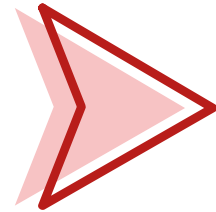
Performance



Ownership



Profitability



Dear SIBians,

The banking industry is evolving rapidly. Banks that prioritize growth, agility and execution are leading the way—seizing opportunities in faster-growing markets with stronger lending potential, lower cost structures and higher yields. This makes expansion, agility and mobility non-negotiable - they must become our new normal.

Across the industry, financial institutions are becoming leaner, smarter and more profitable. Carrying inefficiencies is costly and directly impacts balance sheets, critical financial ratios and long-term stability. The future of banking is digital, agile and performance-driven—and in this landscape, only performance ensures sustainability.

Our collective success hinges on stronger execution, greater mobility an unwavering drive for business excellence. Leaders must take proprietary ownership of their roles - driving accountability within their teams and ensuring that execution, profitability and sustainable growth remain at the forefront.

The critical question is:

Do we want to be the architects of SIB's success story, or mere spectators?

The urgency to embrace change will be a defining moment in our journey ahead. We are here to grow, dominate and redefine our future.

The necessary and the only way forward is to move from Relevance to Dominance.

Regards,

Dolphy Jose
Executive Director



FROM RELEVANCE TO DOMINANCE



From the desk of the COO

Dear SIBians,

As we recently celebrated our **96th Foundation Day**, we had the privilege of not just looking back at our glorious journey but also laying the foundation for an even brighter future. This year's celebrations were truly special, as they coincided with the **inauguration of our state-of-the-art administrative building—"SIB TOWER"** at Kakkanad.

The event was graced by our **Board of Directors, Senior executives, Former directors, Retired staff and our Esteemed Customers**, all of whom came together to witness a milestone moment in our history. It was more than just a building inauguration—it was **a testament to the power of teamwork, the trust of our stakeholders and the collective vision that drives South Indian Bank forward.**

A Pivotal Moment – Preparing for Our Centenary

We are now just a few years away from our **100th year** and this is our time to **recharge, revamp and rise to new heights.**

Our legacy is strong, but **our responsibility is even greater.** We are at a defining moment where we must not only sustain but accelerate our growth. **Our competitors are moving ahead and we must not be content with where we stand today.** However, this is **not a challenge—it is an opportunity.** The South Indian Bank of the future **must be bolder, stronger and more innovative.** We must step up with **confidence, commitment and an unshakable belief in our potential.**

A Stronger SIB – The Road Ahead

The Centenary is not just a milestone—it is a movement. To ensure that **we step into our 100th year as a thriving, future-ready institution,** we must embrace:

- **A Performance-Driven Culture** – Every target must be met with determination, agility and ownership.
- **Customer-Centric Growth** – We must deepen relationships, offer value-driven solutions and expand our business with a sharp focus.
- **Innovation & Digital Transformation** – Adapting to change is no longer optional; it is essential.
- **A Unified Team Spirit** – The success of our Centenary journey depends on each and every SIBian working together with energy and excellence.

Together, We Will Make It Happen!

The leadership team stands firmly with you, ready to support, guide and empower each of you. **You are not alone in this journey—we will walk together, ensuring that South Indian Bank emerges stronger, more dynamic and more successful than ever before.**

This is our moment to shine, our opportunity to leave a lasting impact. **Let's take on this challenge with passion, purpose and the unwavering belief that the best days of South Indian Bank are ahead of us!**

Together, we will make our Centenary truly remarkable.

Best regards,

Anto George T
Chief Operating Officer

Commemorating the 96th Foundation Day with Tradition and Gratitude

Our 96th Foundation Day was celebrated with great reverence and joy on Wednesday, January 29, 2025. In keeping with tradition, a Holy Mass was solemnised at the Shrine Basilica of Our Lady of Dolours, Puthenpally, Thrissur. The event was graced by the presence of our Directors, Senior Leadership, staff, and well-wishers, making it a truly memorable occasion.

The event served as a moment of reflection on the legacy of our 42 visionary founders, whose dedication and foresight laid the foundation for our enduring success.



Hon. Chairman Shri V J Kurian virtually inaugurating SIB Tower in the presence of our former Chairman Shri Salim Gangadharan and our MD Shri P R Seshadri.



Highlights of the Inauguration of **SIB Tower**

Rajagiri Valley, Kakkanad, Kochi
on 29-Jan-2025, our 96th Foundation Day.



The sacred lighting of the ceremonial lamp, marking the auspicious inauguration of SIB Tower on our 96th Foundation Day, symbolising new beginnings, prosperity, and success.





Hon. Chairman Shri V J Kurian unveiling the golden plaque, heralding the launch of SIB Tower, in the distinguished presence of the MD, ED, and Directors of the Bank.











Scan the QR code to view the excellent walkthrough video of SIB Tower, our new Administrative Building



Scan the QR code to view the brilliant 96th Foundation Day commemorative video

Directors' Corner

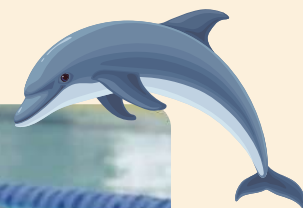


Kochi International Foundation (KIF) is a non-profit platform founded by eminent thought leaders and professionals. Launched on November 16, 2024, at Hotel Crowne Plaza, Kochi, by **Shri Shaktikanta Das**, former Governor of the Reserve Bank of India; KIF fosters intellectual discourse, cultural exchange and informed decision-making across diverse fields like business, finance, education, science and the arts.

It brings together experts, policymakers and the public through seminars, research and collaborations to drive social change and community development.

Our esteemed Director, Shri Paul Antony, former Chief Secretary of Kerala, is a founding member of the KIF.

Aquachamp



Ms. Archana Sankaranarayanan set a National Record and made India proud at the 2024 AIDA Panglao Depth Championship at Bohol, Philippines in the Free Immersion Freediving Category! Ms. Archana is the daughter of our esteemed **Director Mr. R A Sankaranarayanan**.



Published in the Open Page (web section)
of The Hindu, on Nov 26, 2023

Lakshmi Ramakrishna Srinivas

Independent Director

70 Hours or less?

Some are always working, while some others follow strict working hours and days

The debate shows no sign of abating — a 70-hour work week or a 40-hour one? Productivity is to be improved if we are to put our country among the top developed economies of the world. But are long hours key to it? My view is that Infosys co-founder N.R. Narayana Murthy's emphasis was not on the length of the working week but the spirit of working. If all of us do our best, surely productivity will improve by leaps and bounds.

When I was a young officer in my organisation, I was guilty of working at all hours. There have been times when I have flagged an autorickshaw at 11.30 p.m. for a ride home, with the spouse taking care of the little one at home. My son has often been my partner in diligence at home and at my office. I would be busy with my work and he with his homework. He has probably seen many of the offices I have worked in, courtesy my organisation.

I remember my time as a manager when I used to be alone working in the office on a Sunday. Once, I felt the chair shake and move almost violently. Was it an earthquake? I thought and got up hastily to run down the stairs, when I heard this peculiar screech from behind.

One look back and there was this sweet little baby monkey in the window behind my chair trying to get into the room holding on to the chair. Luckily, the little monkey was as scared as I was and beat a hasty retreat, giving me time to close the window. Needless to add, the monkey's mother was watching from the balcony across our building.

