

Sublink



Next Generation

Corporate Family Magazine Of The South Indian Bank Ltd.



Digital Banking



Experience Next Generation Banking



South Indian Bank has won the prestigious Banking Technology Excellence Award 2014-2015 for 'Cyber Security Risk Management' from IDRBT, the technical arm of Reserve Bank of India. South Indian Bank is winning the IDRBT award for the 5th time. RBI Governor Dr. Raghuram Rajan presenting the Banking Technology Excellence Award to Sri.V.G.Mathew,MD & CEO of South Indian Bank. Sri.H.R.Khan, Deputy Governor, Reserve Bank of India & Chairman IDRBT, Sri.Raphael.TJ., General Manager (DICT and Marketing) South Indian Bank are also seen.



Corporate Family Magazine of
South Indian Bank

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Executive Vice President (Admin)

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Manager
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Manager
Ranya P.V.
Manager

Objectives:

- To instil in the bank staff a sense of belonging and involvement in the bank's affairs
- To appreciate and applaud the individual achievements of our members of staff
- To act as a communication medium between management and the staff
- To increase the professional competence of our bank staff

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Narayanan
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Sainath T.S.
Dinu Vincent

Regular Features

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VISION

To be the most preferred bank in the areas of customer service, stakeholder value and corporate governance.

Mission

To provide a secure, agile, dynamic and conducive banking environment to customers with commitment to values and unshaken confidence, deploying the best technology, standards, processes and procedures where customer convenience is of significant importance and to increase the stakeholders' value.



South Indian Bank won Banking Frontiers Inspiring Work Places Awards 2015: SIB has won the prestigious IWP Awards 2015 in two categories viz. Best HR Technology and Best HR & Talent Practices instituted by the Banking Frontiers. Mr. Paul V L, General Manager (Admn.) and Mr. Nandakumar G, DGM- Mumbai Region receiving the award from Dr. Anil Khandelwal, Ex-CMD- Bank of Baroda in the presence of Mr. Sunil Paul, CEO- M/s Finesse Global, Dr. Asha Naik, BoM- HRM Chair Professor (HRM) and Mr. Babu Nair, Founding Publisher of Banking Frontiers.



Corporate Social Responsibility Sri. Nirmal Chand, Regional Director RBI and our MD & CEO Mr.V.G Mathew, Senior Vice President Sri A.G. Varughese handing over a cheque for Rupees One Lakh to Headmistress, LP School Pullu for the purchase of Uniforms, Books, Furnitures and basic needs.



EXPORTERS MEET 2015 Our MD & CEO Mr.V.G. Mathew, Customs Commissioner Dr. K.N. Raghavan I.R.S., Joint Deputy Director General – FIEO – SR Mr. K. Unnikrishnan and Deputy Director General – Foreign Trade Mr. D. Sridhar I.T.S during a seminar on Indian trade policy jointly organized by the Federation Of Indian Export Organization (F.I.E.O) and South Indian Bank

MD & CEO Speaks

Dear SIBians,

At the outset, I wish you all a very Happy New Year.

2016 is a year of great hopes and expectations for the Bank. As you are aware, we have completed the transition process in the leadership positions. The two SVPs of the Bank Mr. Joseph G Kavalam and Mr. A.G Varughese retired from the Bank's service after long and highly successful careers. In their place the Bank has inducted three Executive Vice Presidents. Mr. Thomas Joseph who was CGM (Credit) of the Bank has been elevated as EVP (Admin). Mr. Sivakumar G has joined the Bank as E V P (Credit) after working as General Manager and Head-Private Equity in the Global Markets Department of SBI. Similarly Mr. Raghunathan K.N has been inducted as EVP (Treasury) after working as GM and Head Treasury in Union Bank of India. Needless to add, all the three top executives bring in a wealth of experience in their respective fields and have highly successful track records. I am looking forward to a great period of growth and stability under their watch, in the respective areas. Let us all wish them good luck in their endeavours.

We are marching steadily ahead towards our 2020 vision of becoming a 'Retail Banking Power House'. During the 12 - month period ending 31.12.15, the Bank registered growth of 21% in the MSME & Agriculture segment. We had a growth of 30 % in Home Loans and 40% in Auto Loans. The growth rate of CASA was a commendable 18%. Surely, we are marching ahead in the right direction.

The decline in the Gold Loan portfolio and the planned reduction in the large corporate loans have led to moderation of overall credit growth to 9.66% during the above period. In the ensuing three months, it is important that all Branches push ahead with greater vigour in all the six Retail Loan segments viz: MSME, Agriculture, Home Loans, Auto Loans, OD against Property and Gold Loans. On the liability side, particular focus should be laid on CASA and NRI deposits, specially NRI-CASA.

We are on the threshold of a major milestone. If all of us work concertedly, we can achieve the Rs.1.00 lac crore total business level this Financial Year itself. I call upon each SIBian to work for this dream target.

Retail business requires an appropriate organizational structure. Centralisation is a major plank in this. Over the last two years we have seen creation of the Retail Hub and CPC. We have also seen strengthening of the Marketing Department together with creation of the Digital Products Division and commencement of Centralised Processing of Inward Remittances. Other projects on the anvil are centralization of Outward Remittances, Centralisation of Trade Finance and Centralised Currency Administration. As you are aware the CMPC which houses the Marketing Department, Retail Hub and TBD has been inaugurated on 11th January 2016. It is a state-of-the-art facility located in Cochin and will be the nerve centre of Retail growth. In the near future, all Kerala Regions will be migrated to the Retail Hub. I would urge all Branches to source good quality Home Loans and ODAP proposals for processing at



the Hub. This would help branches across the country to steadily build up quality Retail Loan portfolio without the pressures of processing, legal scrutiny and documentation. Even Branches without adequate credit processing capability, will thus be able to participate in the Retail Loan growth. If marketed correctly, HL and ODAP can be used for building up CASA and for cross selling Insurance and MF products.

The Bank is taking steps to expand the tie ups for Life and General Insurance products as well as for starting Credit Card Issue business. As you are aware, our Internet Banking and Mobile Banking platforms are being strengthened. A strong Call Centre is also being put in place. Arrangements are also being made to strengthen the field level marketing teams. I hope all Branch Heads will take full advantage of these initiatives, for improving their Retail Business both on the Asset and Liability sides.

The Head Office Functionaries, Overseeing Executives and the Top Management Team will be closely monitoring the progress made by each Region and each Branch in various business areas.

Wishing you all success in your endeavours.

V.G Mathew
MD & CEO.

Executive Vice President's Message



The dawn of this year has been a great start of a dream for our bank which is filled with optimism. On December 1st 2015, I had undertaken the assignment of being the Executive Vice President (Admin) of our bank along with other two Executive Vice Presidents **Mr. Sivakumar G Executive Vice President (Credit)** and **Mr. K.N.Reghunathan Executive Vice President (Treasury)** - the two of whom were stalwarts in their respective organizations. Their talents in the niche areas of their proficiency would add enormous dimensions to the business ambitions of our bank. I am most privileged to be a part of this synergic team led by our MD and CEO Mr. V.G. Mathew, with not only good team spirit but also a targeted vision. I am sure that, this is going to be a major milestone that would enable South Indian Bank to emerge as a national player in banking industry to reckon with in future.

Right from the inception of SIB, we had always specialized in catering to the retail aspect of the banking and hence the fundamentals of our bank

have been always stable, secured and diversified. Vision 2020 programme, envisaged by our MD and CEO Mr.V.G.Mathew is the future growth strategy for our bank to develop our potentials as to become the **"Retail Banking Power House"** in national level in the next four years. The vigorous centralization initiative mooted in the past few months is to be read in this context; from the creation of Retail Hub up to Transaction Banking Department. With the Inauguration of **CMPC (The Centralized Marketing & Processing Centre)** on 15.01.2016 at Kalamassery, we had achieved a remarkable victory of consolidating the centralization process in an effective way by presenting to the public, the state of the art 300 seat capacity office comprising Marketing Dept, Retail Hub and Transaction banking Department at a single location along with our Kalamassery branch.

The advantage of centralization is manifold as far as our bank is concerned. Basically it enables our bank to increase the operational efficiency and the volume of services catering to various needs of the customer varying from the account opening to the retail loan processing at a single point. The dedicated and trained staffs at CMPC ensure speedy disposal and compliance of regulatory requirements. In other words, this would simplify the in-house management of the branches and the staff can devote more time in the area of marketing and sourcing fresh business into our fold. While we strive for fresh business, always bear in our mind to capture those areas where our bank is strong and may contribute to the core business of the branch. The addition to the core business by way of high yielding core advance and low cost liability side will be the pillar for our steady growth.

With only two months left during this financial year, let us jointly take a New-Year resolution to work on our focused area and make it a habit to achieve our allotted targets well in advance. At corporate level we would monitor the performance of each branch and I am sure that together we can create history as before.

Wishing each one of you the best for your future endeavors!

Thomas Joseph K
Executive Vice President (Admin)

Mr. Thomas Joseph.K joined South Indian Bank in the year 15-10-1984, as Probationary officer (Industrial) after completing his graduation in Mechanical engineering from Regional Engineering College, Kozhikode. The initial part of his career in SIB was spent at Industrial Financial Department which gave him early exposure to the Credit portfolio at the whole Bank level. Further in his career ladder at South Indian Bank, he headed the biggest branch of the Bank, Mumbai Nariman Point branch as Assistant General Manager. On promotion as Deputy General Manager, he became the Regional Head of Bangalore Region covering Karnataka State and later became General Manager heading Mumbai Region covering Maharashtra, Goa, Gujarat and Madhya Pradesh. He was promoted as Chief General Manager and was in charge of credit. On December 1, 2015 he was elevated to the position of Executive Vice President and is presently handling Administration. He is a Certified Associate of Indian Institute of Bankers and Diploma holder in Management.

Executive Vice President's Message



Dear Colleagues,

We are into the fourth quarter of the financial year 2015-16, which means hardly any time is left in the year for us to undertake a detailed exercise to review our key areas of performance. While it is incumbent to show improvement in all areas of performance, I take this opportunity to request all the readers to channelize your energies and focus attention on the growth of our credit portfolio while ensuring that there is no deterioration in the asset quality.

Over the last 2-3 years the bank has witnessed a regular accretion in its non-performing loans which needs to be arrested at the earliest. All of us are aware of the consequences of high level of NPAs. While we are unable to recognize the income from such loans we need to make

progressive provisions which are a drag on the P & L account of the bank. On top of it, on such non-productive assets, capital charge is also required to be maintained. I therefore consider the increasing NPAs as a menace which all of you will appreciate and strategize to tackle. Our mission is to reduce the NPAs as much as possible before the year end. Toning up of Credit Administration is the key word for achieving the above goal. I will keenly watch the performance of all branches in this regard.

