

Sublunk



Next Generation

Corporate Family Magazine Of The South Indian Bank Ltd.



Top performers at Moscow



Experience Next Generation Banking



Our EVP Sri V G Mathew, being received by Sri Mammen Mathew, Managing Director, Malayala Manorama. Seen in the picture are Sri Jayant Mammen, Executive Director, MMTV, Sri Sajeev George, Chief General Manager, MM Publications, Sri Joseph Varghese, CGM, Malayala Manorama, our Kottayam Region Head Sri Shelly Joseph and Kottayam Main branch AGM Sri Job P M at Kottayam Malayala Manorama unit.



Corporate Family Magazine of
South Indian Bank

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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MD&CEO Speaks

Dear SIBIANS,

In the past few days, I have been thinking a lot on how should I say farewell to you. For me, the last 10 plus years has been an undreamed dream come true. While working in Syndicate bank, I never had any remote thought or ambition of joining any other bank at any level, least of all as a Chairman. Not even in my wildest dream did I ever imagine that my destiny would be to be a part of this great organization. Neither did I anticipate that I would be working with a team of selfless, loyal and committed workforce. But, destiny had other plans.

After joining, once we started the journey of transforming this bank together, I realized that God had given me the greatest blessing, 'You! **You did the magic. You created success. You build the brand SIB.** As Peons, Clerks, Officers and Managers you took the responsibility of ensuring that we are the best. There were tough times, difficult decisions and naysayers that we had to face all these years. Some said, we did not have the expertise, while some other said the technology was missing. There were soothsayers who prophesied that we would wind up soon, or be taken over by a bigger bank. Our workforce age was a concern to some, while some said we were not as nimble as a new generation bank. Then there was criticism, that after all, we are a bank confined to south of India. But every single challenge was taken up squarely and overcome, with grit and determination only because of the trust you placed in me and our team. Forget the awards, the recognitions and the honours that others bestowed on us. **Today, we know we are second to none!**

Some of the old timers may remember a short story that I used to tell all the staff members during my initial years when I was criss-crossing the country to meet and talk to each team member. It was about how a small row-boat with a group of people was stuck, going in circles in the midst of a stormy sea. The boat had a few people at one end who was rowing in the right direction towards the shore. There were a few others in the middle who were not rowing but blaming each other and the Gods for the storm. And then, there were a little few at the back who had their backs turned and

were fiercely pulling the boat in the opposite direction. I used to tell that our bank was in the same situation then, as the boat in rough seas. There were only two things required to save the boat and its passengers. First, the middle men had to be asked to keep silent and still even if they do not row. The second was to tell the few men at the back to turn around and row in the right direction, and if that is not possible at least stop rowing. **Today, to your credit, the small boat is a big Ship driven by a crew where all have a single minded focus, cruising-on undisturbed not in small seas, but in an ocean, with new shores to reach.**

In hind-sight, the various decisions we took could have been right or wrong. But, I for one, strongly believed that only a happy workforce can bring great results and this has been the cornerstone of all our decisions. As I step down, at my port of call, it is these happy memories of working with you that I carry home. For you, the journey continues. More adventures await you. New challenges beckon you. There are no short cuts. To the young at heart, may I urge, strive to be sincere men and women of credibility, knowledge and humaneness. Do not be tempted by short cuts, self-congratulatory talks, flattery and quick glory which will soon be seen as a sign of hollowness within. Our role models shall be those for whom authenticity, hard-work, integrity and excellence is immensely more valuable than a post, a role or a title. **Trust me, in the long run, it is these men and women who create history.**

Banking shall be more and more competitive in the years ahead. We should not be found wanting. We have the honour of having a very knowledgeable and committed leader with vast experience to lead you in your next journey. I am very sure that with your support he would take our bank to greater heights.

Now it is time to say bye! I wish from the bottom of my heart that you and all your family members be showered with choicest of God's blessings! **Thank you! Do well....**

Dr. VA. Joseph
MD&CEO

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Message

Dear Colleagues,

I am glad to note that this edition of the 'SIB Link' comes out with the success stories of our 'Best Performers 2013-14'. While appreciating once again their significant achievements which really augmented our business growth in that year, I would like to share a few thoughts on what differentiates a 'Performer' and how it is possible for everyone to aspire and compete for becoming one.

Performers are just like any of us. They are not specially gifted. Nor do they have a very different background. And more than everything else, they do not do different things. But performers do things 'differently'. And that is what often sets them apart from the others.

Performers have a genuine liking and interest in what they do. This gives them high energy and protects them from disappointments that can come out of initial setbacks which are normal for any major task/project.

The enthusiasm and positive energy of performers is infectious. It energises people around them and leads to greater success for the whole team. No wonder, performers are in great demand.

If performers are not different from others, anyone can become a 'Performer'. The choice lies with each of us. All we need to do is genuinely start liking what we do. The work that we do is then not a chore but an avenue for self realisation.

It is worth mentioning that we have a system in place to recognize and reward high performing Regional and Branch heads every year. Going forward, I hope to see many new faces in the club of 'Best Performers' spreading a message of positivism and enthusiasm. I deeply believe that each one of us has our unique strengths and skills and our organisation needs all of that. True performance arises when we commit all our individual strengths and skills to the growth and progress of the organisation.

While I congratulate the 'Best Performers', I also wish all the very best to the emerging performers.

With best wishes,

V.G. Mathew
Executive Vice President



“ The enthusiasm and positive energy of performers is infectious. It energises people around them and leads to greater success for the whole team. No wonder, performers are in great demand. ”

“Youngsters should be ready to work harder, ready to take up new challenges and ready to go to metros”

Our ED Mr. Abraham Thariyan shares the views with Ms. Chithra. H, DGM

Chithra : Sir, being a seasoned banker having expertise in various fields of banking, you would naturally be possessing a treasure of valuable experience. What has the banking career taught you? Or to put it in other words, what have you learnt from the banking career?

Mr. Abraham Thariyan: I have been in the banking industry for the past 42 years; 37 of which was in Federal Bank and little over five years in SIB. I believe that if a person has to be successful in banking, he should be extremely hard working and have a high level of integrity. Communication with customers, colleagues, regulators and the public in general is very important, especially at the senior levels. Soft skills are as important as academic and practical knowledge. Academic knowledge is crucial especially while working in departments where policy drafting, regulatory reporting etc. are involved, or while working in a specialised department. At any level, keeping your knowledge level with regard to products, processes and regulations updated, is very important when you are working in a bank.

Chithra: Yes, Sir. You are right. Ms. Arundhati Bhattacharya, SBI Chairperson in one of her interviews, has remarked that “you should be always in the learning curve. Once you stop learning you become irrelevant”. How do you update yourself despite a very tight schedule which requires extensive travel?

Mr. Abraham Thariyan: I take an effort to keep myself updated on the various developments in the banking sector – both, at the national and international level. A lot of time-constraints are there, but as a Senior banker, one cannot afford to stay away, without an updated knowledge in banking and finance. I spend one hour watching financial channels including CNBC and ET Now every night, and also read two to three financial dailies in the mornings. I also glance through the ticker messages in the financial news channels while I am at office. I believe this is extremely important, as we should know what is happening in the financial world on a real time basis.

Chithra: Was it by choice that you became a banker?

Mr. Abraham Thariyan: No. It was not by choice that I became a banker. I wanted to become a doctor but missed the admission by a very narrow margin. After completing my graduate studies in science, I did not want to become a zoology or botany teacher. That is how I landed up in the banking industry. It was rather accidental.

Chithra: Are you satisfied with your career despite the fact that you could not pursue your dream career?

Mr. Abraham Thariyan: During the initial years I was little frustrated. However, after clearing the CAIIB – Part 1 within the very first year, and after getting my first promotion I became motivated. To this day I am absolutely comfortable with what I am doing, and I am leaving the bank a totally satisfied person.

Chithra: Sir you are an expert in *forex*. Was that by choice? Or that too was accidental?

Mr. Abraham Thariyan: My entry into *forex* was also by chance. There was a vacancy in the IBD and so I was transferred there. Back then, the IBD in Federal Bank was a very small set up. Soon after I was posted there as the second man in 1976, the manager was sent for a two month long training abroad. I got a chance to be in charge of the department in his absence, which gave me visibility and a number of opportunities alongside it. In order to handle the branch queries, I realised that updating my knowledge level was imperative and hence I began reading exchange control manuals, FEDAI rules, RBI guidelines, etc. very seriously. I feel that my approach of converting those challenges into opportunities and pushing myself to address those situations, possibly moulded me for higher responsibilities.

Chithra : Sir I have seen a range of skills a leader should have, in you - as a good orator, as an administrator, as a tough executive who ensures



completion of tasks within the timelines, as an overseeing executive scaling through the achievements of the branches in BM's conference, grooming staff members for higher responsibilities. How do you develop such skills?