There have been times when our entire family of three have been in my office while I worked. One boss was particular about treating us to Chinese food often as a thanksgiving gesture for my diligence and the family's patience! Ah, the advantages of working on holidays! I cannot but quote one of my bosses on working late: "When anyone works late, it is for one of three reasons: they have too much to do, so the boss needs to re-allot the work suitably; they are not efficient enough, so they will need to upskill and raise the bar; they don't want to go home."

Over the years, I have found much truth in what he had said quite casually.

I have worked with colleagues who would not shut shop even after the day's work was done, because their spouse expected them to get a fresh gas cylinder and they felt that if they went home late, the spouse would have arranged for it. It also had something to do with the evening meal — they felt that getting home late would let them off from kitchen duty.

One thing I have noticed is that if one is a workaholic from their younger days, they usually remain one all their life. A few years ago, I marveled at the news that the head of a certain successful organisation leaves office on the dot at closing time.

I remember singing his praises at home and asking my son whether he felt I had not given him enough time during his growing-up years. He thanked me fervently for giving him the freedom to be himself from an early age. He added, "How else do you think I could have had the fun I've had with friends and in academics?"

Lately, the number of cases of juniors leaving for the day only after the boss leaves, has jumped. The boss expects it and the junior feels it is good for career growth. Both the boss and subordinate need to work out a golden mean. The younger colleague with a young family must give reasonable time to the family and the older boss with grown children and a busy spouse probably needs to tone it down and inspire their spouse to do so too.

The millennials, GenZ and GenAlpha come in all hues and hold varied perspectives, just like in my day. Some work intensely during the week and then switch off for the weekend, some are always working, while some others follow strict working hours and days.

A message that I have always felt could help us achieve a golden mean, is found in these lines by Leslie Arlott (apt during cricket season!):

"Life is a game of cricket, lads/ An earnest, noble game/ So out with the bats and the gloves and the pads/ To shirk is folly and shame."

If more of us could work by this ethic, it will not be long before the productivity in our country zooms.

Mega Currency Chest Inauguration



South Indian Bank (SIB) inaugurated its 2nd Mega Currency Chest at its new administrative building- SIB Towers in Kakkanad, Ernakulam, marking its 6th currency chest.

The facility was inaugurated by **Mr. Thomas Mathew, Regional Director (Kerala & Lakshadweep), RBI**, in the presence of Mr. V J Kurian IAS (Retd), Chairman of SIB ; Mr. P R Seshadri, MD & CEO, Mr. Dolphy Jose, Executive Director, Mr. Anto George T, Chief Operating Officer, HR & Operations and other senior executives and staff.

This expansion will enhance cash management and service efficiency across Ernakulam and nearby regions. Directors Mr. M George Korah and Mr. Paul Antony IAS (Retd) also graced the event.





Nishad P Davis

DGM, Legal Dept.



The Digital Personal Data Protection (DPDP) Act

Safeguarding Privacy in the Digital Age

The Digital Personal Data Protection (DPDP) Act, introduced in India, aims to establish a robust framework for the protection of personal data, which has significant implications for various sectors, including banking.

Here's an overview of the potential impacts of the DPDP Act on Indian banks:

Increased Compliance Requirements

- **Data Governance Framework:** Banks will need to develop and implement comprehensive data governance frameworks to ensure compliance with the DPDP Act's stipulations. This includes appointing Data Protection Officers (DPOs) and establishing policies for data handling.
- **Privacy by Design:** The Act emphasises a "privacy by design" principle, meaning banks must integrate data protection measures into their systems and processes from the outset.

Data Management and Processing

- **Consent Mechanisms:** Banks must ensure that they obtain explicit consent from customers before processing their personal data. This may require changes to customer interaction processes, ensuring that consent is informed, granular and revocable.
- **Data Minimisation:** The Act mandates data minimisation principles, compelling banks to collect only necessary data for specific purposes, thereby potentially reducing data retention volumes.

Enhanced Customer Trust and Engagement

- **Transparency and Control:** The DPDP Act

fosters transparency in data handling, which can enhance customer trust. Customers will have greater control over their personal data, including the right to access, correct and delete their data.

- **Customer Education:** Banks may need to invest in customer education programs to help customers understand their rights under this new Act, which could improve customer relationships.

Risk Mitigation and Legal Liability

- **Liability and Penalties:** Non-compliance with the DPDP Act could lead to significant penalties and legal liabilities for banks, which may prompt them to invest more in compliance mechanisms and data security measures.
- **Data Breach Protocols:** The Act requires banks to have robust protocols in place for dealing with data breaches, including timely notification to customers and authorities, which could lead to increased operational costs.

Impact on Technology and Operations

- **Infrastructure Upgrades:** To comply with the DPDP Act, banks may need to upgrade their IT infrastructure and data management systems, leading to increased capital expenditure.
- **Shift to Cloud Services:** The Act may influence banks' strategies regarding data hosting and usage of cloud services, necessitating rigorous due diligence on third-party service providers' data protection practices.

Regulatory Environment

- **Coordination with Other Laws:** Banks must

navigate the compliance landscape alongside other regulatory frameworks such as the Reserve Bank of India (RBI) regulations, which may necessitate adjustments in their operations and policies.

- **Regulatory Scrutiny:** Enhanced scrutiny from regulators may lead to more frequent audits and assessments, fostering a greater emphasis on compliance across operational processes.

Conclusion

The DPDP Act is expected to substantially influence how Indian banks handle personal data. While it poses challenges in terms of compliance and operational adjustments, it also offers an opportunity for banks to strengthen customer relationships through enhanced transparency and data protection practices. Adapting to these changes will be crucial not just for compliance, but also for

maintaining competitive advantage in the evolving digital landscape.

Recommendations:

- Conduct comprehensive audits of existing data management practices.
- Develop and implement a robust compliance strategy, including staff training.
- Engage with legal and data protection experts to ensure adherence to the DPDP Act's provisions and to mitigate potential risks.

In conclusion, Indian banks should view the DPDP Act not only as a regulatory challenge but also as an opportunity to build stronger, trust based relationships with their customers while enhancing their operational integrity.

The DPDP Act is expected to substantially influence how Indian banks handle personal data



Christo Paul

Manager, HR L&D, Thrissur



The Game Changer in Business - Influencer Marketing

When a leading national daily reports that 'Influencer marketing in India to become more lucrative, may reach Rs 3,375 crore by 2026', it surely needs our attention especially when we realise the whole game of marketing is entering a new level. According to the report, it is expected that 75 per cent brands are expected to include influencer marketing into their marketing mix.

Traditionally the whole diaspora of advertising and brand promotions were commanded by celebrities and well known personalities who were labelled as brand ambassadors. With the penetration of the internet, (thanks to a variety of factors), this common practise is slowly witnessing change with more and more influencers entering into the marketing space. Most often, a lot of marketers are confused between an influencer and a brand ambassador.

Let's take the case of Tide detergent. While bollywood celebrity Shah Rukh Khan is a brand ambassador of Tide detergent, there is no surety or proven record that he is actually using Tide at home. Though the reach may be large, there is an inverse relation between the size of influence and credibility of influence. This gap has been the key catalyst for the rise of Influencer marketing.

According to Mckinsey, influencers are people with sizable social-media followings who can influence their followers' behavior as consumers. Although anyone can be an influencer, the internet—like the world more broadly—tends to favor the rich, the famous and the glamorous.

Generally, this model of marketing works in two ways – 1) Pay per Post and 2) Pay per Purchase.

Pay per post is where the influencer is paid for every post put in their social media. A flat rate is given per post. In the pay per purchase model, the influencer shares a post about a product or service and also a link or coupon code which is used to register the purchase. This attracts the commission for the influencer.