With best wishes.

G.Sivakumar
Executive Vice President (Credit)

Mr. G Sivakumar has been appointed as Executive Vice President – Credit. He will head Credit and Legal Departments. He has over 35 Years of Experience in Domestic and International Banking in India and Abroad. Before joining South Indian Bank, he was the General Manager and Head of Private Equity Vertical in State Bank of India where he was responsible for Private Equity and Venture Capital Investments made by the Bank. He has also served as Head of Project Finance - South and Head of Corporate Banking and Trade Finance Department in Bahrain for State Bank of India. He was also a nominee director on the Board of Directors of Bill Desk, SBI Macquaire Infrastructure Trustee private limited, Oman Indian joint Investment Fund and CSIR Tech Pvt Ltd and Investment Committee of more than ten Alternative Investment Funds. Mr.Sivakumar is a postgraduate and university rank holder. He is also a Certified Associate of Indian Institute of Bankers and holds Masters Degree in Business Administration.

Executive Vice Presidents Message



*Wish all SIBians a very
Happy and Prosperous
New Year*

Dear Colleagues,

I am extremely happy to note that we are coming out with the next edition of our corporate family magazine-SIBLINK. I am sure that such initiatives will definitely inculcate a belongingness and involvement among all Sibians in the spectrum of development of our bank and especially themselves. It is indeed a pleasure for me that I have united to an aristocratic fabulous cultural family- SIB- in existence for more than eight decades.

Being our vision 'Retail Banking Power House' by 2020 and our dream of achieving Top line - 1 lac crore during this financial year, let us work together to cherish our dreams. We have all the infrastructure in place- Best technology, Excellent products, Marketing Capability and also young energetic skilled and committed Human Capital. I am proud to say that our bank is marching ahead in all areas and I am sure that we Sibians can conquer greater heights in the days to come.

K.N.Reghunathan
Executive Vice President (Treasury)

Mr. Reghunathan has got 24 years experience in Treasury operations both domestic and foreign. Before joining SIB, he was associated with Union Bank of India and was the General Manager of Treasury and International Banking Division which covers 3 Overseas branches (Hongkong, Dubai and Belgium), 1 overseas subsidiary (London) and 4 representative officers (2 in China, 1 in Sydney and 1 in Abudhabi). He was the banks nominee on the Board of FIMMDA and SBI Global Factors and Member of the Advisory Committee of Metropolitan Stock Exchange of India, IDFC Investment Fund, TATA Growth Fund, TATA Innovative Fund, India Advantage Fund I & II. Mr. Reghunathan is a commerce graduate and a Certified Associate of Indian Institute of Bankers and has got over 37 years of banking experience.

Digital Banking: Enhancing Customer Experience

Introduction:

The banking industry's efforts to shift to digital channels have been halting, at best – a business unit here, an upstart department there. But given the industry's financial pressures and global economic uncertainties, there is increased urgency – and opportunity – to adopt a holistic approach to going digital and integrating that strategy across the banking ecosystem. Embracing a fully digital strategy requires end-to-end modernization of a bank's often outdated infrastructure. Equally important, it requires a transition from an account-based view of banking customers to one that knows them as individuals and enhances the customer experience with relevant, convenient and personalized products and services.

“Digital modernization gives traditional banks a second chance. A smart, enterprise-wide approach positions them to deepen customer satisfaction and loyalty, driving long-term relationships and profitability.”

Digital modernization

Digital modernization gives traditional banks a second chance. A smart, enterprise-wide approach positions them to deepen customer satisfaction and loyalty, driving long-term relationships and profitability. Such an approach also has the potential to meet consumers' expectations and bring banking back to the bank.



Arun Gopalan
Asst. Manager
Planning & Development

The following elements form a clear model of success for banks:

- ◆ Smart management of information is vital to digital banking. Banks need to marshal online data – the unique virtual identity for each individual that we call a Code Halo – to offer their customers personalized attention.
- ◆ We need to act, but more important, we need to act strategically. Providing the cohesive, cross-channel experience that customers expect requires an enterprise-wide approach that can be implemented in localized ways, such as for specific lines of business and functional areas.
- ◆ Although the ROI of digital banking is substantial, the costs are steep for not adopting digital banking. Costs include lost opportunity, customer attrition and stagnation in new-customer growth and product sales.
- ◆ Embracing the holistic shift to digital and its streamlined, cross-channel approach requires banks to evaluate their options carefully and select the ones that best fit their strategy.

- ◆ An enterprise roadmap is a key prerequisite for implementing a digital banking program. The roadmap balances key customer values (loyalty, convenience, relevance, interaction and mobility) against the bank's values (profitability, loyalty, operating efficiency, market expansion and risk mitigation).

Strong financial products and services are still essential. But smart management of digital information – the Code Halos – holds the potential to deepen customer relationships and generate new revenue streams.

Customers are the Focus

Regardless of their size, profitability and growth demand that banks focus on serving customers at the right time, with the right level of service and at the right cost. Several factors are driving this customer focus. Number one, today's customers expect personalized pricing and portfolio mixes. Banks that can't deliver will suffer reduced profitability. While banks, by default, sell every product to every customer, digital banking allows customization, providing the data and analytics capabilities needed to examine each customer's profitability and offer individualized or segmented products and pricing. Second, churn is occurring more frequently than ever. Many customers choose – and switch – banks based on convenience and quality of service rather than on product and service features. In some countries, government regulations are encouraging additional churn.

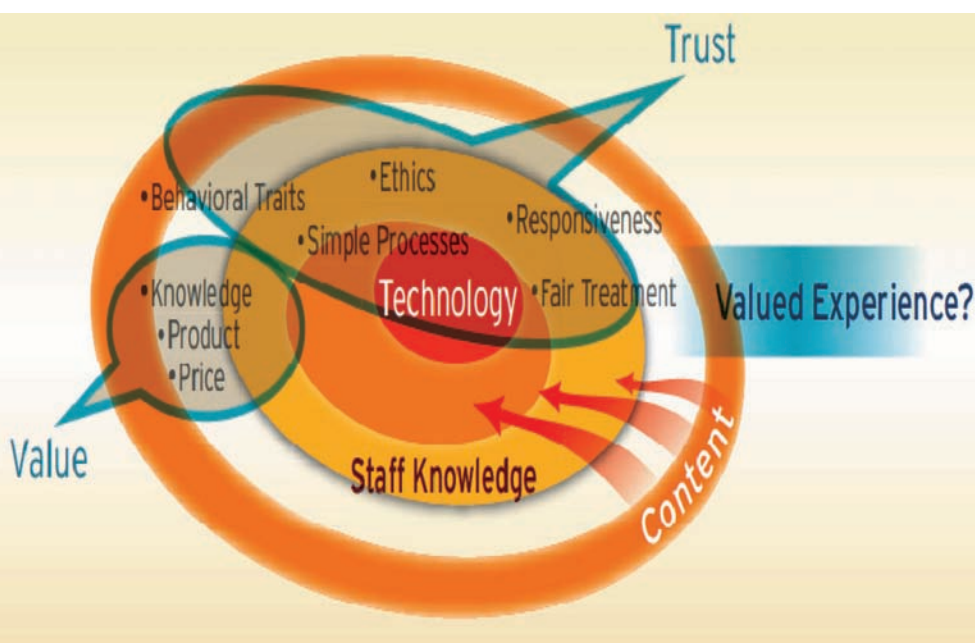
Digital Banking's Return on Investment

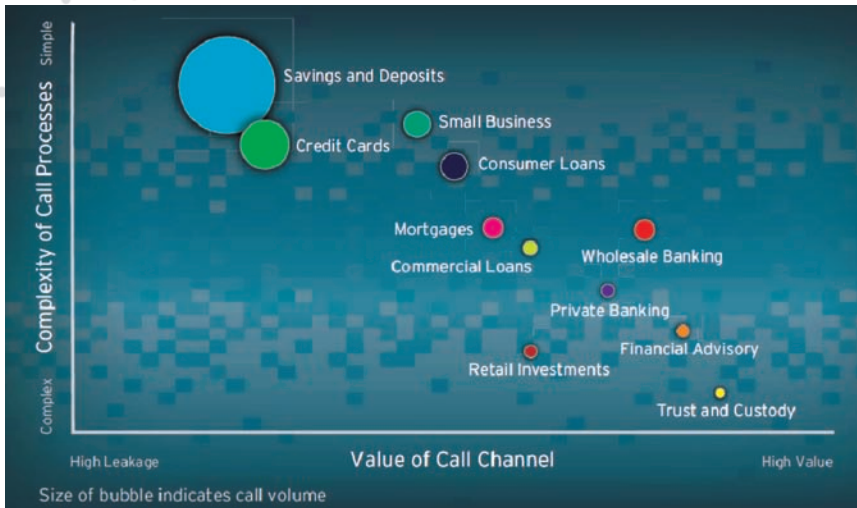
What is the ROI of digital banking? It's the combination of lower channel costs, plus increased revenue for the benefit period, minus the cost of deployment amortized over its useful life, multiplied by the internal cost of funds for that period.

Beware, however, that there is no benefit until digital adoption is achieved at scale. The benefit drivers include digital self-service, churn reduction and new customer and product acquisition. This reality must be taken into account for ROI analysis, along with the cost of any marketing, loyalty program or other pricing benefit used to encourage digital adoption.

What can banks do to improve their competitive position in today's evolving financial services marketplace?

To begin with, they should address these





priorities related to strategy, people, technology and data. In setting digital strategy, it's essential to start from the customer's viewpoint and experience and work back to the bank. This is a departure from the traditional approach of starting with banking channels, working out to the customer and trying to figure out how to unify the channels. Customer segmentation is a core consideration in setting strategy. This involves looking at the distinct experiences of customers and prospects as well as differing expectations among various customer groups.

Change the internal culture

A major hurdle many banks face internally in implementing digital channels is political. The people managing branches, sales and transactions may see digital channels as a threat (when, in fact, digital is simply another channel that complements traditional channels). To overcome this misconception, senior management can create and champion a culture in which customer experience is the focus. Establishing a "chief customer experience officer" role can be a key step in overcoming organizational barriers to channel integration.

Deploy needed technology

First-generation digital banking applications are nearing the end of life and in need of refreshing. Providing a seamless customer experience will require redesign, reconfiguration and upgrading of bank IT from the customer interface to back-end systems. Banks will need to decide how much to rely on internal systems vs. service providers. Technology providers are approaching banks' needs in one of two ways, either a) offering a flexible user interface (UI) that banks can customize to an extent for look and feel, or b)

ceding ownership of the full UI to the bank, which brings it in house and manages it.