Mr. Abraham Thariyan: I firmly believe that when one is totally involved in any kind of an assignment, these skills come naturally to him. I have not put in any intentional effort or preparation to develop these skills. I am completely involved and focused on what I am supposed to execute. I have been a restless man right from the beginning of my career. That restlessness and impatience, however, has always been only for the execution of the works that I was supposed to accomplish.

Chithra : Our bank has cultivated an image of a technology bank. What is IT's role in this? Do you think that our technological infrastructure alone make us a “Next Generation Bank”?

Mr. Abraham Thariyan : I feel that our bank has made a very good beginning as far as technology is concerned. We were among the first few banks to introduce the CBS, among the old generation private sector banks. We have been recruiting very brilliant, knowledgeable people in our IT department who work with dedication and passion. Yet I feel that unless we run a little faster on technology, we will find it difficult to compete with our peers. I think over a period of the next

three to five years, the entire banking sector will change significantly with regard to delivery channels. There will be an increase in numbers with respect to internet banking, mobile banking, POS machines and ATM machines. Even the cheque book will disappear in the long run. For such technology-driven banking, we should be prepared in terms of knowledge as far as all the staff members as concerned; especially those who are sitting at the counters. Moreover, our processes have to be simplified to make it at par with or better than our competitors. Also, we should go on upgrading our technology platforms as and when necessary. Our IT infrastructure as well as delivery processes are fairly good at present, and this should be maintained or even improved. Dedicated team effort from the IT department and the appropriate customer services from branches will make this possible.

Chithra : A leader must be equipped with a set of competencies necessary to perform his/ her role. Which of these, would you say, is the most important one a leader should have?

Mr. Abraham Thariyan: First of all, one should have uncompromising integrity and talk in a straightforward manner. He should be fair, firm and focused. Any activity should be completed within the predetermined time periods, and the completion of activities have to be constantly monitored at both, the executive level as well as middle level. Without predetermined timelines and constant monitoring for various tasks, we will not be able to reach the target/ aim, which we want to accomplish. While executing tasks, slight unpleasantness or harshness will be taken in its true spirit, if our intentions are right.

Chithra: As a leader what measures have you taken while operating in an environment of extreme instability or volatility ?

Mr. Abraham Thariyan: First of all there is no specific rule for addressing or resolving neither instability nor volatility. The environment will keep on changing, so also the types of problems and associated solutions. We have to handle the situations with transparency, involvement and team work. The most important aspect is to have a vision, a strategy and a team for handling it, and then getting the work done through the said team by close monitoring. Our MD & CEO, Dr. V A Joseph was very successful in that as he ensures that the entire team is involved. Whether it is a normal or crisis

situation, one should get the support of his colleagues in resolving the issues. Proper delegation and closer monitoring are important.

Chithra: As a banker how do you predict the growth of banking industry in India?

Mr. Abraham Thariyan: The banking industry has got tremendous opportunities and threats. Even today, nearly 80 crore people do not have a bank account. Possibly in Kerala it could be saturated in terms of bank accounts, but there are many areas where we have enough potential and business opportunities – using of POS machines, Internet banking, mobile banking, e commerce, subsidy distribution, increasing the scope of ATM machines, etc. are some of such areas. There are so many potential areas where banking has got tremendous growth opportunities. The challenge remains in the pace of execution. We cannot be followers. We should be one among the pioneers in all the activities. SIB has got the first mover advantage in many things. Even during the nineties we have done a lot of things as pioneers. The challenge is how fast and efficiently you are able to do it and how the same is delivered. Operation successful, patient dies situation should not arise. Timely delivery to the ultimate beneficiary is very important.

Chithra: How do you take the competitions from other nationalised banks/ private sector banks bigger than us?

Mr. Abraham Thariyan: I do not see any serious problem as far as our bank is concerned, because of the fact that we are much superior to many of them in terms of the quality of our counter service. But for the techno-savy, younger generation who seldom go to bank counters for their banking needs, the quality of virtual banking is increasingly important. To ensure this, the associated technology needs to be constantly updated. Only then can we be as good as or better than any new generation private sector bank.

In the area of pricing also, we should be able to compete if our other income and CASA component improves substantially. These are the biggest challenges as far as our bank is concerned. With our increased focus on Housing Loan and other retail loans our SB accounts/ portfolio will improve. But as far as our Current account portfolio is concerned, we are far from where we should be.

In the case of SBI and other new generation private sector banks, the CASA component is in the range of 40 to 45%. For our bank the same is around 22%. This has a major negative impact on our profitability. I strongly feel that our focus should be only on CASA for the next two to three years. We should be able to attract the fresh middle class and upper middle class as our customers. With the type of branch network we have, and with the goodwill which we have created, I think we should be more aggressive in sale and marketing and thereby canvassing the accounts of upper middle class by giving more value added services. This should be our long term strategy for growth.

Our bank implemented the CBS in the 2000s and thereby obtained the distinction of being the first Kerala based bank to implement CBS. This year, we are planning to migrate from the current CBS version to the new one namely *Finacle 10*.

Among the old generation banks at least, we should be the first mover or one among the first. In the case of M – Pass Book we are not very late. But in the case of internet banking, facility wise, whatever we were offering was not very superior as of now. But soon the internet banking facility is going to be better after the upgradations.

Chithra: You have been at the upper echelons of the Bank for the past few years. You have seen the transformation of the Bank to Next Generation Banking with rapid growth. How do you view such a transformation? Will the bank be able to maintain this growth for the years to come, especially at a time when the competition in banking acquires new dimensions? This has reference to RBI's initiatives in introducing a new licensing regime for banking.

Mr. Abraham Thariyan: New generation banks came to India during the period from 1993 onwards, and many of them are in the market. Even after 20 years of existence, the share of new generation banks is only around 15%. I am confident that another set of banks getting established will not be a threat to us provided we continue to be customer-friendly, have empathy towards the customer's needs, and we bring out products and process in tune with the changing times.

Chithra: What is your message to that young energetic workforce who will lead the bank to

Glimpses of The Story of South Indian Bank



Unnikrishnan E.S.
Chief Manager
HO Credit Dept.

The history of South Indian Bank has to be necessarily entwined with the economic history of Thrissur and the history of evolution of the financial superstructure of India. In the book 'A Southern Odyssey- The Story of South Indian Bank', the authors Mr M.K. Das and Mr Thomas E.M. have captured both precisely and presented them subtly as the backdrop for the chronicle of the journey of South Indian Bank.

Although the name Lawrence of Arabia is familiar to our generation, more by the famous Hollywood movie by the name, not many would have had knowledge of his visit to Thrissur, lesser of his remarks on the city. It is history that Sakthan Thampuran founded the City. But it was transformed from 'a collection of villages' to a true city by its business community, which included the founders of our bank. That the credit of

conceptualizing chit fund business, often attributed wrongly to the Portuguese, goes to Sakthan Thampuran is true a revelation. The way he added sort of sovereign guarantee to it was ingenious.

The book goes on to narrate how the founding fathers of our Bank came together in their conviction to establish what we call now, the South Indian Bank. They had immense confidence in the organization they founded and in themselves, which saw the bank through the global meltdown in the 1930's. The resilience instilled by them in the veins of the organization not only helped it weather the storms of 1960's when many banks in Kerala failed, but to pick up a few smaller banks to merge with itself. M&A (Mergers & Acquisitions) is a familiar phrase now, but South Indian Bank practiced it half-a-century back. However, marked by absence of reference in the book is the acquisition of Venad Bank, the legacy of which was carried in our Balance Sheet until recently.

The chronicle is rendered rich with hair-raising anecdotes and narratives from the yore, stories of great leaders who took the organization from a single outlet in a small

town in the South to its pan-India presence today; from its brick-and-mortar days to the present state of technologically up-to-date organization that wins many honours at the national and international levels; from a private limited company with net worth of Rs 21000 to the listed public limited company with net worth over Rs 3600 crores and total business Rs 83000 crores; from an annual profit of Rs 18733 in 1930 to Rs 507 crores in 2013-14. However, conspicuous by absence is mention about leaders like Mr. A Ravindranathan (died in office in 1993, as General Manager) who established the presence of the bank in totally unfamiliar terrains like Delhi (opening branch-head of Karol Bagh branch and Connaught Place branch) and Kolkata. "Even now, South Indian Bank is identified by some of the old generation clients of the bank in Kolkata as Robi's Bank."

Our generation has seen many far-reaching changes in the economic and political environment of the country. The two tranches of bank nationalization in 1969 and in 1980 had left an indelible mark on its economical make-up. Then we saw a policy U-turn in the 1990s, when the Government-owned banks including those of the State Bank group were privatized one by one. The Government owned Companies in the heavy industry reserved for Government were also privatized. The new Government took office recently would continue the privatization (disinvestment) policy, and plans to generate Rs 43000 crores for the exchequer in the current fiscal. FERA has given way to FEMA. Banks in the private sector like Bank of Cochin, Lakshmi Commercial Bank and Parur Central Bank faced failure and were merged with nationalized banks. When New Bank of India (Of the Nationalised genre) faced the same

greater heights? Possibly you might have taken a longer time to reach the managerial levels compared to the younger generation, who are groomed very fast. What is your perception about becoming a manager within a short period?