Now that everyone's eyes are set on influencers to push their brands and products, brands are in dilemma whether to choose the big influencers like Kim Kardashian who has more than 100,000 followers or small reach influencers who have less than 10,000 followers. According to Harvard Business Review, a study conducted by Bocconi University's Maximilian Beichert and colleagues reveal that while even though big influencers are successful to catch the attention of the audiences, their actual impact on purchase decisions is very difficult to assess. However, in the case of the small influencers the situation is vice versa. This makes small influencers more effective and cost friendly.

According to Mr. Ajay Dang (President, Head - Marketing) of UltraTech Cement, the company uses digital media for information guidance. UltraTech gets nearly two-thirds of its revenue from young consumers looking to build their home for the first time. They need help on choosing land and bricks. UltraTech's team of engineers and experts have helped bridge this knowledge gap in the ground and through the social media gathering about 500 million views.

UltraTech went one step further by building strong relationship with 2.5 million mason contractors who in turn provide their valuable insights to these home builders. These are influencers who may go outside the scope of McKinsey's definition but has been able to attract a steady source of revenue for UltraTech. A mason contractor talking about home building has authority and credibility. But what about a lawyer or doctor talking about same?

We all are in one way or another influencers in the society. Our WhatsApp statuses, our Facebook posts, our social interactions and the way we do things influences some one or the other.

If Influencer marketing is the next big thing in the industry and if UltraTech has got it right with its mason contractors who promote it, we too can promote our own brand "South Indian Bank" because unlike the rest we have the authority and credibility compared to anybody else.

A leading business owner stated **"Influencers Must Genuinely and Demonstrably Care About What We (Business) Do"**

This statement is equally applicable all who intend to use influencers and to all who plan to be an influencer.

.....

Quotables



"The best way to predict the future is to create it."

Peter Drucker
Management Guru

"Constantly seek criticism. A well thought out critique of whatever you're doing is as valuable as gold."

Elon Musk
Tech Guru



Congratulations!

SIB Max Q3 FY 2025 Winners

1	PALLADAM	2	CONNAUGHT PLACE	31	UDUMALPET	32	FARIDABAD NIT
3	AMEERPET	4	AMBATTUR	33	PALLAPALAYAM	34	PERUMBAVOOR
5	CHANGANACHERRY-M.C.ROAD	6	SRIPERUMBUDUR	35	KOTTAKKAL	36	GHAZIABAD
7	INDIRA NAGAR, BANGALORE	8	TRICHY MAIN	37	SECUNDERABAD	38	PAYYANNUR
9	CANTONMENT, TRICHY	10	VENNALA	39	PATTAMBI	40	KOLKATA-BRABOURNE ROAD
11	KOLENCHERY	12	LEIGH BAZAR, SALEM	41	MANNARKAD	42	ETTUMANOOR
13	KANCHEEPURAM	14	BILASPUR	43	WANDOOOR	44	POONAMALLEE, CHENNAI
15	YESWANTHPUR, BANGALORE	16	ERNAKULAM-MARKET ROAD	45	KOTHAMANGALAM	46	KODUVAI
17	VYPIN-MURIKKUMPADAM	18	KUMARAPURAM	47	TIRUPUR	48	THODUPUZZHA TOWN
19	BHOSARI	20	PERUNDURAI	49	CHALAD, KANNUR	50	RAMNAGAR
21	RAJKOT	22	ANGADIPURAM	51	ERUMELY	52	SURAT
23	INDIRAPURAM	24	NOIDA	53	NAGERCOIL	54	BHAVNAGAR
25	NARODA	26	VATAKARA	55	TIRUPUR-AVINASHI ROAD	56	NARAINA VIHAR, NEW DELHI
27	POLLACHI	28	THIRUNAVAYA	57	PITAMPURA (SAINIK VIHAR)	58	LUDHIANA
29	BARDHAMAN	30	KALOOR	59	KAKKANAD	60	NAGPUR





Arun Gopalan P

Manager, RO Madurai



Digital Marketing Trends

The digital marketing world is evolving fast and it can be tricky to keep up with the trends. However, being a marketer in this fast-paced business environment means being well-versed in emerging digital marketing trends to help maximize results and stay ahead of the competition. The digital marketing space is ever evolving and trends change like the seasons. Following digital marketing trends is key for staying relevant and keeping up with the competition. But it's also important for brands to adapt each trend to their own story and strategy.



Emerging 13 Facts to Know as a Marketer in Digital Marketing

- **Influencer Marketing:** Influencer marketing is a digital marketing strategy where businesses partner with individuals with a significant social media presence to promote their products and services. It allows companies to improve their brand presence and reach a large audience on social media.
- **Omni channel Marketing:** With a billion mobile phone users and more than 500 million social media subscribers, India ranks among the world's largest and fastest-growing digitally enable consumer markets. The modern-day customer prefers personalization and convenience over price. They value customer experience over product, making it imperative for companies to use Omni channel marketing.
- **Artificial Intelligence:** Artificial intelligence (AI) is the process of developing intelligent computer systems that perform similar functions to that of the human brain. AI is used across industries to identify the needs and demands of customers, automate a business process and gain a competitive advantage. Additionally, it is used to discover buying behaviour patterns and monitor and formulate excellent marketing strategies. Moreover, AI applications like machine learning and deep learning are used for various customer and marketing-related activities like content creation, ad monitoring, interacting with customers, etc.
- **Video Marketing:** Video marketing is a potent digital marketing tool for businesses trying to increase their customer base. They are believed to be more effective than any other digital marketing medium. Because videos are easy to consume, appealing and informative, making them a digital marketing trend to look out. Many social media applications like Instagram, YouTube and Facebook have integrated short video-format content into their algorithms, helping brands reach their target audience.
- **Metaverse:** Metaverse is a broad concept that refers to the way we interact with technology. It

is defined as a 3D-enabled cyberspace that uses modern techniques like virtual reality or VR, augmented reality or AR and other advanced internet technology to allow people to experience a business online.

- **Long-Form Content:** Long-form content can offer the audience in-depth and wide information about a product, brand, or service. Many B2B (business-to-business) and B2C (business-to-consumers) marketers have learned that long-term content can be more effective than short-form content, making it a digital marketing trend to look out for in 2025.
- **Progressive Web Pages:** Progressive web pages are online websites that send push notifications, load faster than other web pages and are accessible offline. The progressive web page has addressed the need for websites with excellent user interfaces. This latest digital marketing trend is expected to grow more in 2025.
- **Chatbots:** Chatbots provide a way for people to find information quickly and easily without human intervention. The essential characteristics of chatbots are that they cater to a global audience, are available 24/7, can answer customers' most frequently asked questions without human intervention and help users make marketing decisions.
- **Mobile Optimisation:** Marketers trying to expand their brand's visibility and reach online are considering mobile optimization. It helps them deliver engaging mobile browsing experiences to their users.
- **Live Streaming:** Live streaming is an emerging digital marketing trend. It has the potential to become a major marketing trend because it connects directly with the audience. It allows the audience to connect with each other on an emotional level.
- **Search Engine Optimisation (SEO):** In this modern age, businesses must ensure that their website and content are discoverable on SERP, providing long-term and short-term traffic returns. While SEO is not new, it's becoming more ingrained into modern-day marketing strategies.
- **Online Marketplace:** The constant updates in social media algorithms have helped brands to set up an online marketplace to sell their goods

and services directly to their target audience. The social media marketplace has helped brands connect with a global audience. It has also proved to be an effective way to interact and engage with them (global audience), increase brand awareness, etc.