Banks may overlook valuable customer data sources in the day-to-day rush to keep the institution running and keep up with competitors. As they rely on focus groups, usability labs and one-on-one interviews to gather information on customer needs and attitudes, they may be underutilizing online analytics to track consumer behaviors and understand trends. That's a missed opportunity, as key insights from such data can provide the foundation for testing new products, services and marketing programs.

Digital Banking Enterprise Roadmap

Positioning for the future

Rising customer expectations, coupled with growing competition from traditional and

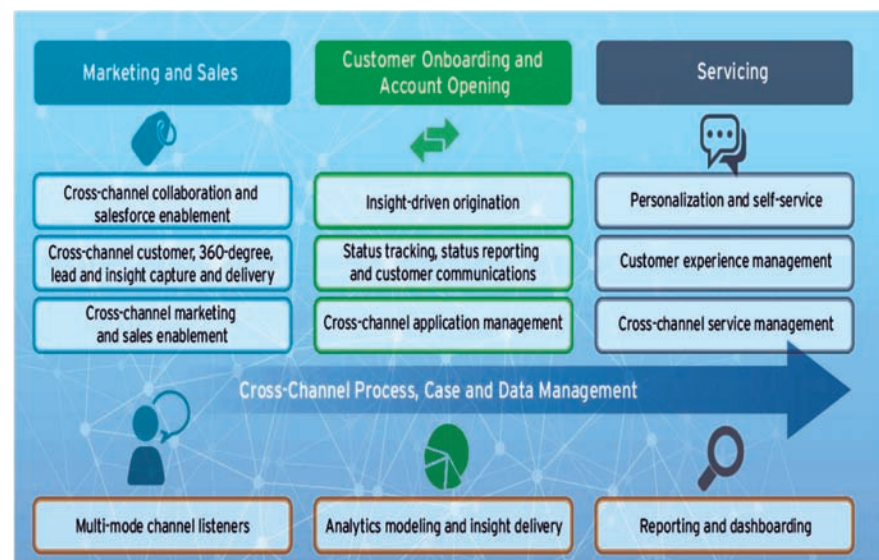
nontraditional rivals, are compelling banks to consider how they can create a seamless, flexible customer experience both within the branch and in the digital world. By building strategy based on the customer's point of view, rallying people and resources around the strategy, and making necessary upgrades in technology deployment and data usage, banks can strengthen their position in what promises to be a demanding, competitive industry future.

Looking Forward

Embracing a fully digital strategy requires banks to modernize end-to-end, and to adopt a customer-centric approach.

Here are five steps that can help banks ensure that their move to digital banking will result in greater customer satisfaction and long-term profitability.

- 1. Manage – and master – the information that's vital to digital banking.** For banks to create new sources of value, they need to understand the data that makes up their customers' Code Halos, each individual's unique virtual identity.
- 2. Act strategically.** Providing a cohesive, cross-channel experience requires an enterprise-wide approach.
- 3. Calculate the cost of not adopting digital banking:** Lost opportunity, customer attrition, and stagnation in new-customer growth and product sales.
- 4. Evaluate options carefully.** Digital banking isn't one-size-fits-all. Banks need to select the options that best fit their organization and strategy.
- 5. Create an enterprise roadmap.** A roadmap is a key prerequisite for implementing a digital banking program.



DIGITAL MARKETING- Banking technology

“Marketing is building your brand, convincing people that your brand (meaning your product/service/company) is the best and protecting the relationships you build with your customers.”

- Marjorie Clayman, Clayman Advertising, Inc.

The marketing holds the key of success of a product/service even if the product is good or not. The marketing strategy adopted by a company could even convert the perception of the customers on a particular brand.

For E.g.; the negative perception of customers on the usage of sunflower oil has now changed due to

“Healthy” promotional strategy.

Successful marketing is recognized at the precise moment when your targeted consumer feels so strongly about your company, they integrate you into them.

In today’s socially networked world, the conversation between a company and a customer is being intermediated by digital portals and word of mouth referrals.

Traditional marketers will have to work harder to get ahead of and to influence this trend. Here comes the importance of digital marketing.

Digital Marketing

Before getting into details let us look into the current scenario:



The growth of internet usage in India is attracting the focus of global brands, as well as changing the way national firms market themselves. These changes have been fast and to reach up the market and the professional audiences today, the internet has to be a core part of the strategy.

Here is a question for you:

If you had to live on a deserted island and could take only one of the following with you, which would you take?

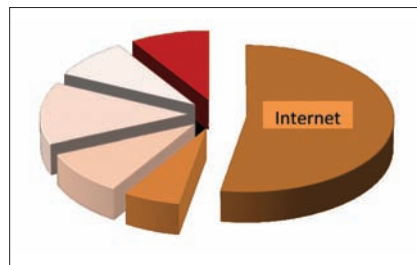
Options are: **Newspaper subscription / Cell**



Ponnu Thomas
Relationship Officer
HO Marketing Dept.

phone / Radio/TV/Large supply of books / Computer with Internet

This survey was done by one of the leading global market research company IPSOS and the result was so interesting.



Base = 1,000 online households Source: IPSOS U.S. (Market research company)

I think, now I don’t need to explain “Why digital Marketing”.

Marketing that makes use of electronic devices such as computers, mobile devices, digital billboards, and game consoles to engage with consumers and other business partners is **Digital marketing**, and Internet Marketing is a major component of Digital marketing. Major modes of digital marketing have been categorized into content marketing, social media, search engine optimization, email marketing and link building

Implementation: Most of the leading companies are now into Digital marketing as they could use their database to project their prospect customer from the budding stage and thereby market right product to the right customer at the right time.

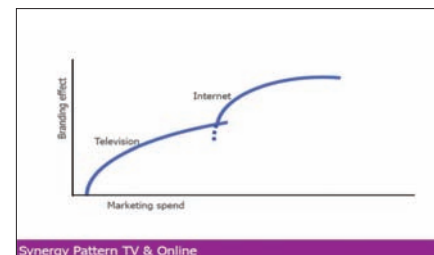
E.g. we can see personalized ads/text message/e-mails based on our browsing history. This is the most effective promotional strategy having huge conversion rate.

Whether traditional marketing is outdated?

The traditional marketing methods are not outdated as majority of the customers haven’t

migrated completely into the digital world they still rely on the traditional methods in the cases they feel uncomfortable. So the companies are adopting a synergy pattern of promotion as the marketing spend is little bit higher in the case of digital marketing. So they start with conventional method and when marketing effect become stationary, they boost up it using online marketing.

Let’s take TV and Online media,



Digital Marketing Overview: Banking technology

The emerging tech-savvy generation will not dial or visit branches for services and queries. With the implementation of services and technology, which provides personalized solution, will ultimately delight the customer and will increase customer retention and acquisition. The “Relevant and tailor-made” services/products will provide us a competitive advantage over the peer banks. It will also provide an easy and convenient banking experience for the customers who are the major promoters of any organization.

This is applicable in the case of marketing also.

Adaptation of the ongoing trend in digital marketing is unavoidable to obtain new business.

“Every morning in Africa, a gazelle wakes up. It knows it must run faster than the fastest lion or it will be killed. Every morning a lion wakes up. It knows it must outrun the slowest gazelle or it will starve to death. It doesn’t matter whether you’re a lion or gazelle. When the sun comes up, you’d better be running.”

As the above mentioned saying proclaims, if an organization want to move strong among the peer ones, they need to be always ready to run forward with technology.

Now with the help of technology, the organization could get genuine leads using customer profiling for the sale of products and thereby increase the business and customer

satisfaction.

E.g.: Customer A started a Minor account with a bank. With the effective utilization of CRM, we could follow the customer and could identify him when he became eligible for privilege accounts, other technical and third party products. Thus we could send him relevant and tailor made services according to his requirements and preferences and each stage of life.

Say, when he became 18, we could send him promotions and offers regarding educational loan. If he is in the age 30-40, we could start pushing our housing / other loan schemes or deposits or demat. When he reaches 40-45, we could retarget him for health/life insurance etc. This could be done digitally by placing ads through Mobile banking / internet banking screens, e-mails, advertisements.

Let us overview Digital marketing tools in banking perspective:

Content Marketing: One of the most frequently used buzzwords in digital marketing, content marketing, is essentially storytelling for your brand. "Content" can be virtually anything with a clear message: a series of attention-grabbing images, videos, blog posts, or news items on the latest technological product update or services. **Primarily this can be done by effective up to date modification of website which is the information bank for a customer.**

Social Networking: A strong digital marketing strategy incorporates all social media forums appropriate to the bank, including Facebook, Twitter, LinkedIn, Google+, Pinterest, and

Instagram. These tools have different purposes: Twitter has become a virtual telephone, a way for customers to lodge complaints or ask questions, whereas image-driven social media - such as Facebook, Instagram and Pinterest - are a great way to get viral with visual storytelling.

It's also vital to stay connected to the new trends. The social networking platform can be a forum to get customer requirements, innovative ideas, problems faced by the users and thereby we can stay updated and provide a better customer experience.

Go mobile: More and more of us are accessing information on-the-go. We should get our banking services, information everything in our pocket. Based on the survey conducted by ING Vysya Bank (Now Kotak Mahindra),

- ♦ Most of the customers prefer shopping through mobile Apps.
- ♦ They like to use mobile banking while moving than home usage.

All banks/Organizations are on the process of having responsive website, promotions/ offers for services based on customer's location which could access from GPS/ Social media. The banks are now in the trend of searching of new innovations and implementing it in mobile banking. Based on the reports the transactions through mobile banking is increasing tremendously and even for opening account, people are analyzing how much strong are the banks in terms of technology.

E-Mail Marketing: The e-mails hold a vital role in digital marketing. In banks, a large volume of communication is happening through emails.

We can make use of the e-mails sent from our side as an effective channel to promote our products and services. The organizations could promote the products by simply mentioning a brief description of the product in the signature part. Thus we can do the promotion of our products without any cost through e-mails.

The **e-mail campaign** have a huge opportunity in Indian market. While conducting e-mail campaigns, we should ensure on the correctness and simplicity of the content. The header should be catchy which should make the reader open the mail as the success of the campaign rely on it.

The **Web banner, Pay Per Click, Search Engine Optimization, Blogging** are the other types of digital marketing. Everything about Digital marketing cannot be encapsulated into an article as it is deep and changing each moment.

Digital marketing @ SIB

Let us be glad that our bank is on the right track and we reserve a competitive advantage over our peer banks in terms of banking technology. We have been providing timely services and upgradation especially in banking technology which make banking easier and convenient.

The increasing mobile trend is visible in the transaction volume through our SIB M-Pay/ SIB Mirror. In July 2015, it was **32 crores (highest transaction volume among banks in south India)** and it increased to **35 crores** in August 2015. South Indian bank is on the track to these changes in trends and we are the leaders in the implementation of technology changes. The modifications in the internet banking, the introduction of SIB Mirror with a lot of innovative features, etc.. are first time in the banking industry. We will soon migrate to a full-fledged mobile banking application in few months, which will give a competitive edge over top new generation banks in India.