Mr. Abraham Thariyan: This is a reality that is experienced throughout the banking industry all over the country - in the private sector as well as among the nationalised banks. I fully agree that the kind of tempering/seasoning that we used to get is not available when a newly recruited officer becomes a branch manager within two or three years. A person

sitting in officer/ manager's post for a period of 10 years will have faced large variety of situations. When he comes as an executive it is easy for him to handle situations. In our bank at least, commitment of our people has been very high, working conditions are very pleasant and hence the morale is high. Because of these reasons, this particular problem is least felt in our bank. Youngsters should be ready to work harder, ready to take up new challenges and ready to go to metro branches.

My message to the youngsters is to work with passion, aspire for big positions in senior levels

for which one should be absolutely value based, totally committed and possessing high integrity. Moreover, youngsters in our bank have got a very good future. My opinion is that *SIBians* respect the elders, and are GOD fearing. The organisation will achieve bigger heights in the days to come. Days are challenging. We should be more aggressive in canvassing business. No customer will come to your door step. It is we, who should go out and get the business.

Chithra : Thank you sir for your sparing your precious time and for your encouraging comments.

situation, it was merged with Punjab National Bank.

The Banking industry was opened up in 1990's and new licences were issued. New generation banks were also active in mergers and acquisitions. In a surprise move, ICICI Bank of the new generation took over Bank of Madurai. New generation banks also failed. Case in point is that of Global Trust Bank, which got merged with Oriental Bank of Commerce. But unlike the olden days, depositors did not lose money, as the weaker banks were merged with the stronger ones. The times are sketched in the book in very subtle words.

New Generation banks were harbingers to state-of-the-art banking technology. They also changed the rules of banking in the country. The book rightly lauds the decision makers in SIB for adopting the new technology in spite of its huge cost vis-à-vis its earnings, and devising a flawless implementation strategy. Instead of going by the rules set by others, now South Indian Bank sets the rules, not only in technology, but in marketing and HR policies too, which others have started to adopt.

I am still nostalgic about the day in 1983 when I had gone to the Head Office for interview for selection as Trainee Officer in the Bank. I could meet Kakkappan Sir in his cabin for a few minutes. The interview board was headed by the towering personality of Mr K.C. Joseph, Chairman. The bank was growing at a very fast pace. South Indian Bank had become a household name in Kerala, marked by its presence almost every city, town or village in the state. So, like any other youngster, I was keen on the job. The photograph of the erstwhile Head Office building carried in the book would evoke lot of fond memories in the officers of our generation. So is any other photograph in the book.

The story comes alive before us with the fantastic sketches by Artist Namboothiri, though picked up from the calendar of 2005.

As our Chairman Mr. Amitabha Guha has mentioned in his foreword, the book will interest all in general and the community of bankers in particular for its content, coverage and quality.



Know the Truth before You React

The train had started moving. It was packed with people of all ages, mostly with the working men and women and young college guys and girls. Near the window was seated an old man with his 30 years old son. As the train moved by, the son was overwhelmed with joy as he was thrilled on seeing the scenery outside. "See dad, the scenery of green trees moving away is very beautiful..." said the son naively. Such behavior from a thirty year old man made the other people feel strange about this son. People muttered among themselves and newly married Anup whispered to his wife. "This guy seems to be an odd fellow"

Suddenly it started raining. Rain drops fell on the travelers through the open window. The thirty year old son, filled with joy, said "See dad, how beautiful the rain is...." Anup's wife got irritated with the rain drops as they were spoiling her new suit. Anup called out to the old man, "Can't you see its raining, you



Satyabrata Pal,
RO Kolkata

old man, if your son is not feeling well, get him soon to a mental asylum ... and don't disturb public henceforth ."

The old man hesitated first and then in a low tone replied "we are on the way back from the hospital, my son got discharged today morning, he was blind by birth, last week only he got his vision, these rain and nature are new to his eyes ... Please forgive us for the inconvenience caused...."

What we see may not always be right. Hence try to Know the Truth before you React !!!

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Truncation is the process of stopping the flow of the physical cheque issued by a drawer at some point with the presenting bank en-route to the drawee bank branch. In its place an electronic image of the cheque is transmitted to the drawee branch by the clearing house, along with relevant information like data on the MICR band, date of presentation, presenting bank, etc. Cheque truncation thus obviates the need to move the physical instruments across branches, other than in exceptional circumstances for clearing purposes. This effectively eliminates the associated cost of movement of the physical cheques, reduces the time required for their collection and brings elegance to the entire activity of cheque processing. Cheque Truncation speeds up the process of collection of cheques resulting in better service to customers, reduces the scope for clearing-related frauds or loss of instruments in transit, lowers the cost of collection of cheques, and removes reconciliation-related and logistics-related problems, thus benefitting the system as a whole. With the other major products being offered in the form of RTGS and NEFT, the Reserve Bank has created the capability to enable inter-bank and customer payments online and in near-real time. However, as cheques are still the prominent mode of payments in the country and Reserve Bank of India has decided to focus on improving the efficiency of the cheque clearing cycle, offering Cheque Truncation System (CTS) as an alternative. In addition to operational efficiency, CTS offers several benefits to banks and customers, including human resource rationalisation, cost effectiveness, business process re-engineering, better service, adoption of latest technology, etc. CTS, thus, has emerged as an important efficiency enhancement



KRIPESH

Asst Manager, Chennai Service Branch

initiative undertaken by Reserve Bank in the Payments Systems area.

CTS implementation in India

The Reserve Bank has implemented CTS in the National Capital Region (NCR), New Delhi and Chennai with effect from February 1, 2008 and September 24, 2011. After migration of the entire cheque volume from MICR system to CTS, the traditional MICR-based cheque processing has been discontinued in these two locations. Based on the advantages realised by the stakeholders and the experienced gained from the roll-out in these centres, it has been decided to operationalise CTS across the country. Accordingly, Grid based CTS clearing has since been started in Chennai by including a few banks from Coimbatore and Bengaluru with effect from March 2012. It has also been envisaged to bring all the bank branches in the states of Tamilnadu, Kerala, Karnataka, Andhra Pradesh and the Union Territory of Puducherry under Chennai Grid in a phased manner. With amendments in the Sections 6 and 1(4), coupled with the introduction of 81 A to the Negotiable Instruments Act, 1881, truncation of cheques is now legalized

process flow in CTS

In CTS, the presenting bank (or its branch) captures the data (on the MICR band) and the images of a cheque using their Capture System (comprising of a scanner, core banking

or other application) which is internal to them, and have to meet the specifications and standards prescribed for data and images. To ensure security, safety and non-repudiation of data / images, end-to-end Public Key Infrastructure (PKI) has been implemented in CTS. As part of the requirement, the collecting bank (presenting bank) sends the data and captured images duly signed and encrypted to the central processing location (Clearing House) for onward

transmission to the paying bank (destination or drawee bank). For the purpose of participation the presenting and drawee banks are provided with an interface / gateway called the Clearing House Interface (CHI) that enables them to connect and transmit data and images in a secure and safe manner to the Clearing House (CH). The Clearing House processes the data, arrives at the settlement figure and routes the images and requisite data to the drawee banks. This is called the presentation clearing. The drawee banks through their CHIs receive the images and data from the Clearing House for payment processing. The drawee CHIs also generate the return file for unpaid instruments, if any. The return file / data sent by the drawee banks are processed by the Clearing House in the return clearing session in the same way as presentation clearing and return data is provided to the presenting banks for processing. The clearing cycle is treated as complete once the presentation clearing and the associated return clearing sessions are successfully processed. The entire essence of CTS technology lies in the use of images of cheques (instead of the physical cheques) for payment processing.

Benefits of CTS to customers of banks

With the introduction of imaging and truncation, the physical movement of instruments is stopped. The electronic movement of images of cheques speeds up the process of settlement and can facilitate reduction in the clearing cycles as well. Moreover, there is no fear of loss of instruments in transit. Further, limitations of the existing clearing system in terms of geography or jurisdiction can be removed, thus enabling consolidation and integration of multiple clearing locations managed by different banks with varying service levels into a nation-wide standard clearing system with uniform processes and practices. CTS also benefits issuers of cheques. Use of images

obviates the need to handle and move physical cheques at different points. The scope for frauds inherent in paper instruments is, thus, greatly reduced. The Corporates if needed can be provided with images of cheques by their bankers for internal requirements, if any. As only the images move, the time taken for receipt of paid cheques is reduced which also gives an early opportunity to the issuers of cheques to detect frauds or alterations, if any, in terms of what (and to whom it) was issued and what (by whom it) was realised. With introduction of minimum security features prescribed under CTS Standards 2010, such as embedded verifiable features such as bar-codes, encrypted codes, logos, watermarks, holograms, etc., for early interception of altered / forged instruments. Obviating the need to move the physical cheques is extremely beneficial in terms of cost and time savings.