- **Branded Content:** This form of content is rapidly gaining traction in the marketing landscape. Branded content refers to content that does not involve traditional advertising. It can include articles, videos and podcasts that bring relevant value to customers. Unlike advertisements that focus on selling, branded content informs, educates and inspires. Its main purpose is to drive engagement through content. Branded content focuses on telling a story to evoke an emotional response by blending brand purpose and message into the narrative. It is less focused on sales conversion and more focused on building conversation around the brand.

Enrich your Digital Marketing

It's always hard to identify emerging digital marketing trends. However, it is essential to identify them because it helps you stay on top of new developments and adapt to innovations.

Digital marketing is a rapidly evolving field and as we move toward 2025, several emerging trends are set to reshape how brands connect with their audiences.

The upcoming years promise significant innovation, driven by technological advancements, changes in consumer behaviour and a deepening focus on personalization and data. As digital marketers, staying ahead of these trends is essential to create impactful strategies that drive engagement and results.





Highlights from the Customer meet event at Chennai





T M Keerthana
Manager, CFM Dept.



A glimpse into annual RBI's report – Trends and Progress of Banking in India 2023-24

The RBI has released its annual report - Trends and Progress of Banking in India 2023-24 on 26th December, 2024. In the 200 paged report, the central bank has highlighted various issues which include the performance of commercial banks in India, developments in co-operative banks, non-banking financial institutions (NBFCs), global banking developments, emerging spaces in the banking industry, etc. RBI has also flagged the issues that pose a concern to the health of the banking and finance industry of the country.

Being bankers, the RBI's outlook on the operations and performance of commercial banks of India are of significance. The matters which are viewed by RBI as serious concerns to the health of banks are also to be noted by bankers at large, as these areas will probably be continuously monitored by RBI and may also be subject to further regulations and restrictions in future.

From the voluminous report issued by RBI, the following significant matters have been compiled below:

Operations and Performance highlights of commercial banks of the country

As per the report, the Indian commercial bank's profitability improved for the sixth consecutive year in 2023-24, while the GNPA ratio reached its lowest level in 13 years at 2.7% at end-March 2024.

Deposit growth of commercial banks accelerated to 13.4% in 2023-24 from 11% a year ago. During 2023-24, banks resorted to borrowings at higher interest rates and increased their deposit rates to bridge the credit-deposit growth gap. Consequently, the growth of their interest expenditure outpaced that of their interest earnings, resulting in a deceleration in both operating and net profit growth.

The interest expense to interest income ratio increased to 57.4% during 2023-24 from 52.2% in the previous year. The cost of funds increased by 104 bps and yield on assets also increased by 89 bps, narrowing the spread for scheduled commercial banks during 2023-24.

The minimum CRAR requirement for Banks in India is set at 9% and 11.5% including the capital conservation buffer and, Tier 1 capital requirement is set at 7%. At end-March 2024, all bank groups remained well-capitalised, although the CRAR of SCBs moderated by 30 bps to 16.9% while Tier 1 capital stood at 14.8%.

The improvement in asset quality of banks measured by GNPA ratios, commenced in 2018-19. GNPA of SCBs reduced by 15.9% Y-O-Y to Rs.4.8 lakh crores as on 31st March, 2024. The GNPA ratio declined to 2.7% at end-March 2024, the lowest in 13 years, from 3.9% at end-March 2023. During 2023-24, around 44.4% of the reduction in GNPA was attributable to better recoveries and upgradation.

The net NPA (NNPA) ratio also declined to a decadal low of 0.62% at end-March 2024, driven by stronger provision buffers. At end-September 2024, the NNPA ratio improved further to 0.57%.

Banks also cleaned up their balance sheets through sale of NPAs to asset reconstruction companies (ARCs). During 2023-24, the ratio of asset sales to GNPA declined to 5.8% from 9.7% in the previous year.

Frauds present multiple challenges for the financial system in the form of reputational risk, operational risk, business risk and erosion of customer confidence with financial stability implications. During 2023-24, based on date of reporting by banks, the amount involved in frauds was the lowest in a decade, while the average value was the lowest in 16 years.

Based on the date of occurrence of frauds, in 2023-24, the share of internet and card frauds in the total stood at 44.7 per cent in terms of amount and 85.3 per cent in terms of number of cases.

The instances of penalty imposed on regulated entities (REs) increased during 2023-24 across all bank groups, from Rs.40.40 crores during 2022-23 to Rs.86.10 crores during 2023-24.

Major concerns raised in the report

Unsecured lending

RBI has raised its concerns over potentially excessive risk build-up from high credit growth in unsecured retail segments, which warrant enhanced vigil. While specific limits have been prescribed for unsecured lending by urban co-operative banks (UCBs), boards of SCBs and NBFCs have discretion in fixing limits on unsecured exposures. However, some entities have fixed very high ceilings, which need to be continuously monitored, as per the RBI report. Further, the RBI expects the boards of regulated entities to show prudence and avoid exuberance in the interest of their own financial health as also systemic financial stability.

This is in the light of the fact that the share of unsecured loans in total credit extended by scheduled commercial banks has grown steadily since March 2015, touching 25.5% in March 2023, which reduced slightly to 25.3% in March 2024. Consequent to this trend, the RBI increased the risk weights on unsecured credit, making such lending more capital intensive for banks.

Private credit markets

Considering the increase in traction of shift in lending intermediation from banks to private entities, RBI has flagged that a closer look is warranted at the inter-linkages between regulated entities, including banks and NBFCs with such private firms. Strong interrelationship between them could give rise to systemic concerns along with the possibility of regulatory arbitrage to circumvent regulations, as per the report.

Know your Customer (KYC)

RBI had issued various amendments to KYC master directions, mandating regulated entities to seek from the customer or retrieve from CKYC Registry, the customer's KYC identifier for the purpose of verification of identity of the customer and for ongoing due diligence.

However, the central bank has cited certain gaps in implementation of these directions in REs are resulting in several accounts getting frozen, denying customers access to their funds. RBI has also cited other related issues including lack of a proactive approach in assisting and obtaining customers' documents, inadequate staff deployment in critical functions resulting in overcrowding, denial or service at branches and even failure to update the details in system even after the customers have provided all the required details and documents. In such matters, RBI has emphasised the importance of banks' boards to establish policies and direct banks to adopt standard operating procedures that are not only compliant with regulatory guidelines but also practical for effective implementation. RBI has further asked the banks to ensure that KYC guidelines are followed with both precision and empathy.

Higher employee attrition

The central bank has observed that the employee attrition rates are high across select private sector banks and small finance banks. Even though the total number of employees of private sector banks has surpassed that of public sector banks in 2023-24, their attrition has increased sharply over the last three years, averaging at around 25%. The high attrition and employee turnover pose significant operational risks, including disruption in customer services, besides leading to loss of institutional knowledge and increased recruitment costs. RBI has emphasised on the need to implement strategies like improved on-boarding processes, providing extensive training and career development opportunities, mentorship programmes, competitive benefits and a supportive workplace culture to build long-term employee engagement.

Conclusion

As we are at the close of the year and beginning of a new year once again, it is time for us now to reflect on ourselves. On every new year, we reflect on the year that has passed by and make plans, goals and resolutions for the coming year. But we generally tend to ignore to do the same things at our work. Similar to our personal lives, this new year, let us also reflect on the things achieved in the past year, milestones created, targets missed and areas requiring focus and improvement.