South Indian Bank had done digital promotion on SIB Mirror through Facebook/TV at the time of official launch have got great response from the public which made its downloads reach 20000 in a short period. Also are conducting e-mail campaign within the customers to promote our digital products such as SIB M-Pay, SIB Mirror, SIBerNet etc. So we can proudly say that we are one among the few banks who are implementing digital marketing strategy.

Our MD & CEO Sri V G Mathew, inaugurating the DRI loan mela in the presence of H E Mar Jacob Murikan Auxiliary Bishop of Palai, Fr Mathew Chandrankunnel Secretary Palai Social Service Society, Fr Mathew Pulukalayil Director Palai Social Service Society, DGM and Kottayam Regional Manager Mr Shelly Joseph and Palai branch Chief Manager Mr K J Chacko.



Digital India – Digital Banking – Empowering Customers on Technology Banking Platforms

Digital India is a flagship program of the **Government of India** with a vision to transform India into a digitally empowered society and knowledge economy. Government had started numerous initiatives to drive the banking channel penetration in India. One of its kind is the direct benefit transfer for LPG subsidy, revamping the income tax and passport application systems etc. Citizens of India and Banking Channels are the beneficiaries of the Digital India program.

Digital Banking

Becoming a digital bank is not an easy task. It requires strategies and products to suite customer demands and needs. In the current scenario, banks are more inclined towards developing customer centric products and services. Even there are banks who partner with customers to develop products.

Digital banking is not restricting to banking transactions alone, there could be mobile wallets which can be used to pay for a product that we purchase online/offline. Banking transactions will eventually be free and banks will have to make money through services, or perhaps Google Ad Words on their transaction pages. Or they may be able to charge for advice like proactive personal financial management, although even that is being provided through technology at low or no cost. In India, we have mobile phone penetration of around 70 % and the future of banking will be happening through mobile phone channels. The below

mentioned data is a clear indication of adoption of digital banking channels by the public in large.

If we analyze the data 2 years back there are hardly any transactions happening in mobile, now everyone prefer to transact using mobile phone.

Potential of Digital Banking

If we can convert 80% of cash withdrawals/Deposit to ATM/CDM channels, or customer uses his mobile phone to transact, Or if a corporate account holder transacting his daily activities online and providing salary credit using bulk upload facility then there could be tremendous decrease in the work load on branches also this will result in better customer satisfaction. Penetration of digital banking channels will definitely increase customer satisfaction levels and branches can utilize their time for personalized customer care and cross selling of other banking products.

Social Media in Banking

Digital Marketing is not complete without its prime marketing medium - Social Media. The scope of social media in banking sector is massive. When we ask who our competitors were? It used to be our peer banks. But now when we ask who our competitors will be? It will be our virtual banks such as the apps like Paytm with Paytm Wallet and many exciting features, offers and gift coupons.



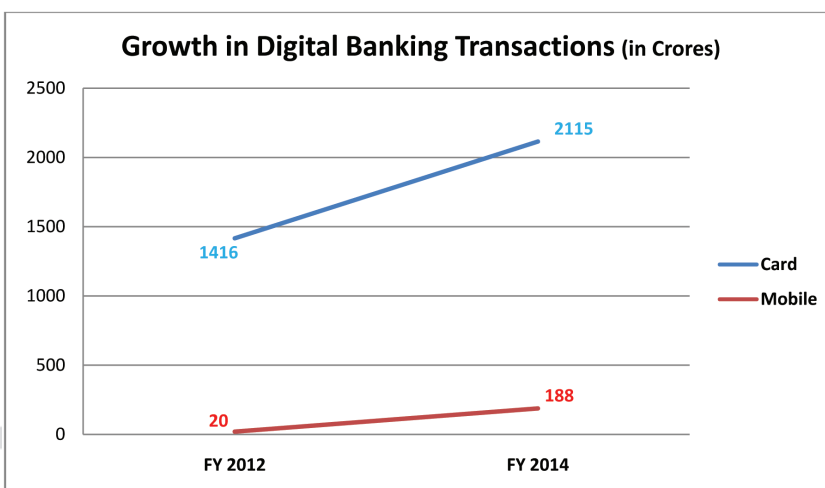
Banking industry has to come forward and utilize the social media channels which were generally never thought as an opportunity or a platform to get leads. There are many social media channels which, if utilized effectively can improve our customer service, our credibility and revenue generation. Customer engagement is the prime need in today's world. It's not just in having a large customer base but also in engaging them. A great deal of opportunities for the banking sector are hidden within our social media channels. Here are some of the few ways to utilize our social media platforms.

Social Media as a Tool for Customer Service

- Gone are the times of e-mails and telephone services. Social media channels prove to be the best medium for providing real time customer service



- Social media channels can be utilized to solve customer queries. Channels like Facebook, Whatsapp, Skype etc can be used for solving queries of customers and potential leads on a real- time basis. Channels like Twitter can be used for making our presence felt in the corporate social world through hash tagging and giving opinions. Channels like LinkedIn can be used for recruitment purposes.
- Certain services like a/c opening, a/c transfer, social media wallets and fund transfer can also be done through these channels making it more convenient for the



customers. It might reduce the footfalls on our branches but increase the hits on our pages and this would be the first sign of our improved online customer service.

Social Media as a Tool for Promotion

- The best way to reach our potential leads and customers are through social media channels
- The promotional activities of various banking products done through these channels are more effective than TVCs whether we take its cost under consideration or its reach
- Animation videos and live videos are more cost effective and better in reaching the audience when compared to TVCs and these videos are best promoted through our social media channels



Social Media as a Tool for Improving Credibility

- Being live on the most active social media channels such as Facebook, Twitter, YouTube, LinkedIn, Pinterest, Skype, Whatsapp, Google Plus, Instagram, Wiki etc will improve the SEO- Search Engine Optimization which is a factor to improve the credibility of the bank
- Being live in these channels will also create an impression that the bank is tech savvy, well planned and well - ahead

In short, social media channels are user friendly but the preferred channels and options changes from time to time based on customer demands. Hence, it is very important to be up-to-date regarding the active social channels and come up with campaigns and services according to the changing trends.

Compiled by
Nikhil A B & Seethalakshmi
 Team DPD - Digital Product Division



Cross-selling

Those were the days I was new to banking, so interesting it used to be when you don't know anything and still you believe there is a lot to do. I received a call from Ravi one of my friends who is a champ in marketing. He always amazes me with his marketing skills. The very day when I met him I had a deal with him that I would offer him a treat if he would oblige to teach me some marketing strategy relevant to banking and he agreed promptly. Many marketers use a lot of jargons but his simple way of presenting one strategy about cross selling occupied my mind forever. It is really important to cross-sell in banking as all the products are correlated and as you have already invested your time and expertise in turning this client, so now the easy way to sell is cross-sell. Remember, if you don't sell your Debit card someone else can sell Debit card besides Account also. An apple approach of cross selling said by him, can allow our mind to open and not to allow our customer to lose. Start with lowest hanging fruit

Let the customer taste the sweetness of the fruit hanging to the lowest, which keeps him greedy and look back at you on every hunger minute. Allow your customer to enjoy our low cost banking products and cost free offered services like internet and mobile banking facilities and it is also cross selling.

Ask him to climb the tree

Once he is happy with the apple he had, ask him to climb the tree as the fruits on top are tastier than the before ones and you keep helping him to climb. Make the customer connected to your bank and allow him to feel impressed with your touch in service. Talk to him about the relationship between yours, and still you don't have to remember or call him on his occasions.

Don't try to hold his leg while climbing

Once he is happy with your service, you can start cross-selling or up-selling, but before doing any one of them, one should remember to suggest any product on the basis of his demography and understanding his needs. When you cross-sell something based on the need of the customer it is called smart-sell. And now in this stage you should have converted lead into sale.

When he totally climb the tree, appreciate him After you cross sell, appreciate him for helping himself and us. Tell him he took a wise decision in buying that product. Appreciate him for understanding his own need and satisfying it with our product.

Let him enjoy all the fruits

When he starts eating all the apples (other products) you just need to smile and should appreciate your own effort.

Time for customer to thank you

Let the customer measure and reward you for the amazing product, and now you have to ask for referrals.

* Author for fictions: A Stupid and his sincere love, Nakshatra



Badari Kumar A
 Asst. Manaef
 Br. Malkajgiri



The ultimate I have ever heard on customer service is that our goal has to be 'The customer always thinks *WE* are right'. What a great idea or rather, what a great *ideal!* If we could make our customers think so, our branch managers would be the happiest, because there will be no more customer complaints. But, how do you achieve this?

These are the words of Sir Richard Branson, the founder CEO of the Virgin Group, a conglomerate of over 400 companies that employ over 50000 people world over. The group has presence in music, airlines, mobile telephony, retail, publication, banking etc. The newest one, *Virgin Galactic* is into space tourism.

Branson has already six books to his credit, all very popular books. I have pleasure to introduce to you his latest book "Like a Virgin". I had already experienced the wit and wisdom of Branson, having read some of his earlier books. This one published in 2012, I had missed. So, when our editor sent me the book for review, I started to wonder what to expect from it and what to write about the great businessman and wonderful human being who made it.

The book consists of very small chapters, numbering some 76, that make a gripping reading. He warns you that the book is about 'secrets they won't teach you at business school'. The *Foreword* to the book starts with this statement: "Business schools are wonderful places and yet, in hindsight, I am thankful I never went to one". I intend no insinuation on the business school alumni, though Branson would have.

Branson would have caught your attention as a maverick tycoon in flamboyant dress often adorning the front pages with many sparsely



Unnikrisnan E.S.
Chief Manager
HO Credit

clad girls around him. About two years back, after losing a wager with his former employee (and now CEO of Air Asia) Tony Fernandes, he was seen in the attire of a stewardess working for the latter's airlines. Again, the photograph appeared in the front pages. Why this style? He does not hesitate to narrate how he deliberately cultivated this image to catch the front pages and thus supplement his meager advertisement budgets in the initial days of his entrepreneurship.

Reading about the salt and pepper shakers on the Virgin flights embossed with *pinched from Virgin Atlantic* I was reminded of the spoons and forks we used to *pinch* from *Nirulas*, the popular food chain of Delhi in the '80s, which were embossed "*stolen from Nirulas*". Now I realize, when you make your customer smile, you also make him recall the brand more often. Not just *Nirulas*, the tiny advert strips of "Amul" that poke fun on famous people too are inspired by Virgin.