The benefits from CTS could be summarized as follows –

- ◆ Shorter clearing cycle
- ◆ Superior verification and reconciliation process
- ◆ No geographical restrictions as to jurisdiction
- ◆ Operational efficiency for banks and customers alike
- ◆ Reduction in operational risk and risks associated with paper clearing

Under CTS the physical cheques are retained at the presenting bank level and do not move to the paying banks. In case a customer desires, banks can provide images of cheques duly authenticated. In case, however, a customer desires to see / get the physical cheque, it would need to be sourced from the presenting bank, for which a request should be made to his/her bank. To meet legal requirements, the presenting banks which truncate the cheques need to preserve the physical instruments for a period of 10 years.

Image specifications in CTS in the Indian context

Imaging of cheques can be based on various technology options. The cheque images can be Black & White, Gray Scale or Coloured. These have their associated advantages and disadvantages. Black & White images are light in terms of image-size, but do not reveal

all the subtle features that are there in the cheques. Coloured images are ideal but increase storage and network bandwidth requirements. Gray Scale images are mid-way. CTS in India uses a combination of Gray Scale and Black & White images. There are three images of each cheque that need to be taken - front Gray Scale, front Black & White and back Black & White.

Cheque Standardisation and what does CTS 2010 Standard mean

A Working Group was set-up by RBI for examining further standardisation of cheque forms and enhancement of security features therein. Accordingly, certain benchmarks towards achieving standardisation of cheques issued by banks across the country have been prescribed like – quality of paper, watermark, bank's logo in invisible ink, void pantograph, etc., and standardisation of field placements on cheques. In addition, certain desirable features have also been suggested to be implemented by banks based on their need and risk perception.

prescription relating to alterations / corrections on cheque forms

The prescription on prohibiting alterations / corrections on cheques has been introduced to curtail cheque frauds on account of alterations in the various fields of cheques and to give protection to customers as well as banks. No changes / corrections can be carried out on the cheques (other than for date validation purposes, if required). For any

change in the payee's name, courtesy amount (amount in figures) or legal amount (amount in words), fresh cheque leaves should be used by customers. This would help banks in identifying and controlling fraudulent alterations. This prohibition is applicable to cheques cleared under the image based Cheque Truncation System (CTS) only and is effective from December 1, 2010.

Precautions required to be taken by the banks / customers to avoid frauds

Banks / Customers should use "CTS 2010" cheques which are not only image friendly but also have more security features. Customers may request/insist their banks for cheque forms that are compliant with the "CTS 2010" standard. They should preferably use dark coloured ink while writing cheques and avoid any alterations / corrections thereon. Preferably, a new cheque leaf may be used in the event of any alterations / corrections as the cheque may be cleared through image based clearing system as enumerated in 15 above. Banks should exercise care while stamping the cheque forms, so that it does not interfere with the material portions such as date, payee's name, amount and signature. The use of rubber stamps, etc, should not overshadow the clear appearance of these basic features in image. It is necessary to ensure that all essential elements of a cheque are captured in an image during the scanning process and banks / customers have to exercise appropriate care in this regard.

Imparting financial awareness to villagers of Chekhle, Dist. Sanand, Ahmedabad, by Br. Sanand





SBIan's at Moscow

It was a busy day in our Thrissur main branch, I was preparing for the day and was going through the previous day's business position. At 9:45 a.m., suddenly the IP started ringing, it was GM DICT on the other side. On picking up the IP, I was told that I will be hearing from ED (Admn). I could recognize the voice of Sri. Abraham Thariyan Sir who with his energetic and enthusiastic tone congratulated and informed that our branch is selected as one of the Top Performing branch of the Bank for the year 2013-14. My mood suddenly lifted to the zenith and I found myself thinking of the place where we will be taken for the award function. Without further ado, came the answer that the Bank is taking us either to Europe or a similar place. After thanking I immediately informed our team members about our achievement. Everybody was thrilled and there was excitement in the air, to add to all of that came yet another call, rather unexpected, at 11:00 a.m., our beloved MD & CEO Dr. V.A. Joseph Sir called in to

congratulate the whole team. It was his brain child concept, the 'Top Performer Award'. I felt on the top of the world and my heart filled with joy and pride. I informed my better half about the recognition, after a small pause, she too found herself breaking into laughter. Our Regional Head conveyed his personal and Regional Office's appreciation for our achievement. The other members of the Top Performers and my well wishers exchanged pleasantries. Different options about the place of award function were discussed; finally we were informed of the destination, Russia and the award function at Moscow. Then on, there was continuous interaction with Mr. Albert Jacob and Mr. Abraham Lukose of Planning and Development Department with regards to getting everything organized.

Then it was all very fast, in few weeks you will find yourself in Russia !!, the Kremlin, the land of Tsars, Cossacks, Lenin and Stalin....memories from some history class long gone by started

coming back. A bit of Wikipedia and Googling, but mostly the itinerary and a lot of dreaming, came the date, 31 of July 2014. A small group from Trichur proceeded at 4:30 p.m. to Nedumbassery Airport Cochin to board Delhi bound Air India flight A-147. At the Cochin Airport we were joined by the group from South Kerala. We were received by our travel agents 'AKQUA SUN' group. Under the leadership of our Chief General Manager Sri.A.G.Varughese Sir, Ticketing and emigration activities were completed in time. Our Flight took off at 9:00 p.m. and reached Delhi Indira Gandhi International airport on time, where we joined with all the other teams from top performing branches. It was wonderful to experience Delhi International Airport Limited (DIAL) managed by a consortium led by GMR Group ranked one of the best with world class amenities and ambiance.

Our flight AI 155 took off from Delhi at 01:55

a.m. on 01.08.2014 to reach Moscow Domodedovo airport at 06.15 a.m. with journey time of 5 hours 50 minutes since time in India is 1 hour 30 minutes ahead of Russia. It was a scintillating experience to travel in the newly acquired aircraft of Air India "787 Dreamliner" which is a spacious aircraft with modern amenities, and attendants to serve us with food and beverages. Air India was very keen to provide personalized service and facilities of international standard. They becoming a member of the "Star Alliance" in July 2014, enables them to use the network of 27 other member airlines, offering services in 192 countries. After a nap I woke up with the announcement that we will be landing at Moscow having travelled 4300 k.m. We could see the Russian green pastures from the aircraft and finally the innumerable number of aircrafts all stacked in unison at the Domodedovo airport.

At Moscow we were received by counterparts of our travel agents with English speaking guides which is a must in Russia as the local people are not proficient in English. The climate was pleasant since it is summer time in Russia which is almost like our Bangalore/Pune climate. While proceeding to the Hotel which took nearly 1 hour 30 minutes we were introduced to general safety tips, Russian Currency and conversion facilities, etiquettes,

Russian Customs etc., Russian Currency, Ruble is valued at 1.74 Indian Rupee and US Dollars can be exchanged in a number of exchange centers with approximately 1 US Dollar = 36 Russian Rubles. Likewise Euro is also easily exchanged in exchange houses and hotels. One Russian Ruble is 100 Kopeks as one Rupee is 100 paisa. We reached AZIMUT Moscow Olympic Hotel which is 4-star graded, the same group has a chain of other hotels in and around Europe. Hotel Azimut is 12 storied and is located in the center of Moscow, 15 minutes from Kremlin and Red Square. The rooms were beautifully maintained with modern amenities. We were served with a sumptuous continental breakfast and by 11.00 a.m. our guide was ready to take us for the city tour of Moscow. We were joined by our Chairman Mr. Amithaba Guha Sir, Managing Director and Chief Executive Officer Dr. V.A. Joseph Sir, Executive Vice President Mr. V.G. Mathew Sir, and Executive Director Mr. Abraham Tharian Sir. We proceeded in two buses having English speaking guide in each. We were taken to Red Square, St. Basils Cathedral, and the Bolshoi Theatre where the famous Russian Ballet Dance is performed. Later in the evening we were taken to Victory Park, Sparrow Hills and Moscow State University. We were given ample time for photo sessions and everybody was enjoying the trip. The spirit of the tour brought in a feeling of brotherhood. A friendly mood developed and the real leader took the role of the servant to make the trip a success. The day's activities were coming to an end with supper from an Indian Hotel. It was quite fascinating to have dinner in bright sunlight at 8:00 p.m., as in Russia there will be sun in the skies up to 10:00 p.m. during the months of July and August. The guide also told us that sometimes the night is as short as 3 hours and it aggravates as we move to St. Petersburg. It was a pleasant experience to meet The South Indian Bank's Customers in Moscow, one of our Customers from Chalakudy branch was happy to meet us along with his family members and company executives. They were very happy and eager to receive The South Indian Bank group with the leaders which made us proud of our Bank's name, flying high in Russian land. On reaching back to the Hotel, we were given T-shirts with our Bank's Logo to be worn next day on our journey to St. Petersburg. The comfort of the room and a day of sightseeing knocked us off to a baby's sleep instantly.