For us to emerge as one of the top private sector banks in the country, it is highly important for us to move in

line with the trends of the general banking industry as a whole. For this, we must reflect on our individual performance to identify the gaps and outliers in each aspect of our performance. The duty lies with each and every employee to make improvements in the area handled by each one of us.

After all, let us keep the following phrase in mind:
"Little drops of water make a mighty ocean."

References used in the article: Report on trends and progress in India 2023-24 issued by RBI on 26.12.2024.

Book Review

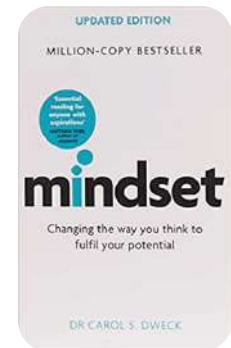


Vignesh A V R

CSA, Br. Thuckalai

Mindset

by Carol S Dweck



The book 'Mindset' by Carol S Dweck is all about how changing the way we think will help us to fulfil our potential. This book broadly classifies mindset into two. Fixed mindset and growth mindset. It explains how both these mindset works in various aspects of our life like relationship, career, sports, business, coaching etc. Main theme of this book is human qualities such as intellectual skills, personality is something we can develop, as opposed to the thinking that these skills are fixed, deep seated trait. Of course, each person has a unique genetic endowment. People may start with different temperaments and different aptitudes, but it is clear that experience, training and personal effort take them the rest of the way. Not always the people who start out the smartest who end up the smartest.

In fixed mindset, success is about proving yourself smart or talented. Validating yourself. In fixed mindset failure is about having a setback, getting a bad grade, losing a tournament, getting fired, getting rejected etc. But in growth mindset, in the world of changing qualities- it's about stretching yourself to learn something new. Infants stretch their skills daily, not just ordinary skills, but the most difficult task of a lifetime, like learning to walk and talk. They never decide it's too hard or not worth the effort. Babies don't worry about making mistakes or humiliating themselves. They just barge forward. As soon as children became able to evaluate themselves, some of them became afraid of

challenges. They become afraid of not being smart. Intelligence is something you can have to work for, it isn't just given to you. People with fixed mindset feeling smart when they don't make any mistake, when they finish something fast and its perfect, when something is easy for them but other people can't do it, it's about being perfect right now. But people with growth mindset feeling smart when it's really hard and they try really hard. For them it's not about immediate perfection, it's about learning something over time: confronting a challenge and making progress. People are all born with the love of learning, but the fixed mindset can undo it. Think of a time you are enjoying something- playing a sport, doing a crossword puzzle, learning a new dance. when it became hard and you wanted out. Maybe you suddenly felt tired, dizzy, bored or hungry. Next time this happens, don't fool yourself. It's the fixed mindset. Picture your brain forming new connections as you meet the challenge and learn.

In sports everybody believes in talent, even experts. Sports is where the idea of 'a natural' comes from. If we take Michael Jordan, he wasn't a natural, either. He was the hardest-working athlete in the history of sport. It is well known that Michael Jordan was cut from the high school varsity team. He wasn't recruited by the college he wanted to play for. He wasn't drafted by the first two NBA teams that could have chosen him. Because now we know he was the greatest basketball player ever and we think it should have been obvious from the start.

Even at the height of this success and fame-after he made himself into an athletic genius-his dogged practice remained legendary. For Jordan, success stems from the mind. The mental toughness and the heart are a lot stronger than some of the physical advantage you might have.

In work place also there is fixed mindset organisations and growth mindset organisations. People who work in growth mindset organisations have far more trust in their company and a much greater sense of empowerment, ownership and commitment. These type of organisations supports risk-taking, innovation and creativity. But in fixed mindset companies they put the premium on natural talent, then everyone wants to be the superstar, everyone wants to shine brighter than others. And people may be more likely to cheat or cut corners to do so. Teamwork can take a nosedive.

In every relationship, issues arise. Try to see them from a growth mindset: problems can be a vehicle for developing greater understanding and intimacy.

Allow your partner to air his or her differences, listen carefully and discuss them in a patient and caring manner. You may be surprised at the closeness this everything on your partner.

After reading this book I remembered a person Mr. V Nandhakumar IRS, Commissioner of Income tax. He is a school dropout. Diagnosed with dyslexia and labelled as a slow learner. In an interview he said 'I read a subject more than 300 times to understand'. He worked at a mechanic shed, tea shop and lottery shop to support himself through college. But later he cleared India's toughest exam UPSC Civil service. He is the best example for growth mindset. With his determination, effort and perseverance he proved anyone can do anything. Still many people believes that people with inborn qualities only can succeed.

Change your mindset, anyone can learn anything they want and reach to any height they want in life. Be a growth-mindset person and succeed in your life.

Reason & Rhyme



Samiya Sarah Abraham
CSA, Br. Medical College, Kottayam



An Ode on the Empyrean

When times were tough and the road was rough, she towered above me, a consoling friend.

When the land and its many distractions were too much to take for my saturated, raisin-like mind, she stood above me, as if a mighty warrior shielded the empress and her fortress.

Some wondered, "what is in the sky that the land could not render?" Nothing! But, oftentimes, it is in that 'nothingness' that I found contentment and compassion.

Away from the hustle and bustle, fuss and feathers, she stood there; azure sometimes, cerulean at other, blushing oftentimes, but incessant otherwise.

As she excelled in camouflaging and occasional shapeshifting, the dancing clouds gave way to wandering thoughts and imaginations ungirded.

Once in a while she adorns herself with shiny little embellishments- a star-studded sky, to keep it literal. But sometimes, she throws a tantrum and ends up in thunderclaps and lightning strokes.

After a fortnight of sobbing, she finally decides to put on a smile and so rainbows set forth gleaming.

Except for the episodic flicker of airplanes and other winged wonders, the empyrean sojourns boundless, unshackled, pristine. A guardian of heavenly vaults and the earthly realms!

Accolades

EXCELLENCE ELEVATED!

SIB Continues To Lead With 5 Awards
At The 20th Annual IBA Technology Awards 2024



Winner

Best Tech Talent & Organisation

Special Mention

Best Digital Sales

Payments & Engagement

Runner Up

Best Financial Inclusion

Best IT Risk Management

Best Fintech & DPI Adoption



South Indian Bank wins big at major Tech Award Events:

At the 20th IBA Technology Awards 2024.

Winner - Best Tech Talent & Organisation

Runner Up - Best Financial Inclusion

Special Mention - Best Digital Sales

Special Mention - Payments and Engagement

Special Mention - Best IT Risk Management

Special Mention - Best Fintech & DPI Adoption

At the IBEX BFSI Tech Awards 2025:

Winner for Excellence in Operational Efficiencies Using Emerging Technology

Special Mention Award for Outstanding Use of Emerging Technology for Enhanced Customer Service Experience

Branch Launch



Inauguration of Br. Aranmula, by Mr. P Prasad, (Hon'ble Minister for Agriculture, Kerala State) in the presence of Mrs. Sheeja T Toji, (Panchayath President, Aranmula) Dr. Charlie Cherian, (St. Thomas Hospital) Mr. Anto George T, Chief Operating Officer, Mrs. Tinu Eden Ambatt, AGM & RH, Tiruvalla, Mr. Manoj S, Cluster Head Kozhencherry and Mr. Joseph George, Branch Head, Aranmula branch along with team.