Talking about service, he answers the obvious question "what is service?" with this real life incident from his rival, British Airways: An executive class passenger on board a BA flight from London to New York realised that he had left his favourite leather coat in the airport lounge. The flight was about to take off and the crew could not allow him go and pick it up. Instead, they arranged with their ground staff to send it to New York by the next flight. The latter being faster than the BA plane, the

passenger was amazed to be greeted by a BA employee with the prized coat when he alighted at his destination. Going that extra mile is what service means to the customer.

But no founder of a rival company, other than the chivalrous Branson, would gladly recount this incident.

He does not hesitate to add that service is not the duty of the frontline staff alone. Right from the CEO to the last employee, everyone is part of the service value chain and the chain is just as strong as its proverbial weakest link. This time, he recounts an incident from Virgin. A first class passenger could not find the Airline's car sent to drop him in the airport and reached the airport in a taxi; furious as he was, feared he would miss the flight. The airline employee who met him at the airport, calmed him down, paid for the taxi from her pocket and escorted him to the aircraft rushing through the formalities. But her claim for reimbursement of the taxi fare was refused by her supervisor as she had no receipt. However, true to the Virgin culture, an airport manager allowed the reimbursement immediately on coming know of the incident. Later, Branson himself took time to appreciate the employee in person, sending the right message across the company.

I tend to dwell more on Branson's ideas on service, may be because I earn my bread in a service industry and may be because Branson devotes majority of the pages in the book to it. This brings us to the question, 'how to deal with a difficult customer?' 'No matter how well you run your businesses', Branson says, 'there are always going to be a few customers who cost you more to maintain than to lose. So lose them. It will boost the morale of your employees.'

Having said that, one has to understand clearly that 'an unhappy customer will tell ten people about a problem, while a satisfied customer will tell only four people about a good experience'. Branson goes on to reiterate with wonderful narratives on real-life incidents that the customer service officials should be trained to solve a problem even before it surfaces. Towards this end, they should be empowered to take some well judged decisions involving expenditure. Well, there are rules, but "rules are meant for breaking" as Branson puts it; though not many corporate heads will agree. But, the Branson mantra is: 'catch employees doing something right!' and reward the dedication and the initiative.

When an interviewer asked him to describe the key to his success in three words, Branson said, “*people, people, people.*”

More of his words about employees:

“Good people.....are the business.”

“Businesses are nothing more than a group of people and they are...your biggest assets.”

‘Intrapreneur’ is a word I had read somewhere long back and forgotten. I leave it to you to look in the internet (for you will not find it in your Oxford dictionary) for the definition of the word. Branson says that every organization to have healthy innovative growth requires *intrapreneurs* who drive new projects and explore new and unexpected directions of business. This wisdom comes from a dyslexic school drop-out who turned an entrepreneur at the age of 14 with a *student magazine*.

He writes many chapters on the importance of positive communication with your colleagues. The music enthusiast he is (Two of his earlier ventures were *Virgin Music* and *Virgin Records* which introduced many a famous singer and produced music records), I am not surprised to find the reference to the famous Bing Crosby record of the 1940s, “Accentuate the positive..”, one of the oldest and exquisite pieces of western I remember to have listened to.

Every organization should understand that “keeping customers and employees happy is good for the business and not a cost that can be cut.”

We cannot but agree when he writes, “At Virgin, we build for the future. And the future is wild.”

SIR RICHARD CHARLES NICHOLAS BRANSON

- **English business magnate & investor**
- **Founder of Virgin Group comprising of more than 400 companies**
- **Born** : July 18, 1950, London, UK
- **Education** : Stowe School
- **Books**
 - Losing my Virginity, 1998
 - Screw It, Let's Do it, 2006
 - Business stripped bare, 2008
 - Screw Business As Usual, 2011
 - Like A Virgin, 2012

PULLU, THE MODEL VILLAGE



Narayanan
Chief Manager
HO P&D

Pullu, a tranquil village surrounded by vast expanses of paddy fields is situated in Chazhooor Panchayat, 15 kilometres away from Thrissur town. The village is part of the Service area served by Alappad branch of South Indian Bank. Developmental activities were yet to gain momentum in this sleepy village. Local population is predominantly agrarian, and hardly any industrial activity is noticed in the whole village.

With the onset of monsoon in June, agricultural activity in the village will come to a standstill, as the surrounding paddy fields get submerged in water in the incessant rains. Watching the swaying coconut palms, bending their crowns in submission to the powerful monsoon winds, men folks in the village sit idle, whiling away their time in day dreaming.

“This is the most difficult period in the village” says Shaji, social worker and Secretary, PTA, Pullu L P School. “No work and no earnings. Long wait till the end of the rainy season impoverish the villagers”

This beautiful island village was entrusted with SIB by the RBI in the year 2013, and rest of the developments are history.

As a part of the initiative for spreading financial inclusion through extension of banking services, Reserve Bank of India, every year identifies 10 to 20 villages across the country. Outreach/public interface programmes are conducted in these villages to develop them into model villages by launching Financial Inclusion Programmes. During the year 2014, Pullu village in Thrissur district was identified as one such village, where the model village outreach programme has been initiated.

As South Indian Bank is the only commercial bank having presence in Pullu, Reserve Bank of India entrusted the village to the bank in order to develop it as a model village. This was a rare instance when a private sector bank was entrusted with such an important task like village adoption in Kerala. Prior to adopting Pullu as Model village, South Indian bank, had charted out elaborate action plans for the effective economic development and upliftment of the rural poor in the village.

Prelude to village adoption.

As the first step in this direction, a detailed **financial assessment survey** has been conducted in Pullu village. The survey was done in order to assess the socio economic background, financial requirement of the villagers of Pullu and the development model to be framed. The surveying activity which needed expertise and manpower was entrusted to Department of Rural Banking and Finance Management of The College of co-operation, Banking and Management, Kerala Agricultural University. Detailed report was submitted after

the survey, throwing light on the financial status and financial literacy of the villagers.

The detailed survey report on Pullu has enabled the Bank to identify gaps existed in the village, in terms of level of financial literacy, penetration of banking services and other infrastructural requirements in the village. The survey report revealed that there are 256 households in the village. Total population in the village is 1050 and 50 % of families are Below Poverty Line. 96 % of the people live in owned houses and agriculture is the main livelihood for around 40 percentage of the people in the village. Bank initiated further activities in the village, based on the findings and inferences from the baseline survey report.

On 1st November 2013, South Indian Bank opened an Ultra Small Branch (USB) in Pullu and bank has adopted Pullu as "Bank's Own Village" during the inaugural ceremony of USB. A Business Correspondent (BC) has been functioning in the village since 2010 and the entire villagers were brought under the umbrella of official banking channel by opening BSBDA accounts in their names. Such accounts have in built OD facility and enjoy the benefits associated with Rupay Debit Cards.

"USB in Pullu is of much use to the villagers, especially for women, as they can operate their accounts comfortably near their residence." Ward member Smt Girija smiled, radiating good cheer among the ladies surrounding her with various demands and requests.

On Saturday, January 11, 2014 an outreach event in Pullu village was conducted under the chairmanship of Shri R.Gandhi, then Executive Director and present Deputy Governor of RBI, in the presence of local MP, MLA, District collector, Peoples representative, senior executives of RBI and SIB. At the meeting Shri R.Gandhi, declared that Pullu Village has been adopted by South Indian bank. Solar lanterns to 75 eligible BPL families were distributed during the event. Shri R.Gandhi, in his presidential address indicated that Government had very elaborate plans for the development of 6 lakhs plus villages in the country in association with banks. Shri Gandhi has appreciated the initiative of South Indian Bank in this regard and exhorted the villagers to build good relationship with the formal financial institutions and desist from depending on money lenders. The programme

was organised by RBI in a big way and it paved way for further awakening in the socio economic life of the village.

Activities initiated by the bank in Pullu village:

As the task of adoption was the prerogative of our bank, the task force formed for the purpose by the Bank worked hand in hand to make the adoption process meaningful. Following are the activities initiated in the adopted village by our bank.

1. Financial Literacy Classes were conducted for the benefit of villagers.
2. Entire households in the village were brought under official banking channel by opening Basic Savings bank accounts with inbuilt OD facility.
3. Bank has arranged an exclusive Aadhaar enrolment programme for the villagers of Pullu.
4. A new toilet room for the usage of students of the only school at Pullu was constructed.
5. New Pension Scheme and LIC Group Insurance Scheme (Aam Admi Bhima Yojana) were promoted among the villagers and the entire villagers were covered under Accident Insurance scheme.
6. KCC Agri Loans and DRI loans were provided to the villagers.
7. Solar lanterns were distributed to 75 BPL families having school going children, in order to make them comfortable during power cut at night.
8. Public Library in Pullu was renovated and collection of books was replenished with the active support of bank staff.
9. Our Bank sponsored the purchase of bench and desk for the benefit of students studying in the only School in the village.

In continuation of the activities mentioned above, bank has undertaken various projects and initiatives in the adopted village and a few of them are explained below.

I. "Haritha Mukulam" Project.

The concept of organic farming is gradually gaining acceptance in most of the villages and towns in the state and Pullu is no exception. It is in this back ground, bank has launched **Haritha Mukulam Project** in Pullu. Awareness and training sessions on organic farming were arranged for the benefit of villagers under the project. Saplings, seeds, manure and accessories were distributed free of cost for developing Kitchen garden in the households of Pullu.

II. Dental and Ophthalmology Medical Camp:

Soaring medical expenditure is a nightmare for most of the people, particularly for those in the low income group. It was in this perspective a free Dental and Ophthalmology Medical Camp was organised in Pullu on 21/03/2015 by the Bank in association with Amrita Institute of Medical Science (AIMS). Medical team of 25 personnel, including doctors and technicians from Amrita Hospital came prepared for serving the people. Mobile laboratories and vehicles, functioning as make shift surgical rooms accompanied the team. More than 350 villagers attended the camp, most of them from low income families. Minor cases were treated in the camp itself and people who needed detailed examination and treatment were taken to Amrita Hospital. The entire treatment and medicines were given free of cost. "We appreciate very much the initiative taken by the bank and Amrita hospital in conducting the Medical Camp". A villager was almost in tears when he expressed his gratitude.

Rupay Card issue counter as part of Financial Literacy Programme.



III. Financial Literacy session:

PMJDY programme has created ripples in the village and new accounts were opened by the residents under the scheme. In spite of this, it was felt that general awareness about the features of PMJDY scheme and its benefits are little known to the villagers. Low level of transactions in the accounts and reluctance to collect Rupay cards are testimony to this. A financial Literacy Class was planned for the benefit of Pullu residents with main focus on PMJDY. The session was arranged on 20th April 2015, 2 PM at Community Hall, Pullu. More than 80 villagers were present and they have interacted with the counsellors freely. Around 50 Rupay cards were also distributed on the occasion for which a separate counter was set up.