Peter A.D

Asst. Gen. Manager
Br. Thrissur Main

Before the morning alarm, I was wide awake gearing up for the day, and on reaching the Hotel lobby all were ready with the same enthusiasm. All the members including our top brass were ready before time and proceeded to the Railway station to connect "Sapsan" Bullet Train at 06:45 a.m. to St. Petersburg. For many of us it was a first hand experience to travel in a superfast train which moves at a peak speed of 250 km. per hour covering a distance of 700 km. in just 3 hours 50 minutes. As scheduled we reached St. Petersburg at 10.35 a.m. The climate at St. Petersburg was slightly colder than Moscow and some of us covered ourselves with woollen cloths. I had some added interest in the place since the name of the city resembled mine and historically the place was famous. Our guide explained about the tenacious work carried out by 'Peter the Great', the engineering marvels he designed and the war strategies used to protect the city while fighting with The Mongolians and The Ottoman Empire. The city tour covered, visit to the Church of the Savior on Spilled Blood, St. Isaac Cathedral etc., the constructions of which were really breathtaking. After lunch, the visit to the Hermitage Museum was memorable. Innumerable paintings, carvings, and other artefacts were enchanting to watch, it took us to a whole new realm of enlightenment and awe. We could see how Russian rulers encouraged arts and the importance they gave to protect and preserve them. I respect their character and instinct to protect monuments and other religious places even during the times of the 'Great Revolution'. At 7:00 p.m. we were at St. Petersburg railway station for our return trip to Moscow by the same Sapsan Bullet train. The train departed at 7:45 p.m. and after a slumber in the coach, we reached Moscow, Azimut Hotel by 11:45 p.m. The day's journey, the hectic schedule and the final day's preparations gave us a sound sleep.

Sunday 3rd of August 2014 was our award function day. We enjoyed the breakfast at the hotel and we were taken for a City tour which included visit to the famous Kremlin Palace







Top Performers at Moscow



and time for shopping. We could enjoy the lunch from an Indian restaurant and reached back for the Award Function. We were advised to be present in the function Hall by 6.00 p.m., all dressed in tune with the dress code advised. All of us were very glad and thrilled that the Chief Guest of the function was His Excellency Mr. P.S. Raghavan, Ambassador of India to The Russian Federation. To receive the Top Performers award from such a personality made us proud and happy. At 6:30 p.m. Ambassador arrived along with prominent Customers of our New Delhi Branch who made their business empire in Russia which added colour and charm to the ceremony. Our ED, Sri. Abraham Thariyan Sir welcomed the gathering. Our Chariman, Sri. Amithaba Guha Sir, delivered the Presidential address. High lighting the history, purpose, and the norms of selection for the prestigious Award. His Excellency Mr. P.S.Raghavan in his Key Note address spoke on the importance of Banking in commerce and industrial relations between India and Russia and solicited for banking presence in Russia. This was followed by speeches by our MD & CEO Dr.V.A.Joseph Sir, and Executive vice President Sri.V.G.Mathew Sir. Next was the award ceremony and all of us one by one along with our spouses received the award from the Ambassador and the Certificate from our Chairman. Our Chief General Manager Sri.A.G.Varughese sir proposed the Vote of Thanks. The function included cultural events by Russian Performers where His Excellency Mr.P.S.Raghavan invited us to join and we whole heartedly involved in the games and events which was a rare experience. The meeting was followed by a Gala Dinner and everybody enjoyed the

evening with music and dance. The function came to an end by 10:30 p.m. with the awardees and their spouses reluctant to wind up. As we have to go back the next day early morning packing up was done before we went to sleep.

That night, the last night, of all the nights, on those warm Russian highlands with the calm breeze gently swaying by, I sat back and let the memories flash by, the day I joined the bank, the day of my first promotion, faces of people that inspired and made me aspire and push for more, Amidst all this I found myself

telling to me, "Peter, It was never just you, it was always the team", I thank each one of you, my team mates, for the wonderful work you have done, the sacrifices and the innovations, to all my past mentors and many more to come inside and outside the bank. The bank has made us proud and so will we.

On 4th of August 2014 we woke up early and vacated the hotel to proceed to Moscow Domodedovo Airport to Board Air India AI-154 'Dreamliner' bound to Delhi at 08:20 a.m. All the participants were in a happy mood but with the thought of our Office and dear ones back home. The formalities were completed on time and our plane took off at Sharp 08:20 a.m. to Delhi and reached at 03:30 p.m. In Delhi our groups separated for proceeding to different places. Since our connection flight to Kochi was at 6:05 p.m. we had some time to spend at the Duty Free Shops. We reached Kochi at 09:30 p.m. and post customs clearance we came out of the Airport where the vehicle arranged by our bank was waiting to drop us at HO. We reached home late night.

The four days in Russia has become a memory which we will forever cherish. On arriving back we felt grateful to our organization for having arranged such a wonderful event and providing a memorable experience which we can never forget.

CAIIBians at SIB



Mr. Vipin Joseph
Manager
Br. Maranchery



Mr. Kailas S.
Clerk
Br. Varkala



Ms. Ashitha Jose
Clerk
Br. Varkala



Ms. Tripti Maheshwari
Manager (CA)
RO Hyderabad



Mr. Gino James
Prob. Officer
RO Hyderabad



Mr. Vinod P. Kumar
Asst. Manager
Manchirevula



Mr. Kanakavel K.
Asst. Manager
Br. Tirupur Main



Mr. Saji Fracis V.
Manager
Br. Bidadi



Mr. Mohan S.
Asst. Manager
Br. Anandavadi



Ms. Anu Cherian K.
Manager
Br. Nadavaramba



Mr. Midhun Sunny
Asst. Manager
HO P&D



shipments to the US, as said earlier, has been at the cost of a perceptible dip in the export growth of Bangladesh .

Big buyers in both the US and the UK, including JCPenney, Gap, Laura Ashley and Next, are learnt to have renegotiated contracts with Bangladeshi suppliers in the wake of increased safety compliance audits after the fire. A number of orders were re-routed to other countries, especially Vietnam and India.

The improvement in India's textile sector, primarily linked to the surge in shipments to the US, is visible in the domestic industrial output numbers.

Readymade garments played a significant role in India's export growth this year. The pick-up in performance, visible in the export of Indian apparel and textiles, is also matched by a revival of sorts visible in domestic sales. The turnaround in textile and apparel exports comes after India's lacklustre performance in much of the last half a decade. The turnaround is significant as India has been steadily losing ground to Bangladesh, Vietnam and Indonesia in the US market for apparel and textile products.

While China's hold over the US market has been loosening on account of increasing labour wages and power shortages, India, which was widely seen as being in the best position to capitalize on China's lost market share, had been increasingly relegated to the position of a supplier of intermediate products to other successful garment exporting countries. It should also be remembered that Textile industry is one of the major employment generating sectors in India.

What is hot in Indian textile industry

- An over view from Tirupur

India is one of the world's largest producers of textiles and garments. Textiles provide one of the most basic needs of the people and helps sustained growth for improving quality of life. Abundant availability of raw materials such as cotton, wool, silk and jute has made the country a sourcing hub. It is also supported by the availability of skilled and non skilled work force. At present India stands at the second place. Indian textile industry is a major contributor to the national economy in terms of direct and indirect employment generation and in term of foreign exchange earner. It provides direct employment to around 45 million people. Size wise it comes next to agriculture.

Fundamental strength of the industry flows from the strong production base of wide range of fibres and yarns. The man made or synthetic fibers like polyester, viscose, nylon and acrylic are also adding to it. Major advantage to india over other countries are large production of cotton in the largest area of cotton cultivation in the world, lower wage rates, fashion and design capabilities, recognition to large Indian players in the global market and it's long lasting experience.

Present position :

India's textile and garment exports to the US are up a sharp 6 per cent in the first six months of 2014. The growth being largely attributed to a dip in shipments from Bangladesh in the wake of heightened safety compliance from global buyers after last year's tragic collapse of the Rana Plaza garment factory building in Dhaka. Bangladesh was clocking an average growth of over 5 per cent in shipments to the US in



C.J. Joseph
Chief Manager
Tirupur Main

the months preceding the tragic accident, which killed more than 1,100 and left over 2,500 injured. Bangladesh's biggest market, however, is the European Union, where it benefits from a zero duty access under the LDC (least developed country) head.