Inauguration of the relocated branch at Piravanthur by Mr. R Somarajan (President, Piravanthur Grama Panchayath) in presence of Mr. L Shibu Kumar (Managing Director, State Farming Corporation of Kerala Ltd), Mr. Praveen Joy, DGM & RH Thiruvananthapuram, Mr. John C George, Cluster Head Kottarakara and Mr. Karthika Mohan, Branch Head, Piravanthur branch along with team.



Inauguration of the relocated Rajagiri Valley branch in the SIB Tower, Kakkanad Kochi by Mr. P R Seshadri MD & CEO in the presence of Mr. Anto George T, COO, Smt. Biji S S SGM and Branch Banking, Mr. Madhu M, JGM & RH Ernakulam, Mr. Sreekumar Chengath, JGM, BPG and Mr. Rammohan DGM HRD and Ms. Elizabeth Mary George, Branch Head, Rajagiri Valley Branch along with the branch team.



Inauguration of the rededicated Tirunelveli Branch by Dr. B Arumugapandian, Rtn. Major Donor and Chairman of Bala Bagya Group of Companies, in the presence of Ms. Jayasree H, AGM & RH, Mr. Jithin Varghese, Cluster Head, and Mr. Liju George, Branch Head, Tirunelveli Branch, along with the branch team.



Inauguration of the rededicated Cherupuzha branch, ATM, and locker at City Square Building, by Mr. Mathew Padijath, Managing Director, Padijath Gold and Diamonds Pvt Ltd in the presence of, Mr. Rajesh N R, AGM & RH, Mr. Sujith Babu K, Cluster Head and Mr. Nidhin Narayanan M, Branch Head Cherupuzha branch along with the branch team.



Inauguration of the offsite ATM attached to Changanacherry branch by Rev. Fr. Thomas Antony Kallukalam in the presence of Rev. Fr. Akhil Thomas, Rev. Fr. Thomas Elavunkal Varghese, Mrs. Sunit Mathew, Cluster Head, and Mr. Arun M James, Branch Head, Changanacherry Main branch along with branch team.



CSR initiative to purchase a **school bus to Fathimabi Memorial School, Kozhikode**. The same was handed over by Mr. Anto George T, COO of South Indian Bank, in the presence of Mr. Krishna Kumar P, JGM Branch Banking and Ms. Jacqueline M Fernandez, RH Kozhikode.



CSR initiative to purchase a **school bus to Sanjoe Prathiksha Bhavan Special School, Mukkam, Kozhikode**. The same was handed over by Mr. Anto George T, COO of South Indian Bank, in the presence of Mr. Krishna Kumar P, JGM Branch Banking, AGM Ms. Jacqueline M Fernandez, RH Kozhikode.



CSR initiative to purchase an '**Automatic Paper Bag Making Machine**' to Pratheeksha Rotary School for Differently-Abled Children, North Paravur. The same was handed over by Ms. Rani Zacharias, RH Irinjalakuda.



CSR initiative to **M/s Pain and Palliative Care Society, Thrissur** by Ms. Rekha V, RH Thrissur in the presence of Mr. Arjun Pandian, IAS District Collector, Thrissur, for providing medicines to the poor and needy.



CSR initiative to purchase a **JCB Backhoe Loader for solid waste management in the City of Panaji-Goa**. The same was handed over by Mr. Prajin Varghese, RH Mumbai, to Mr. Rohit Monserrate - CCP Mayor in the esteemed presence of Mr. Sanjeev Naik - Deputy Mayor.



CSR initiative to purchase a **veterinary ambulance-cum-rescue vehicle for Nature Study Centre, Kalady**. The same was handed over by Ms. Rani Zacharias, RH Irinjalakuda, to Minister Mr. A K Saseendran in the presence of MLA Ms. Uma Thomas and Mayor Adv. M. Anilkumar.

Outreach



CSR initiative to **Kannur Association for Integrated Rural Organization and Support (KAIROS)**, Kannur for completion of housing project for underprivileged community.

Leading Ladies



South Indian Bank Women's Team emerged as the Runners-Up of the Malayala Manorama Corporate Cricket Tournament 2025 (Season 2) held at USC, Kakkannad, on January 20, 2025.



South Indian Bank Women are the Champions and Proud winners of the All Kerala POWER PLAY Corporate Cricket Tournament 2025, organized by Cric IT Club Kochi at KMEA College Ground on 11th and 12th Jan 2025. Our team also bagged the following individual titles:

Player of the Tournament:
Ms Gayathry K R -DTD

Best Batter:
Ms. Lekshmi Krishna - ABG

Best Bowler:
Ms Jeena G Kumar-DTD



South Indian Bank Women's Team emerged as the Runners-Up of All Kerala Corporate Cricket League-KCCL 2025 held at United Sports Center Ernakulam on 8th Feb and 9th Feb.

The team also bagged the following individual titles in the tournament.

Best Bowler:
Ms. Lekshmi Krishna - ABG

Best Batter:
Ms. Gayathri K R-DTD





Shoba P Simon

Manager, CMOG, Thrissur



Tamil Nadu's Timeless Treasures

Our family trip to Tamil Nadu was truly magical, filled with stunning views, interesting history and peaceful moments that we will always cherish.

The journey to Dhanushkodi began with the surreal experience of witnessing the confluence of the Bay of Bengal and the Indian Ocean. Standing at the tip of the land, we marveled at the meeting point of these two majestic seas, their distinct colors creating a breathtaking sight. The tranquil blue waters on one side contrasted with the darker, choppier waves on the other. The endless horizon and cool breeze made us feel at peace and we spent hours enjoying the mesmerizing sea view.



Our next stop was the famous temples near Dhanushkodi. We visited the revered Ramanathaswamy Temple in Rameswaram, known for its exquisite architecture and spiritual significance. Walking through the temple's intricately designed corridors, we felt a deep connection to the past. Dhanushkodi itself is steeped in mythology, believed to be the site where Lord Rama built the Ram Setu (Adam's Bridge) to rescue Sita. This connection added a divine touch to our journey.

The highlight of our trip was traveling across the iconic Pamban Bridge, the lifeline connecting Rameswaram to the mainland. Crossing this engineering marvel, with the turquoise waters shimmering below, was both thrilling and humbling.

Watching the occasional train glide across the bridge was a sight to behold and we couldn't resist stopping to capture the moment.



Our journey didn't end there. We also visited two architectural gems of Tamil Nadu—Thanjavur's Brihadeeswara Temple and Madurai Meenakshi Temple.



The Brihadeeswara Temple, a UNESCO World Heritage Site in Thanjavur, left us spellbound with its grandeur. Built during the Chola dynasty, the temple's towering vimana, intricate carvings and the massive Nandi statue carved from a single stone showcased the unmatched craftsmanship of ancient India.

In Madurai, the Meenakshi Temple captivated us with its vibrant energy and exquisite design. Dedicated to Goddess Meenakshi and Lord Sundareswarar, the temple's colorful gopurams adorned with detailed sculptures and its vast halls, including the famous Thousand Pillar Hall, were awe-inspiring. The lively ambiance, filled with pilgrims and visitors, gave the temple a unique energy that made our visit even more memorable.

For anyone looking for a place with beautiful nature, spiritual experiences and rich history, Visiting Dhanushkodi, alongside the architectural marvels of Thanjavur and Madurai is a destination that deserves a place on your travel bucket list.



Vinod Kumaran Kodapully
Manager, DTD (BCP)



The Healthy Plate Method for Weight Loss

Long working hours, sedentary desk jobs and irregular meal timings can take a toll on your health and weight. The Healthy Plate Method offers a simple, sustainable approach to eating balanced meals that promote weight loss without excessive calorie counting or drastic dietary restrictions.