Revisit to the village by RBI

On completion of one year after adoption, RBI has informed us that they propose to make a revisit to Pullu, in order to assess the qualitative improvement in village life, subsequent to village adoption. It was proposed as a half day meeting in Pullu Panchayat hall, **on Friday 22nd May 2015**. Arrangements for the programme were done by SIB at the instance of RBI. Sri Nirmal Chand, Regional Director of RBI chaired the meeting and Sri V.G.Mathew, MD & CEO of SIB delivered Key note address. More than 350 villagers attended the function.

In his presidential address, Sri Nirmal Chand has elaborated on his experience in rural banking, in the remote villages of Chhattisgarh. He was all praise for the activities initiated by our bank in Pullu. Sri V.G.Mathew, MD & CEO, South Indian Bank has given a comprehensive report on the yearlong activities bank has initiated in the village. Before concluding his speech, Mr V.G.Mathew, MD & CEO has emphasised the need for more meaningful involvement by the bank in village development. The only L.P School in Pullu village was struggling for survival as the school had limited facilities, because of which locals distanced themselves away from the school. Bank has decided to lend a helping hand to the school by providing furniture worth Rs one lakh and declaration to this effect was made by Sri V.G.Mathew on the occasion. RBI has also joined hands and provided uniforms, books and other educational aids to the students of the school.

Inauguration of Pullu Farmers Club and prize distribution to winners of Agri quiz conducted



Sri Nirmal Chand, Regional Director, RBI and Sri V.G.Mathew, MD & CEO, SIB on the dais for Pullu Revisit Programme

by Financial Literacy Counsellor were the other main events during the programme. Interactive session that followed was marked by active participation by the villagers and RBI officials.

Way forward:

In order to make our interventions more meaningful for the benefit of villagers, we have decided to strengthen the farmers club formed in the village. AGM, NABARD has visited the village on our request, and interacted with the members of farmers club. As advised by NABARD, a project is prepared by farmers' club that will benefit the LP School, Pullu and the newly formed farmers Club. The project envisages a vegetable garden and small poultry unit inside the school compound, which will be managed with the active participation of students, teachers and members of farmers club. Financial support will be provided by bank as well as NABARD. Formation of Joint liability groups under the Club in order to undertake Agri related ventures like Goat rearing, Fish farming, Dairy farming Vegetable cultivation etc. are also under implementation.

Conducting periodic financial literacy Camps are also a priority area. Villagers needs to be enlightened about important Government social security schemes like Pradhanmantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhanmantri Suraksha Bima Yojana (PMSBY), AND Atal Pension Yojana (APY) and also about various farm friendly schemes rolled out by Agri department. Lack of awareness about such schemes is one of the major impediments that prevent benefits reaching the target group.

Constant interaction with the villagers gives us a real picture of their needs and problems so that solutions can be thought of and Pullu village will turn out to be a Model village in every respect as envisaged by RBI.

Monsoon clouds are drifting away and the water logged paddy fields are dreaming of sunny days ahead. Pullu village is awakening and soon the entire expanse of land will shine in fluttering greenery, heralding the onset of prosperity and happiness.

Dr. M K Muneer (Hon. Minister for Panchayath & Social Justice) is receiving SIB Mirror, installed in his mobile from Mr. A G Varughese (Senior Vice President) in the presence of Mr. Joly Sebastian (DGM & Regional Head) during NRI Meet of Kozhikode Region



Our trip to the “Honey Hill” (Thenmala)



Holidays! Holidays! Holidays who does not wait for them? Holidays give us a break from our routine and help us to refresh ourselves and go back to work with renewed energy. They are not only meant for enjoying, but also for pursuing our hobbies and interests. They are a necessity. Every year people wait for that time of the year when they can shut off their laptops and head off to a place where they can forget about appointments and deadlines.

Our long standing wish to go for a trip came to an end, when we all decided to take a break from our routine work and visit a place of common interest. The nature lovers among us wished to see the nature in its untouched form, the adventurers demanded a place which could give them an adrenaline rush and the children wished to play together. So, our natural choice was *Thenmala*, which is located in Kollam district about 72 kms from Trivandrum. The place is famous for the dam built across the Kallada River and it is the first planned eco tourism destination in India. The sun has awakened and promptly emerged through the hazy sky. Birds simultaneously tweeted out to each other in chorus singing a melodic tune and we knew that it was going to be great day for us. On the morning of 28th November 2015 we assembled at our R.O premises, the starting point of our trip. Our group consisted of the R.O staff, their spouses



Gemey Johnson

Prob. Officer
RO Thirunanthapuram

and children. Our spirits were uplifted on meeting the children and moreover by the attire every one wore, it looked liked as someone had given you permission to take a break, run, skip, hop, jump and twirl freely who cares, as long as it feels good?

As soon as we settled down in the bus, Satheesh Sir our D.G.M took the initiative by explaining us all about Thenmala and he concluded by saying that a day like this will strip away the stress in our lives and help us to focus better when we are back in the office.. Satheesh Babu sir, entertained all of us with a number of puzzles, riddles and funny questions. It was followed by a melodious song by Joseph Mathew sir and the children one after another took the chance, not allowing anyone else to sing. Suddenly, strumming of a guitar grasped everyone's attention at once and all gathered around there. Joe Varghese sir our chief manager played some nice rhythms on his guitar and we all enjoyed singing chorus with him.

Too much of screaming and hooting made some of the women folks into choked mood and someone wanted to puke. There came our Parvathy madam with her first aid kit box with band aids, paracetamol, pudinhara, avomin, vicks vaporub and what not. It looked like as if madam was a part of the tour operator regularly travelling.

On the way we stopped at the famous Kulathupuzha temple situated on the banks of Kulathupuzha River, where the main deity is Bala Sastha. The temple is famous for “Meenoottu” where the common belief is that feeding the fish will redeem us from our sins. The Kulathupuzha river was filled with golden fishes and we all watched them from the Bridge. The golden fishes just sparkled as the sunlight fell over them, penetrating the clear mass of water flowing through the river.

We reached Thenmala by 11 am in the morning. First we visited the tourist reception centre also Known as the “Cultural Zone”. After purchasing tickets to the leisure zone and adventure zone from the reception we headed on to the leisure zone without wasting much time. Our bus stopped at the Thenmala Dam junction and as we got out from the bus we were totally captured by the beauty of the place. Surrounded from every side by lush green forest, it created a surreal experience for us. In front of us the

Dam was standing high as if boasting of its might as it impounded the longest reservoir in the state.

The view from the bridge was perfect, one could see the big old Dam standing high with its shutters closed. As we slowly moved over the Bridge to our first destination "Leisure Zone" we were welcomed by a gang of monkeys, of which a mischievous little monkey grabbed biscuit from our Sherly madam, who was holding it in her hand to feed her son.

We walked, we strode, we ran and our romance with nature began. We had no knowledge of the paths, we climbed up and up. There was no end to our climbing. Finally we walked along the stone paved pathway of the garden chatting, taking photos and laughing at the occasional jokes of our chief manager Damodaran Sir.

The Leisure Zone was a forest garden and its pathways took us to the sculpture garden. The main theme of the garden was "Man and Nature" it tried to depict the relationship of man and his culture with nature. Each sculpture in the garden was unique, forcing the viewer to contemplate on the subject. The message

they sent out was quite yet very strong and powerful. After walking through the sculpture garden we reached near the Dam. Totally mesmerized by the mightiness of the Dam and the beauty of the river that was flowing; we stood there watching the river, feeling the cool breeze that flowed past us silently giving an unknown peace to our souls. After enjoying the scenic beauty of the place we headed on to Thenmala Garden restaurant for lunch.

All of us were eagerly waiting to visit the adventure park. Leaving the tiny tots in the children's park we moved on to the Adventure Park by 2.00pm. As we entered through the gate we were enthralled by the elevated pathway which moved across the beautiful canopy of trees connecting the gate to the old Trivandrum Shenkottah road. As we walked through the pathway we were captured by the beauty of the trees, the fresh aroma of flowers and the beautiful scenery that lay below us, was definitely a treat to our senses. From the old shenkottah road as we walked down through a rocky pathway, we were greeted by a group of langurs. Careful not to disturb our hosts we proceeded to the final destination, the place we awaited the most. The first task that we had to overcome was the Burma Bridge (a hanging

bridge with cables as hand rails and logs to walk on), only the brave among us dared to cross the bridge. A big white cylinder like structures called Zorb, floating in the pond at once attracted us. On entering into the cylindrical Zorb it started rolling in water making us feel like ants trapped inside a bottle. Totally thrilled and excited by the experience we were eager to try out other tasks. The sight of our DGM Mr. Satheesh sir enthusiastically climbing up the commando nets further pumped up our adrenalin. The main attraction was the flying fox in which we moved down the valley suspended from a rope and pulley. Although we were hesitated at first, most of us tried it out due to our mere eagerness to get a view of the beautiful valley from above.

Finally by 5pm we came back to the culture zone, the place from where we started. Time flew on and it was the time to return. We were again on the road for home. The sun in the west had grown more pleasant. So the return journey was all the more enjoyable. We drove back and it was quite dark when we reached Trivandrum. After three hearty cheers, we dispersed for our homes all glad at having enjoyed a happy day and had an unforgettable trip with a rich learning experience and a lifetime of memories.