Alongside Bangladesh, Indonesia too recorded a sharp contraction in the growth in export shipments to the US during this period, primarily on account of the Indonesian rupiah's appreciation since January 2014 .It should be noticed that the production share of the developed countries have halved during the last ten years. While a slowdown in Chinese supplies is a factor that has continued to help India as well as Vietnam in claiming the top two slots in terms of the rate of growth in



The textile policy blueprint, termed as the draft 'Vision, Strategy and Action Plan' for the textiles and apparel industry, lays thrust upon diversification of exports through new products and markets along with increasing value addition, promoting innovation and R & D activities. It also calls for adoption of a new approach towards handloom and handicrafts sector by re-engineering existing schemes and policies and enhanced partnership with the state governments.

The action plan entails attracting investment of about \$ 120 billion by 2024-25 and creating about 35 million additional jobs in the process. As part of the policy's objectives, Indian textile and apparel exports are also expected to rise to \$ 300 billion by the year 2024-25. The action plan notes that attracting the required investment entails ready availability of developed land with adequate infrastructure, skilled manpower and easy connectivity to ports, along with creation of new mega textile parks, lowering the cost of production and logistics, encouraging new entrants through start-ups as well as FDI.

To realize the skill development objectives, it says that abundant availability of trained and certified manpower should become the norm in three years. The objective should be to achieve average per man hour, per machine output in terms of quality and quantity of the levels prevailing in China over the next 3 to 5 years. The Ministry of Textiles needs to evolve a credible mechanism for tracking improvements in quality and productivity across the value chain as well as across individual enterprises. A program for assisting individual firms in improving on both parameters needs to be implemented. The action plan focuses upon the immediate need to review the labour laws to make them investor and labour friendly in order to attract large-scale investments, acquiring global scale and bring the Indian sector at par with other competing countries.

Weakness and challenges:

The main weaknesses, the industry is facing now are follows :

Even now the Indian textile industry is fragmented. It is not capable of taking very large orders when the global buyers prefer to source their entire requirement from one or two vendors. Technology obsolescence in spite of measures like TUFS, low bargaining power, low productivity of the labour forces, government rules and regulations related to SSI units etc. are other challenges faced by the textile industry in India. Unprecedented fluctuation of Indian rupee had resulted in Non deliverable forward contracts and this was a nightmare to the industrialists. . Too much fluctuation in price of raw cotton is also an impediment to the growth of textile industry.

Recent accident in affluent treatment plant at Perundurai near Erode , due to inhaling toxic gas, which caused the death of seven workers in a serious concern for all the industry watchers. We should remember that the total textile industry in Bangladesh suffered heavily due to the collapse of factory building called Rana Plaza and the resultant death of more than 1000 workers. So a thorough national reassessment of security arrangement in the units are to be urgently undertaken. Shortage of skilled laborers and the deficit in the power supply are major difficulties faced by the textile industry in India now.

Future prospects & promises:

The most significant change in the Indian Textile Industry has been the introduction of man made Fibers (MMF) like polyester, viscose, nylon and acrylic .MMF production and cotton yarn production has recorded an increase of 10 % recently. The central government has set a target of \$ 60.00 billion for textile exports this year against \$ 40.00 billion , last year. India has moved upto the

second position from fourth last year. First being China.

The government of India has promoted a number of Export promotion policies for the textile sector. One of them being the permission for 100 % FDI under automatic route. The initiative for the welfare and development of the weavers, Integrated Processing development scheme for textile processing units, large allotment of corpus for development of technical textiles, encouragement plans for the private players for grow silk etc are some of them.

Now efforts are on to connect with neighboring countries like Pakistan , Bangladesh, Sri Lanka, Thailand and Cambodia for overall improvement of business in this sector. The textile ministry has plans to establish 25 to 30 textile parks and mega cluster for the development of the textile industry. We are expecting 10 to 15 percent growth in the coming months. One development is that several retail players in South India are becoming national players. The fact that China is shifting their concentration from Textile to IT and electronics is also helping India coming up in Textile exports.

It is very interesting to see the recent developments happening in the industry as far as the investments are concerned. Raymonds has finalized plans to enter the developed markets in US, Europe and East Asia with an investment of around INR 200 crores. Aravind Ltd has picked up 49 % stake in Calvin Klein and Suraaj Linens , Indian Leading manufacturer of home textile articles has launched a new line which involves huge investment. American giant Tommy Hilfiger plans to add 500 stores in India over the next five years. Private Equity firm Everstone plans to invest Rs.100.00 crore in the fashion label designer Ritu Kumar. New business propositions planned by Raymonds, Aravind Ltd, Suraaj Linens , Tommy Hilfiger etc among others are sure to make waves in Indian fashion industry.

Due to high quality of garments, India has become preferred sourcing destinations to international brands like Zara, Gap, H&M, Mango, Elcorte, Desigual, Tommy Hilfiger etc. and to prominent chains like Walmart, C&N, H&M, J C Penny, Sears, Marks & Spencers. The luxury apparel market in India is in a double digit growth path. High end



malls are spreading all over India and has now reached a whopping 470 plus. This will enhance the luxury apparel and fashion market in the coming years.

Banking related.

It should be noticed that the textile sector has witnessed a spurt in investments during the last five years. The industry has attracted FDI to the tune of INR 6710.00crores during April 2000 to February 2014. Banks have a great opportunity in the Indian textile industry as there is great business potential in lending as most of the units are looking for up gradation of their machinery with the support of Technology Upgradation Fund Scheme (TUFS) from central government. As per RBI data base, the total lending to textile industry is less than 8 % of the total credit outflow. Up gradation is happening in spinning, weaving, knitting, fabric finishing and apparel production.

First Bi monthly monetary policy statement ,2014-15 came out with a pleasant surprise to the textile exporters .The firm who has actual or anticipated foreign exchange exposures are allowed to book foreign exchange forward contracts upto US\$ 250,000 on the basis of a simple declaration without any further documentation.

With a view to provide more operational flexibility to the exporters to hedge their foreign exchange risk,it has been decided to allow exporters to cancel and rebook forward contracts to the extent of 50 % of the contracts booked in a financial year for hedging their contracted export exposures. For importers ,it is allowed to cancel and rebook forward contracts to the extent of 25%of the contracts booked in a financial year for hedging their contracted import exposures.

Here is also a catch, though. According to the RBI figures, bank's lending to five infrastructure sectors are found to be most stressed. Although overall stressed assets of scheduled commercial banks have marginally declined, bank loans to private sector for infrastructure, iron and steel, textiles and mining (including coal) constitute 24 per cent of total advances, but they represent over half of banks' stressed assets. But the overall positive outlook of the textile industry is expected to help it to come out of the group.

Specially for Tirupur :

It should be remembered that one third of the country's textile business is in Tamilnadu in which Tirupur holds a key position. Recognition of Tirupur as an apparel export hub and a huge foreign exchange earner does not need any reiteration. Garment export boom in Tirupur has attracted many banks to start their own strategies to tap the new business. Tamilnadu based banks are in the fore front with effective strategies like realigning of the branches, opening more branches, top executives touring and meeting big exporters and offering soaps like foreign currency loans etc.Late comers are sure to lose the edge.

Tirupur Textile industry is aiming to minimize wastage both in terms of material and as well as human resources. They are planning to introduce cluster based approach for SMEs of 10 to 12 numbers. This will help them in collectively seeking expertise to improve the operational efficiency and implement lean manufacturing practices for cutting the overall expenditure. They can share the experience of the successful firms and share the expenses of technical experts.. They can also utilize integrated inventory management, and common branding in the cluster approach. Via cluster approach, Tirupur exporters are able to open liaison offices in the national capital and other strategic centers. They are now looking at Nordic countries (Denmark, Norway, Sweden, Finland and Iceland) for exports of eco-friendly garments. These countries are looking for green production standards also which means garments

produced from environment friendly milieu.

As far as India is concerned, many trade fares are conducted all over at textile oriented cities. Coimbatore Industrial trade fare 2014 is expected to bring 600 participants from 8 countries. Trade fares are an opportunity for the local engineering industry including textile industry to develop their technologies. Yearly India Knit wear conducted in Tirupur is very popular and attracts buyers from all over the world.

The textile industry in Tamilnadu is looking forward to the government for a reduction of VAT on yarn. It expects consistency in policy for cotton and cotton yarn. As on date 90 % on the textile machinery are imported. This has to change by encouraging indigenous production with foreign technology collaboration. Here also bankers can play an effective role with ample scope for project financing. The textile industry is looking forward to an uninterrupted and flawless allocation of TUFS claims. List-11 invalid cases mainly related to SME units is facing undue delay in the receipts. Power loom units should be modernized making use of the government schemes and subsidies. They should be encouraged to use solar energy and the central government should consider increased subsidies for the same.

In conclusion, we can be optimistic about the future of the textile industry and hence about the potential business propositions our bank also is going to achieve.

Handing over the SB passbook to Mr. Raja Periyasami, Winner of Kerala Government 150th Draw of Kaarunya Lottery (Prize Money of Rs. 1 Crore) Branch Muriuckassery.





Miss Kerala 2014- Pride of SIB

My feeling after being shortlisted for the finals of Miss Kerala Pageant 2014...