What is the Healthy Plate Method?

The Healthy Plate Method is a visual approach to portion control and balanced eating. It involves dividing your plate into specific food groups to ensure optimal nutrition and satiety while managing calorie intake.

Building Your Healthy Plate

A well-balanced plate consists of:

50% Vegetables & Fruits

- Fill half your plate with colourful vegetables like carrot, beans, bell peppers, cucumbers, spinach, tomatoes etc. Add one fruit like guava, papaya, orange, apple, banana or any seasonally available fruit. Consume whole fruits and avoid fruit juices.
- Benefits: High in fibre, vitamins and minerals; keeps you full and aids digestion.

25% Protein-Rich Foods

- Include healthy proteins like paneer, yogurt, boiled eggs, lentils (dal), pulses, sprouts, fish, or chicken.
- Benefits: Helps in muscle maintenance, increases satiety and supports metabolism.

25% Whole Grains & Healthy Carbohydrates

- Choose whole grains such as brown rice or single polished rice, whole wheat roti, millets (ragi, jowar, bajra), oats and quinoa. Limit refined carbs like white rice and maida-based products.

- Benefits: Provides sustained energy and prevents sugar spikes which eventually helps in weight loss.

Healthy Fats (1-2 tsp per meal)

- Include healthy fats like nuts, seeds, avocado, olive oil in moderation. Avoid deep-fried and processed foods.
- Benefits: Supports brain function, hormone balance and keeps cravings in check.

Hydration & Smart Beverage Choices

- Drink at least 8-10 glasses of water daily. Opt for herbal tea, coconut water, or buttermilk over sugary drinks.
- Reduce tea/coffee intake to 2 cups per day, preferably without sugar.



Practical Tips

- **Plan & Pack Your Meals:** Carry homemade meals to work instead of relying on canteen or fast food. Meal prepping over weekends can help.
- **Mindful Eating:** Avoid distractions like phones or computers while eating to prevent overeating.

- **Healthy Snacking:** Choose roasted chana, makhana, fruit, or nuts instead of biscuits or namkeen.
- **Portion Control:** Use smaller plates to prevent overeating. Eating slowly also helps in recognizing satiety cues.
- **Stay Active:** Walk during lunch breaks, take the stairs and aim for 30 minutes of physical activity daily.
- **Manage Stress & Sleep:** Practice deep breathing and aim for 7-8 hours of sleep for better metabolism and appetite regulation.

The Healthy Plate Method is a simple yet effective way to manage weight and improve overall health. By making mindful food choices and staying active, it is possible to achieve sustainable weight loss without feeling deprived. Small, consistent changes lead to long-term success!

Start with small changes today and experience the benefits of a healthier lifestyle.

Input from my dietician, Ms. Pinky Nair

Flavour Files



Sangeetha Jose
CSA, Br. Kozhikode Main



Pineapple Pudding

Yummy summer treat

Ingredients:

Pineapple (finely chopped, 2-3 cups)
Sugar (4-5 tablespoons)
Egg whites (2 eggs, optional)
Butter (200g)
Vanilla essence (2 drops)
Arrowroot biscuits (2 packets)
Cherries (for garnishing)
Fresh Cream (200 ml)

Preparation:

- Blend fresh cream with sugar, then add butter and vanilla essence.
- Mix chopped pineapple with sugar.
- Layer arrowroot biscuits, pineapple mix and fresh cream mix in a glass vessel.
- Repeat layering 2-3 times, garnish with cherries and crushed biscuits.
- Freeze for 2 hours and enjoy!



Tips and Variations

- Use fresh pineapple for the best flavor.
- Adjust sugar to taste.
- Replace arrowroot biscuits with other crunchy cookies.
- Experiment with different flavors, like tender coconut or mango.



CAIIB Achievers



Row-1: Angelin Elizabeth - Aparna A - Balmiki Kumar - Dominic Mathai - Fia Rose Manuel - Fredy Francis
Row-2: Justin Jose - Gouree Nandana P - Karlapudi Bhavani - Sapna Rani G - Sara James - Sisira Rani Jose
Row-3: Smitha Joseph

JAIIB Achievers



Soni Bhumi Pravinbhai, Nithya Thomas Poovathingal, Alen Titto Babu, Gubbala Swathi

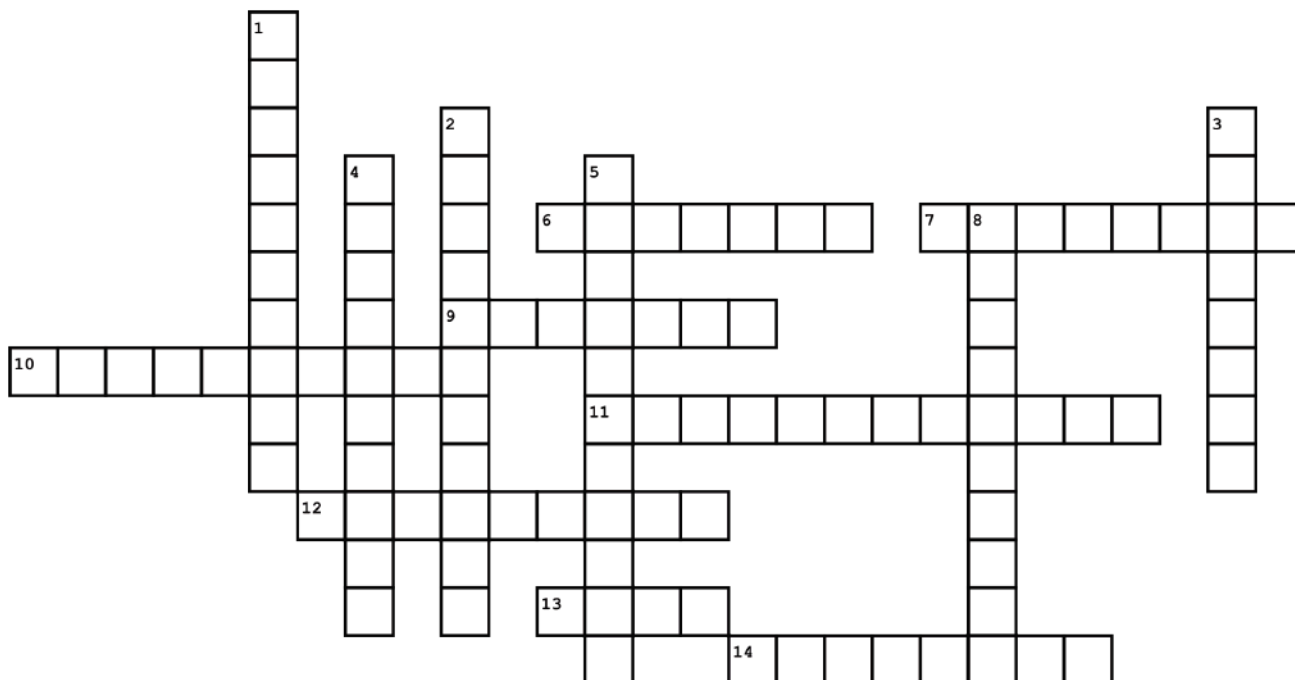


Certified Treasury Professional



N Amey Prakash, Vitish J, A Mukund Kishorkumar, Arathy Thomas, B Priyanka Subhash

Crossword



Across :

- [6] A strategy to minimize financial risk.
- [7] The part of a bank that manages its financial assets.
- [9] Wealth in the form of money or assets.
- [10] An asset pledged for a loan.
- [11] The process of paying off debt in installments.
- [12] The ease of converting assets into cash.
- [13] A repurchase agreement used for short-term borrowing.
- [14] A payment made by a company to its shareholders.