Hoildays 2016

STATE	JAN	FEB	MAR	APR	MAY	JUN	JULY	AUG	SEPT	OCT	NOV	DEC
Andhra Pradesh	15,26		7,23	1,8, 14,15			6	15	5	2,9,11, 12,30		12,25
Assam	15,26		23,25	1,13, 14	1		6	15	12	2,10, 11,29	14	25
Bihar	26		22,23, 24,25	1,14, 15	1		6	15,25	12	2,10, 11,12,30	6,7	25
Chandigarh	26	22	7,24,25	1,15,20				15,25	12	2,11,12, 30,31	14	25
Chattisgarh	26		7,23	1,19	21		6	15,25	12	2,11, 12,30	14	13,25
Delhi	26		24,25	1,20	21		6	15	12	2,11, 12,30	14	13,25
Goa	26		24,25	1,8,14	1		7	15	5,6,13	2,11,29		3,19,25
Gujarat	14,26		7,24	1,14,15			6	15,18, 25	5,12	2,11, 30,31	1	13,25
Haryana	26	22	7,24	1,14,20	21		6	15,25		11	14	
Himachal Pradesh	16,26	22	7,24	1,15	21	7	6	15,18#,	12 25	2,11,	1# 19#,30	
Jammu & Kashmir	26		7,23^ 13,14	1,8,	21		1,3,5, 7,13	15,25	13,14	2,11, 12,30	25	5,12, 16,25
Jharkand	26		7,22, 24,25	1,10,14, 15,19	21		6	15,25	12	2,9,10,11, 12,30	6,14	13,25
Karnataka	15,26		7,25	1,8,14,19	1,9		6	15	5,12,30	2,10,11,12, 15,17@,29,31	1,17	12,14@, 25
Kerala	26		7,25,27	1,14	1		6	15	12,13,14, 16,21	2,10,11, 29		12,25
Madya Pradesh	26		7,23	1,15,19	21		6	15,18,25	12	2,11,12,30	14	13,25
Maharashtra	26	19	7,24,25	1,8,14, 15,19	1,21		6	15,17	5,13	2,11,12, 30,31	14	12,25
Mahe	1,26		25	1,13,14	1		7	15,16	13,14	2,10,15,29	1	13,25
Meghalaya	1,26		24,25	1			6,13,17	15	12	2,11,29,30	11,23	12,18,25, 26,30
Mizoram	1,11,26		4,25			15,30	6	15		2,10,11,30	1	25,26
Nagaland	1,26		25	1			6	15	12	2,9,10,30	14	1,24,25, 26,27
Odisha	26	12	7,24,25	1,13, 14,15		15	6,7	15,24	5,6	2,9,11, 12,29		25
Puducherry	1,15, 16,26		25	1,14	1		7	15,16	5,13	2,10,29	1	13,25
Punjab	16,26	22	24	1,15		8	6	15,25		2,11,16,30	14	25
Rajasthan	26		24	1,14, 15,19			6	15,18, 25	12	2,11,12, 30,31	14	25
Sikkim	1,14,26	9,13	23,25	1,14,15	1,16, 21		5,13	15,25		2,10,11, 12,31	1	25,30
Tamil Nadu	1,15,16, 17,26		25	1,8,14, 19	1		7	15,25	5,13	2,10,11, 12,29		12,25
Telangana	15,26		7,23	1,5,8, 14,15	1		6	15,25	5	2,9,11, 12,30	14	12,25
Tripura	26,	12		1,13, 14,20			6,12,26	15	12,30	10,11,12, 15,29		
Uttar Pradesh	26		7,23, 24,25	1,14,15, 20,21	21		6	15,18,25	12	2,10,11, 12,30,31	1,14	13,25
Uttarakhand	26		7,23, 24,25	1,14,15	21		6	15,18,25	13	2,11,30,31	1,14	13,25
West Bengal	12,23, 26	13	23,25	1,14	1,8		6	15	12,30	2,8,9,10,11, 12,15,16,29,30	6,14	25



Inauguration of CMPC: Our MD & CEO Mr.V.G. Mathew Addressing at the inaugural function of Central Marketing & Processing Centre at Kalamassery



Retirement Function of SVPs Mr. George Joseph Kavalam and A.G. Varughese.

CTS – CHENNAI TEAM STALWARTS

(Stalwart - Loyal, reliable and hardworking supporter of a team)

Every year, Chennai will be having a pleasant climate with a little bit of rain during the month of December. Music festival will be conducted to enjoy our only pleasant month. But this year, 1st December 2015 was the same with heavy rain in the morning. Seasonal rain along with a depression in Bay of Bengal had changed the normal life of Chennai into a disaster.

Everything had changed in just 24 hours' time, due to heavy down pour. The entire transportation system, i.e. train, bus & road service were paralyzed because water from major water bodies in Chennai were opened as the water level in the reservoirs rose alarmingly. The situation became even worsen without power, connectivity and drinking water. As a result Chennai became an island with loss of property, life, etc.

My experience with Chennai from my birth till date had not witnessed such a spell except during the year of 1985, when I had joined SOUTH INDIAN BANK (Great year in my Life). In CTS, my responsibilities are not restricted only with Chennai or Tamilnadu. Because of

the faith in Chennai's Unity, RBI has connected 10 states to Chennai Grid. On 1st December 2015 evening, I realized that the climatic condition and impact of this calamity is going to prevail for a week. This terrific and hectic week was upon all Chennai citizens and to my team also.

My four years of experience at CTS had helped me a lot to forecast and prepare to face this new task i.e. sailing against Floods – which will destroy everything without mercy.

In consultation with my Regional head Mr. Sivaraman Sir and RO Officials, I had conducted a meeting with my team and requested my young Stalwarts of Chennai CTS to face this critical situation and stand with me to handle our Centralized CTS process. They stood united and stayed together in our bank premises for 24 x 7 over the entire week without proper sleep. With only limited basic amenities they extended their sincere and faithful service to all centers to ensure our reputation and prevented financial loss to any individual staff at branch level.

On this occasion, I should thank Outsourcing team members, who came and attended their



Sainath T.S.
Chief Manager
Chennai Service Branch

night shift during this week – Unimaginable. Next, to my courier team headed by Mr. Dayalan, who ventured out to city branches, where ever possible to collect branch's outward presentation. Special thanks to the management of Catholic centre for providing us the essentials like Power, Water and Security etc.

This One week of dedicated service had given me more satisfaction in my life time with more appreciation, recognition and improved faith on my team members.

This memorable experience had given me one message – **UNITY**

UNITY IS FRIENDSHIP – UNITY IS VICTORY – UNITY IS SUCCESS

I am proud to say that SIB has got next generation young SIBiANS, Who can handle any type of situation with love, affection, determination, dedication, devotion with UNITY

**Hats off to my CTS – CHENNAI TEAM
STALWARTS**

Inauguration of Forex Shoppe at Senior Citizen Counter of Br. Thrissur Main by Prof. P.C Thomas in the presence of our Director - Dr. John Joseph, Sri. Thomas Joseph K - Chief General Manager, Sri. E.A Jacob - DGM & Regional Head, Thrissur Region, Sri. George Paul - DGM-IBD, Sri. Jose Paul P - DGM-P&M Dept, Sri. Mohanan K - DGM& Principal, Staff Training College, Sri. Krishnadas K - AGM, RO Thrissur, Sri. A.A Thomas – AGM, Thrissur East Fort Branch and Sri. M.L Jose - Chief Manager, Br. Thrissur Main and other executives.



Ten Commandments to Safeguard Your Bank Account

Ever since Adam and Eve sinned in the Garden of Eden, God's desire has been to restore the broken relationship between God and people. God made a covenant, which is a promise from God that can never be broken. The covenant states that God wants a relationship with the people, but in order to have this loving relationship, they have to turn away from their sin. This can also be interpreted as the act of avoiding mistakes. So if we avoid mistakes, the relationship will exist forever and we will live in prosperity.

In this digital age, money transfer is a matter of a few clicks. With this advantage, there are drawbacks that allow an innocent user to be tricked easily by a fraudster, thus resulting in easy money for the culprit. The few tips explained in this article will help you to stay alert against such practices, and stay in a good relationship with your bank.

Validate the URL

Manoj is an employee working in an information technology (IT) company and his salary account is with HOPE bank. He has to transfer some money to his friend. So he accesses the bank's Internet banking website. Since he frequently uses this facility, he feels something odd about the portal. He identifies that the uniform resource locator (URL) address is www.internetbanking.hOpebank.com instead of www.internetbanking.hopebank.com (O instead of o).

Phishing websites are hoax websites that have



Dinu Vincent
Asst. Manager
(DICT)

the look and feel of a legitimate website. Hackers create phishing websites to collect information such as Internet banking credentials, card details, automated teller machine (ATM) pin numbers and personal details, so that they can make use of these to pilfer money from the victim's bank account.

Pharming is the technique to redirect traffic from a legitimate website to a fraudulent one by making use of the former's vulnerabilities in the DNS server, or by modifying the host file of the victim's PC. Web pages used for pharming attacks are the same as that of the genuine website, which makes it difficult to spot the difference.

One good way to get away from these fraudulent websites is to validate their URLs. Nowadays, almost all banking websites and Internet banking portals have EVSSL certificates. Have you ever noticed your browser's address bar turning to green colour while accessing your bank's website? This denotes that the URL is verified by a certificate authority (approved). Phishing sites will lack these certifications.

Enable second-factor authentication

The most practical way to strengthen authentication is to necessitate a second factor after the username/password stage. Since a password is something that a user knows, ensure that the user also has something that thwarts attackers who steal or gain access to passwords. Traditional two-factor authentication (TFA) solutions use hardware tokens that users carry on their key chains. These tokens generate one-time passwords (OTPs) for the second stage of the login process. However, hardware tokens are comparatively expensive, difficult to track and replace when broken, and the effort for distributing these is time consuming. Also, these are easy to lose and hard to use.

Banks have come up with several solutions for

OTP generation such as short message service based, mobile application based, email based, software token based, interactive voice response (IVR) based solutions and so on.

Carry out up to date patching of machines, use antivirus

Do you know Zeus? I am not talking about the Greek god of the sky and thunder. Zeus is a banking Trojan that is being used to steal banking information by keystroke logging and form grabbing. Zeus's mobile variant called ZitMo is well-known to circumvent popular TFA schemes with security codes being provided via text messages.

SpyEye and Carber have developed their respective mobile counterparts. Dyre, which typically targets customers of large financial institutions, was recently used in a large-scale, credential-phishing campaign targeting international banks. Each malware tries to evade detection by an antivirus. It intercepts keystrokes, browser data, stored files and basically everything to sneak into a banking account and initiate an illegal money transfer. It even tries to install mobile malware on a smartphone, which allows criminals to steal the OTP.

By regularly applying software patches and using an updated genuine antivirus solution, you can stay away from this malicious software to a good extent. In order to have a healthy PC, always ensure that cracked/pirated operating system/ software are not installed. Always remember that nothing comes for free.

Do not trust open/free Wi-Fi

Do you pay your bills online while having pizza and enjoying free Wi-Fi at your favourite coffee shop? Better stop before you pay. Like a lion waiting for its prey, someone is waiting in that Wi-Fi network to steal your credit card information, Internet banking credentials and a lot more even before it reaches your bank.

Experts warn against making any financial transactions on public Wi-Fi. Some even advise against checking social networks or email accounts for the same reason, because too much information can be exposed to hackers that can allow them to gain control of bank accounts. Also, there are rogue hot-spots that direct users to legitimate-looking websites that prompt them to provide banking credentials.





Do not click on links that offer billion-dollar prizes

Everyone is familiar with emails saying, “Your email address has been selected to claim the sum of US\$ 500,000 in the 2015 European lottery.” Expressions such as “your email address was selected” or “your address has won” are blabbermouth signs that the message is part of a scam. After all, you have not used your address to participate in a prize draw, have you? And if you have, it was unlikely to have been European lottery. Fraudsters obviously expect some recipients to suspect a scam and attempt to convince them otherwise.