I feel confident and happy when I realized that I worked my 1st level towards my goal and I also felt more responsible and determined to put in tremendous efforts to perform my best on the stage.

Experience during the Grooming Session...

I would name the Miss Kerala pageant as my "Finishing School". It has had a huge influence on me. It has made me a much better and confident person and molded me into a woman. It has also taught me many basic things of life which we often leave unnoticed.

Experience on the stage...

On the stage, I found my dream coming true because I have been watching Miss Kerala Pageants from 2008 onwards and I had always dreamt of standing on the same platform and therefore that was my moment of glory.

Mentors:

Mr. Murali Menon (Personality Development), Mrs. Nuthan (Yoga & Aerobics) Mrs Promira Banerjee (Makeup, Styling Questions & Answers), Mrs Usha Rajesh (Ramp Specialist)

Role Model:

I have so many role models in my life because it is a particular characteristic in a person that makes me look upto him/her. But if I am to quote somebody, like any other person, I

would say that my *MOTHER* is my role model.

Questions I had to face on the stage:

1ST ROUND SELF INTRODUCTION

2ND ROUND – JUDGES INTERACTION - Who are the real you – Is it the name, action or fame?

(My answer- My name comes first- Gayathri, as my parents gifted me with this name and then comes my actions because it is my actions through which I convey my mind to the people around me).

3RD ROUND – COMMON QUESTION -What does man see in a women, when he sees her the first time? **(My answer- It differs according to different men. It depends upon the attitude of people. Some men see the personality of a woman while others just see her shape and her physicality. The**

second mentality should change.)

My Feeling after I was crowned...

My happiness knew no boundaries when my name was called out, I just walked on to the edge of the ramp and while I was coming back. I looked at my parents and I could see my mother crying out of happiness and then I felt that I have done something meaningful in my life.

My sincere gratitude...

Excellence and success is not an accident, it is a process and there are so many people who stood by me throughout the journey – My parents, My sister, My friends, My bank, My relatives, My mentors, My co-contestants.....

Future plans...

I would love to continue in the service of the bank as I believe that this bank has given me a lot and it's my second home and in the future I aim to pursue my higher education in Business Administration.

Hobbies/ Interests...

Dancing, listening to music, watching movies, shopping....

Strengths / weaknesses....

STRENGTH – My parents, because it is because of them that I took birth, they are the people who made me what I am. Without them, I would have ended up as a big zero.
WEAKNESS – Being alone. When I stand alone, I can do nothing, but if there are people to stand by me, I can do wonders.

Ms Gayatri R Suresh
RO Muvattupuzha





Heaven's Very Special Children

Recent statistics show that 3 out of 100 children are born handicapped. It is quite heartening that developed and developing nations of the world have turned their attention to these *differently abled* children and are working towards extending cooperation to them. But, sadly, the same cannot be said about our country. I write this article not just to share my experiences, but also in hopes of educating readers about the plight of this section of the society.

My older son was born with hearing impairment. It is hard to explain how shattered my wife and I felt when we first heard the news. When our son was a little boy, he once saw a fire engine zoom by while we were on our way out of a theatre. The lights, the bright colours and all the contraptions must have captured his attention; he wanted to know what that vehicle was. All through our way home we tried our best to explain to him what a fire engine does, but had little success. In my desperation, I was driven to lighting an old thatched store room in our backyard on fire and putting it out with a hosepipe to make my son understand the simple concept of a fire-engine. On that day I decided that my son or the rest of my family would not be held back by depression or helplessness. We took it up as a challenge to make my son as independent and capable as any other child, no matter what difficulty we encountered. My son is only one out of millions of children who cannot live a full life for no fault of their own.

How does hearing loss occur? What are its effects and how can they be prevented? How can this affliction be managed? What is the



Raphy Kunjappu
Chief manager
Thrissur Regional Office

best way to help victims of hearing loss? These are questions one often hears from people who have no experience in dealing with the issue. Through this article I intend to share whatever little I have learned so far.

Deaf and dumb are words most often used together. But it is little known that dumbness is rarely a primary defect. The actual disability is deafness. Phonation (production of speech sounds) is brought about by the vocal cords and can occur independent of the sense of hearing. Growing children learn to speak a sensible language by imitating sounds they hear from those around them. The same holds true even with adults. It is impossible for us to learn a new language unless we hear someone else speak and try to reproduce the same. If born deaf, a child does not process **sounds of people talking** and hence does not try to reproduce the sound and speak. Which means, these children are capable of phonating with proper functioning vocal chords, but are unable to speak. **Hence they are deemed dumb**

The ear is divided into 3 parts- Outer, Inner and Middle. The Outer ear (the visible part) captures sounds, the Middle ear with the help of tiny bones and muscles amplifies these sounds and the Inner ear consisting of around 30000 hair cells converts the sound signals into electrical signals and transmits them into the brain. Damage to any of these three parts can be a cause of hearing loss. While Outer

Ear damage is easy to treat, it is not so with the Middle and Inner ears. Hearing is measured in decibels (dB). A normal ear can hear sounds at a minimum intensity of -10dB to 15dB. A hearing loss of upto 40dB is considered as mild hearing loss. Loss of 40dB to 70dB is considered Moderate, 70dB to 90dB is considered Severe. There are even cases with more than 90dB hearing loss which is called Profound hearing loss.

Hearing loss in a newborn baby can easily be missed by the parents. Research has shown that the brain of a hearing impaired child does not work the same way as a child with normal hearing. Most movements in a deaf baby are controlled by the **eyes**. The faintest of shadows can capture their attention. Even tiny vibrations help such babies gauge their environment. Such adjustments may be mistaken for hearing. There is a lot of truth in the saying, 'A deaf child speaks through his eyes.' To avoid this oversight, every infant must be examined closely. A sleeping child that does not wake up to the sound of a loud clap, a door banging shut, a sneeze or any other sound that may wake up a sleeping child, may have hearing loss.

There can be many causes of hearing loss at birth. Development of all internal and external organs in a foetus is complete by the 3rd month of pregnancy. During this period any form of stress to the mother- like a fall, an attack of jaundice, measles or rubella, or strong medication- can cause deafness in the unborn child. Premature birth, hypoxia at the time of birth (blue baby), pathological jaundice (jaundice appearing within 24hrs of birth), measles, head injuries, ear infections, etc., all carry high chance of causing hearing loss in a newborn.

Society more often mistakes a hearing impaired child to be an idiot. Most people try to communicate with an educated deaf person using their own signs. They are unaware that, if spoken to slowly and carefully, the hearing impaired can understand what is spoken. They only have to **read people's lips carefully**. There are standard sign languages like ASL (American Sign Language) and ISL (Indian Sign Language) in use, to help the hearing impaired communicate easily. But most people in society are unaware of this, and often gesticulate excessively and abruptly end the conversation because they become conscious of the people watching.

A deaf child will not comprehend the meaning of a simple sentence like, "A cow is grazing on grass." The child has to be explained to what a cow is, what grass is and what the act of grazing is. This requires extreme patience and the ability to communicate. The use of a hearing aid is crucial in teaching a deaf child a language. **Touch , sight and vibrations** play equally important roles in their education. The child carefully observes the trainer's lips and tongue. They also learn by placing their fingers on the **throat , cheeks , chest** and **lips** of the trainer.

Parents of hearing impaired children in India are, more often than not, uneducated and incapable. As a result of which they are unable to lead their children into a world of communication. In most cases , the disability is detected only at around 4 years of age. This means that the child would have lost 4 years of basic learning. There **is an extraordinary development of the brain during this period**(that some call **inner knowledge**) in a normal baby. Therefore a deaf child receives very less understanding that a normal child would gather through talking, listening and experiencing from the environment. It is very difficult to give them back this - **Lost Knowledge**. Moreover, only a child that speaks during the first few years of life can develop the tongue flexibility required for speech. Thus a child that misses out on this important form of training, due to hearing impairment, is likely to develop speech impediments when trained to speak at a later stage, due to tongue stiffness. Such children will require the assistance of a speech therapist.

I want to assure every reader that if trained well, a deaf child will definitely SPEAK. It only requires patience and perseverance on the part of parents, teachers and the society. Studies have found that deaf children, who come from families having inherent genetic problems with hearing, are well exposed to language and proper learning techniques suited to their needs since childhood. Such children, when examined at the age of 18, were found to be at par with those who have normal hearing in terms of language and reading skills. Drawbacks have to be taken as challenges and then they can be easily overcome. The proof lies in our history - our country was once ruled by the **blind king** ,



Dhridharashtra.

Deafness is never apparent at first sight, is it? And because of this, the immediate reaction the hearing impaired receive from society is ridicule, while actually they deserve our care and support. They see everything and yet comprehend little. When they wish to learn, we lack the effort in answering their queries . We try to push the matter aside giving an insignificant and off-hand response. When such unfortunate people try to gain help from others, they often become victims of torment and injustice. Such difficulties are a sure way of causing mental trauma in the disabled. Those who enjoy the benefits of being able to talk do not hesitate to lie or cheat. The unfortunate **disabled** would never try to cheat the society around them , rather they become victims of exploitation.