Down :

- [1] A legal status when a person or company cannot repay debts.
- [2] The process of a lender taking property due to loan default.
- [3] A loan taken to buy property, secured by the property itself.
- [4] Financial instruments such as stocks and bonds.
- [5] Financial contracts whose value is derived from underlying assets.
- [8] A transfer of money from one party to another.

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

Kaleidoscope



Adithya Prasad
CSA, Br. Vellamunda



Vineeth P R
Manager, Br. Puttur



Vishnu Prakash
Asst. Manager, CMOG Ernakulam



Sajnu Jose Poothokaran
CSA, Br. Vadanapilly

Kaleidoscope



Shwetha Wilson

Asst. Manager, HR - L&D



Dasari Sunayana

CSA, Br. Karunagiri Khammam



Ashwini Thomas
Manager, CBG

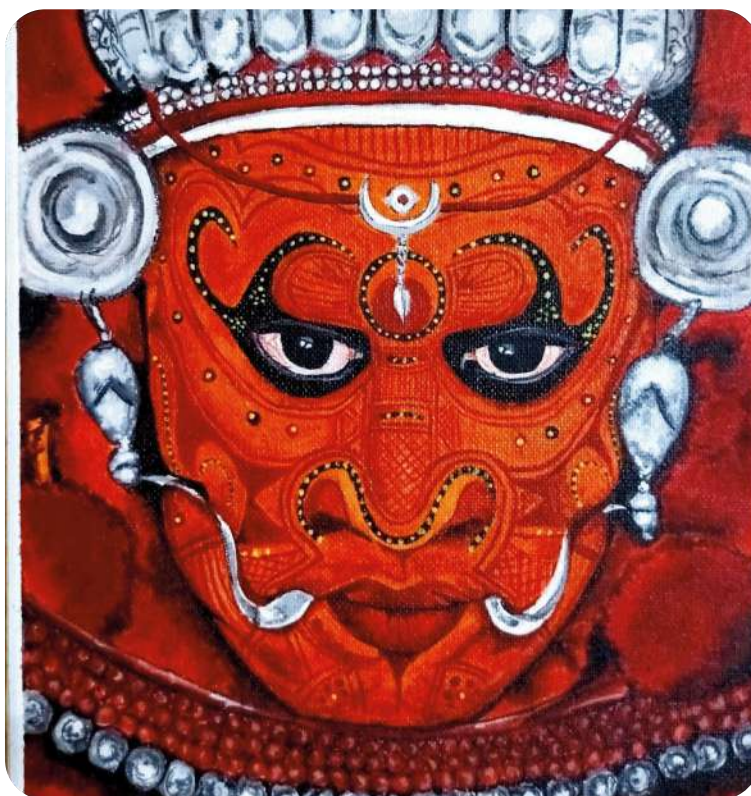


Kevin Kurian C S
Asst. Manager, HR - L&D



Haritha Sasikumar
CSA, DTD





Rajalakshmi S Kumar
Manager, Br. Thirunavaya

Kids' Corner



Rithul R N
S/o Ranjith N,
Asst. Manager,
Br. Kankole



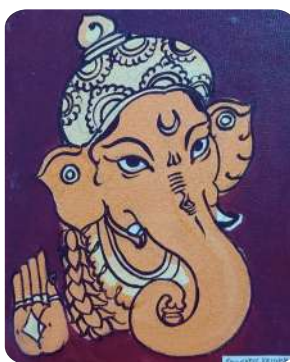
Aditi Krishna
D/o Krishnamoorthy V R,
Manager, I&V Dept.



Neha S Krishnan
D/o Parvathy U S,
Asst. Manager,
Br. Ezhamkulam



Tanushree Krishnan
D/o Divya C,
Manager, RBD



Sidharth Sreekanth
S/o Sreekanth A V,
Chief Manager, RO Kannur



Kids' Corner



Eliana Deepak
D/o Ashwini Thomas,
Manager, CBG



Sai Dhurhuv
S/o Thivya Sri R.M,
Asst. Manager,
RO Chennai



Chris Nivin
S/o Anna Francis,
Asst. Manager, DTD (BCP)



Naithen Nivin
S/o Anna Francis,
Asst. Manager, DTD (BCP)



Kurra Tanaya
D/o Kurra Venkatesh,
Asst. Manager,
Br. Mancheril



Anamika Pradeep
D/o Roopavathi S,
CSA, Br. Thevalakkara



Benita Benson
D/o Ada James P,
CSA, Br. Vylathur

Beyond the Ordinary



Neha S Krishnan

D/o Parvathy U S, Asst. Manager, Br. Ezhamkulam

At just 9, **Neha**, has set a **Guinness World Record** by identifying 65 country calling codes in 57 seconds. Her phenomenal memory and speed have earned global recognition, inspiring young minds everywhere. Congratulations to this young prodigy!



Nova Shynish

D/o Shynish K, Chief Manager, Salem

At just 2, **Nova** has astonished everyone with her remarkable ability to identify the flags of 68 countries. Her exceptional talent has earned her a prestigious place in the **India Book of Records**, setting a new benchmark for young achievers.



Vihaan Vivek

S/o Kasthuri Asst. Manager, Retail Assets Dept.

Vihaan, at just 1 year and 11 days old, earned a place in the **India Book of Records**, followed by **Kalam's World Record** at 1 year and 15 days. He has made his mark in the world of records with extraordinary grasping power in identifying items at the toddler age.



Rising Star



At just 12, **Ameya** has captivated audiences with her exceptional talent and confidence, earning her a place in multiple advertisements. Her achievements are truly inspiring and we are proud to celebrate this special moment with her!



Ameya Vijesh Devan

D/o Aswathi K, Senior Manager, RO Kannur

Scan the QR code to watch her shine

Kids Achievements

Congratulations!



Ryan James Poly

S/o Elizabeth Mary Alexander, Asst. Manager, Br. Kaloor has emerged as the 1st std all rounder at Bhavan's Newsprint Vidyalaya.



Evania Mercy Fijo

D/o Fijo Xavier, HR L & D has emerged as the UKG class topper at Guardian Angels English Medium School.



Aaradhya S Chandran

D/o Chithra K J, Asst. Manager, Br. Chalai, Trivandrum has secured 1st in Hindi Calligraphy Competition. This achievement showcases her exceptional calligraphy skills.



Nihara Subin

D/o Nibi Babu, Manager (IT), DSD won the Gold Medal in the Junior Color Belt category at National Kenyu Ryu Open Karate Championship.

Wedding Bells



Nikhil Jose, Br. Siliguri
married Tess Toni



Valanteena B Raj, CMOG
married Aswin Kumar A S



Savio Thomas, CMOG married
Jaina Jacob



Sakharkar Sejal Ramesh,
Br. Mulund married Anirudh Mukesh



Cijohn Kurisingal, HRD
married Binta Jessy Jose



Amalya T.K, Br. Pulloorampara
married Anand A



Amal Antony, HLBG, married
Sandra C R, BOG



Ashna Jaleel, Br. Banashankari
married Hashim P Salim



Stefe Diana S, RBD married
Kewin Nash W M





Scan QR Code for Keys to the
Crossword on Page-36 and for
writing Letters to the Editor



96th
Anniversary