Similarly, you may receive phishing messages promising a lottery win from Coca Cola, Google’s anniversary winning notification, Yahoo lottery award international programme, Microsoft’s award promotion and what not. Should you receive an email of this type, visit the specific company’s official website; most likely you will find that the company is not actually holding a lottery of any kind. Google translate service has made life much easier for online fraudsters as now they can send messages to users all over the world in various languages.

Do not trust customer service seeking banking credentials

A phishing mail is an email fraud method in which the perpetrator sends out legitimate-looking emails in an attempt to gather personal and financial information from recipients. Voice phishing (vishing) is the criminal practice of using social engineering over the telephone system to gain access to private personal and financial information from users with a financial motive. Some fraudsters use facilities like Voice over Internet Protocol, caller ID

spoofing and automated systems (IVR).

Just like phishing, smishing uses mobile phone text messages to lure consumers. Often the text contains a URL or phone number. The phone number often has an automated voice response system. And again, just like phishing, the smishing message usually asks for your immediate attention. Do not respond to any such messages.

The questions you need to ask yourself are:

1. Do you know the sender of the email? If yes, still be cautious before clicking on a link. If no, do not click on any link.
2. Is there any attachment in the email? If yes, is it executable (a file with extensions like .exe, .bat, .com, .vbs, .reg, .msi, .pif, .pl or .php)? If so, do not click on the attachment. Even if the file does not contain the above-mentioned extensions, be cautious about opening it.
3. Does the email request personal information? If so, do not reply.
4. Have you checked the link? Move mouse over the link and check the URL. Does it look legitimate or does it look like it will take you to a different website?

If you receive an email or phone call asking you to call, and you suspect it might be a fraudulent request, look up the organisation’s customer service number and call that number rather than the number provided in the solicitation email or phone call.

Do not sow your card in every card slot

How many of you have given the entire money in your account to waiter as a tip? Confused? Card skimmers, in the form of a small gadget that can be attached to a pant’s belt are available in the market. Always be careful when you give your card to the waiter along with the invoice, and never acquaint him or her with your pin number. Beware of the following:

1. Card skimmers who can capture card data and store or transmit it wirelessly
2. Fake PIN pads to capture PINs
3. Wire-tapping devices placed in between telephone lines to which point-of-sale terminals are connected to capture card data during a transaction
4. Skimming devices sited over card slots of an ATM

Introduction of global Europay, MasterCard and Visa cards, and second-factor authentication like Verified by Visa/MasterCard Secure Code rollout, have brought a great level of security for card transactions. Banks have provided easier methods for customers to block cards and get a confirmation to that effect after blocking the card.

Thumb rule. Always insist on the card to be used in your presence and keep your password a secret. Never entrust your debit/credit card with anyone. Always have your bank helpdesk number handy so that it can be reached for blocking your card immediately in required cases.

National Launch of SIB MIRROR, our latest mobile application with “Shake to transfer funds” and “Shake to know your balance”- features which are never seen before in the banking industry, was held at the Christ University Campus, Bangalore on 24-06-2015. Rev. Dr. Thomas Chathamparambil CMI, Vice Chancellor, Christ University, launched the application in the presence of Mr. V.G Mathew, MD & CEO, Mr. Raphael T.J GM (Marketing & DICT), Mr. Ajit Chacko Jacob, DGM-Bangalore Region and Mr. Sreejil Mukund, CM -Christ University Branch





The exchange of MoU between NSIC and South Indian Bank executed by CMD of NSIC Mr. Ravindra Nath and MD & CEO of South Indian Bank Mr. V.G. Mathew

Do not let anyone speculate your password
Many of us fill the very important password space with our full name, date of birth, mobile number, partner's name and so on.

These are the details that you have populated in your social media profiles. And still you think that these are tough to guess! While in truth, these seemingly uncrackable passwords are commonly used for social media accounts, Internet banking, email accounts, e-wallets, etc. Always follow the thumb rule of using hard-to-guess passwords and change the same frequently.

Pattern passwords are present in mobile banking applications for making fund transfer simple and fast. Sometimes these patterns remain on your mobile screens, which result in a smudge attack.

Do not let your mobile phone be the tool to loot you. Cybercriminals use fake banking applications having the look and feel of legitimate banking apps to trick users. They also use other popular apps, such as utilities, chats, portals and security apps to rope users into their scams and steal their mobile banking credentials. These fake apps upload stolen user information such as mobile phone numbers, account details, login credentials and even text messages (OTPs) to the attackers' command and control servers. Some malwares/fake apps are delivered through text messages containing a link asking users to upgrade the bank's app or downloaded by other malware.

Always install applications from trusted sources. Your smartphone is powerful and, at the same time, vulnerable to viruses/malwares.

Do not give an opportunity to eavesdroppers

There can be a number of risks if you do not take proper care while using computers in Internet cafes and libraries. Avoid financial transactions that might reveal valuable passwords or personal information such as credit card numbers.

1. Check for hardware keyloggers.
2. If possible, use a trusted Web based spyware-detection program to scan for spyware before using an untrusted public computer.
3. While basic keyloggers do just that, for logging your keys you could use an on-screen/virtual keyboard.
4. If you have been using the Internet, ensure you use the browser tools to delete files and cookies and clear the browsing history.
5. Protect any passwords you are going to use by using the browser's Internet options menu. If in doubt, check the browser's Help option.
6. Consider changing any passwords you may have used on a public computer once you get back home.
7. Be on the lookout for shoulder surfers, that is, make sure that no one is watching over your shoulder while you enter your passwords.

I hope this article gives you at least a vague insight into the kinds of risks your bank accounts may be exposed to. While technological innovations have been a big boon to mankind in today's fast-paced life, it is always better to put in a little caution from your end to ensure that the same technology does not strike back at you. After all, it is your hard-earned money at stake. Protect it from, as I may put it, e-looters. Do contact your bank immediately if you suspect any fraudulent activity in your bank account.

This article was originally published in the December 2015 issue of the magazine 'Electronics for You'

CAIBians at SIB



Ashwin Kailasam
Clerk, Br Arakkonam



Arun Alappat
Asst. Manager
Br. Aruppukottai



Anandarajan K
Asst. Manager CWA
Madurai RO



Leema Paul
Br. Kottakkal



Roger Mathew Sam
Asst. Manager
Br. Alwaye

Trainees at athirampilli water falls





SIB Team participated in the second edition of Swantons Corporate Cricket Tournament 2015



Inauguration of Conference cum Food Court attached to South Indian Bank, Staff Training College by Sri G Sivakumar, EVP-Credit in the presence of Sri. Mohanan K - Deputy General Manager & Principal of Staff Training College, Sri. E A Jacob - DGM & Regional Head, Thrissur Region, Sri. Krishnadas K - AGM, RO Thrissur and Sri. M L Jose - Chief Manager, Br. Thrissur Main.



50th Anniversary Day Celebration of Our Branch Arappukottai on 23-11-2015



Archana Venugopal
 Manager-DICT
 Certified Information Security Auditor (CISA)
 Exam passed. Conducted by Information
 Systems And Control Association and
 Computer Hacking Forensic Investigator
 (CHF) conducted by International Council
 of E-Commerce
 Consultants ,USA

Prize awarded to Ms. Meritta Joy D/o Joy C.L., Manager, Insp. & Vigil. Dept., HO by Honourable Governor of Tamil Nadu for State lever English Essay Competition conducted by Khadi Grama Udyog Bhavan in connection with Gandhi Jayanthi



Deepak A., H.O P&D



Deepak A.
 HO P&D



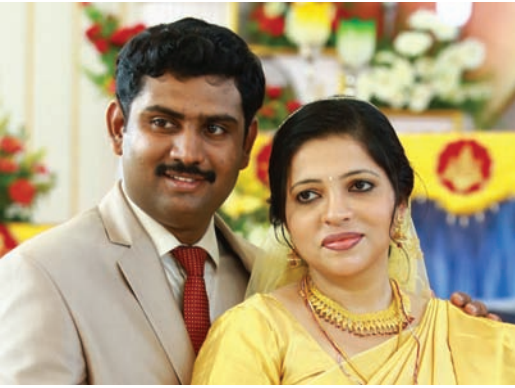
Anly D/o Devassy P.A., Manager, RO Palakkad with **Rojan**



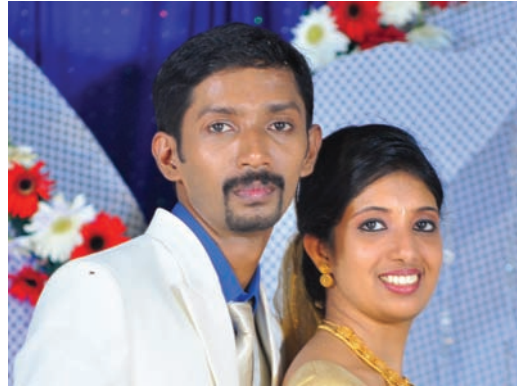
Roshan Paul, Asst. Manager Br. Kurumandur with **Jasmin**



Jobin Joy, Asst. Manager, DICT with **Jeethu**



Julius John N.L., Asst. Manager, DICT with **Rubin Sebastian**



Joseph Hardin, Asst. Manager, Br. Ranni with **Anu Antony**



Jaison Joseph with **Shwetha Wilson**, Br. Bangalore Banashankari



Cinu Jose Thottan, D/O Soona Thomas, Br. Kechery with **Ashly Tomy**



Dr. Chinchu Rose D/o Steby K.A. SM, Br. Mullassery with **Dr. Tom Thomas**



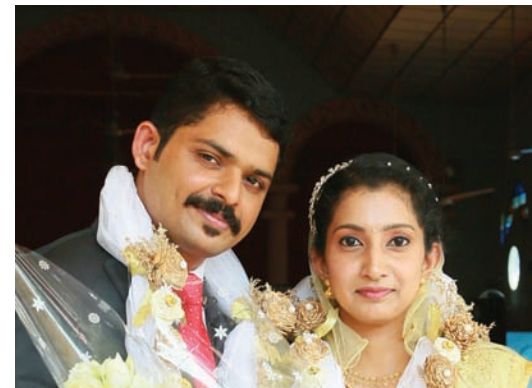
Justin C D, Staff Training College & **Sini Xavier**



Mani Jose, Asst. Manager, SIBSTC with **Cinta Joseph**, CFM Dept.



P. Arun Gopalan, Asst. Manager, Planning & Development Dept. with **Pavithra Arun**



Linju V Jose, Asst. Manager, Chennai IFB with **Daisy Danties**



CLICKZ !!!



Aswin Ashok
Manager
Perumpuzha



Deepak A.
HO P&D



Sreeranjana
Asst. Manager
RO Ernakulam



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PIN-680 001, Ph: 0487 2420020, Fax: 0487 2426187, Toll Free (India): 1800-843-1800
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South Indian Bank is a member of BCSBI and is committed to treat customers in a fair, transparent and non-discriminatory manner.



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