Due to the lack of a voice to make their plight known, the government does not give such people the attention they deserve. Today there is a striking lack of well thought out plans and policies to help the hearing impaired. Parents end up running from pillar to post in order to secure their child's future, with no one to show them the right direction and offer them support. There is a hesitancy among the ruling class to bring out schemes or funds to help such people and to implement the very few that exist. It is clear that it is not the disability, rather the society that turns the hearing impaired deaf.

Nations of the world first turned their attention towards educating the deaf only by the late 19th century. The **John Tracy clinic** in

California is a world famous institute that helps the hearing impaired. The institute was established by a mother who wanted to help her hearing disabled child. Today people from countries across the world seek help in this institute. In the year 1965, the Karnataka Government, with help from the Central govt., established the **All India Institute of Speech and Hearing** (AIISH) in Mysore. This institute has proven to be a great succor to hearing impaired across the country and so parents of the hearing impaired need not be disheartened.

One must never compare their hearing impaired child to other normal child . It is unfair to tie them down because they are lacking in one field. They must be allowed to follow their interests and tastes. If such children must be punished for their mistakes, it is important that we explain to them what they are being punished for. We also must not forget to praise them when they perform well. They must understand that it is for their own good. With proper guidance and support they can be made capable of performing wonders.

The legend **Helen Keller** teaches us the same. Born in America in the early 1880s, an attack of the then dreaded Scarlett fever left her blind and deaf at the tender age of 2. But her teacher, **Anne Sullivan**, proved an **angel in disguise** who came down to lead that child into the light. With the help of the Braille script Helen became fluent in English, French, German and Greek by the age of 17. She dedicated her life to helping the deaf and blind community, travelling around the world

Conti. on page 23



Wilful Defaulter

Wilful defaulters are borrowers who have not repaid bank loans of more than Rs. 25 lakh despite having the capacity to do so, who divert funds to projects other than those for which the loan was availed and who sell off assets that were pledged to get loans without knowledge of the banks. As on March 31, 2014 nearly **Rs. 48,464 crore** funds are locked up with individuals or firms that have “wilfully” decided not to pay back loans. The top 30 NPAs of PSBs account for 40.2 % of their GNPA’s. Banks have opened more than 10,000 branches during 2013-14 which is the highest ever, but the benefits of increasing branches are swallowed by the wilful defaulters. **‘Promoter is prosperous but company is sick’,** thereby creating huge losses to the economy, wilfully.

Banks and institutions are required to submit

the list of suit-filed accounts of wilful defaulters at the end of every quarter to the Credit Information Bureau (India) Ltd (CIBIL). Decisions to classify the borrower as wilful defaulter is entrusted to a Committee of higher functionaries headed by the Executive Director. UBI recently declared the grounded airline and Vijay Mallya as wilful defaulters for non-payment of dues worth Rs 400 crore, Kingfisher Airlines and Mallya are trying really hard to shake off the tag by seeking legal avenues.

Knowing the fact- Wilful defaulters face a financial ban as banks do not lend to them. Such borrowers are barred from being appointed as directors on boards of companies. The worst thing that can happen if one is labelled a wilful defaulter is one cannot have access to any credit channels

since no additional lending facility is available from any bank or institution Also, it shuts the door on any new ventures – a wilful defaulter is not permitted to float any new business for a period of five years from the date of being declared a wilful defaulter. But most importantly, banks and institutions have been given the right to change the management of wilfully defaulting company. Given such stringent norms, few companies would like to have a wilful defaulter on their board.

Saddled with rising bad debt, banks are moving to press criminal charges and even shame such borrowers by publishing their photographs in newspaper advertisements. Lenders are also expected to initiate legal process, which can include criminal proceedings if necessary, against the borrowers/guarantors. As suggested Banks should form consortium and take joint action against such defaulters. Banks needs to unite on the issue and work out a organized mechanism to deal with such defaulters.



Monika Singh
Assistant Manager
Jamshedpur Br.

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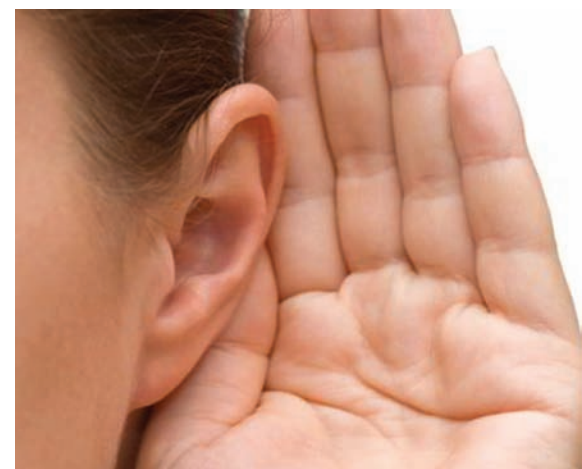
for the same. She showed the world that the disabled do not deserve to be set aside, and, with proper care and encouragement, can turn into assets for their country. Her ability is truly astounding in today’s modern, technology driven world.

Our very own former president and visionary, Dr. Abdul Kalam claimed that hearing impaired children can do wonders. The medical community is performing more research in this field than ever before, with more attention being given to inner ear defects. It is a defect of the inner ear that is encountered more often in children and *surgical repair has not yet been achieved.* However, artificial **cochlear implants** have come as a breakthrough in management of inner ear damage. If performed at the right time – at 6 to 8 months of age- correction of almost 100% can be achieved. These surgeries have been in practice for almost 2 decades. When first introduced the surgery was very expensive. The first Indian to have

undergone this procedure was Satish Gujral, brother of former Prime Minister, I.K.Gujral, in the year 1998. At that time, the surgery performed in Australia cost around Rs.22 lakhs. Today this surgery is done in famous hospitals across the country and may cost (minimum) around Rs.5 lakhs. Mohan Kameshwaran Hospital in Chennai and Manoj ENT Hospital in Calicut are well known in this field. Cochlear implants have been given a lifetime guarantee by manufacturers, but post-surgical **rehabilitation and speechtherapy** are necessary. With effort, normal hearing can be attained.

My son could not have the luxury of corrective surgery, but did receive speech therapy with the help of a hearing aid since childhood. Today, despite being diagnosed with profound hearing loss, he has attained 70-80% language ability in both Malayalam and English. Through rigorous effort he studied alongside students with perfect hearing ability and achieved B.Tech in E&I. He now also holds a Diploma in Automation.

Let me make one thing very clear to the reader. Remorse and sympathy will do no good to these children or those who care for them. Instead their disability must be taken up as a challenge to overcome and only that will make them stronger and capable of standing on their own. **Patience, effort and love** will make something priceless out of heaven’s very special children....





Kangarovinte Nattil (In Kanagaroo's land)

Like my previous trips to Europe, U.S.A; and U.A.E; Praise to the Lord and thanks to Head Office for the NOC given to visit the wonderful land of Kangaroos (Australia) & Gold mines.

On 25th Nov .2013 Malaysian Airways deep discounted tickets took me and wife to Malaysia and then on 27th Nov.2014 to Melbourne - Australia .

At the Melbourne air-port ,my cousin brother, our NRE silver a/c holder was there to welcome us. Australian immigration authorities are very strict in bringing any kind of fruits, nuts etc; to their country from any other country. Trained sniffer dogs, separately for fruits and separately for drugs etc; are there and We faced an embarrassing situation as a dog put on it's hands over my airbag continuously since ONE leftover Orange from India/Kulalampur was there in Air-bag's side pocket, by oversight. The immigration lady officer asked me to pay 340 AUD as penalty and even told me about imprisonment!! also as per their law. My merciful request/ explanation that if at all I intended to take oranges, I would have taken a dozen oranges and my 10 year American Visit Visa also helped me and she freed me by issuing a notice that, I have violated Australian Quarantine Law and be careful in future without making any observation- comments in my passport. (She explained !! that an orange polluted from outside- bacteria- can even harm their hygienic farms, and they have strict quality control even in movement of fruits etc. from one State to another, in Australia) All these time, my wife was praying that I may not go to Australian Jail !!!! (copy of that Quarantine letter is attached)

Apples are the best in the world in Australia. The famous "Pink lady Apples" (stripe attached) are more crispy, sweet and thick inside when compared to the 18 countries (I could visit by God's grace and Bank's NOC & with the help of close relatives, family friends etc.) apples. Fruits are in abundance in many house compounds. Cherry trees & apple trees are in plenty along roadsides and anybody can pluck and eat it. House compounds are full with, pumpkins, orange trees, apple (both green and reddish) trees, cherry trees, ... etc. Almost every house compound corners are yellowish with thick lemon fruits, which usually falls down while a lemon costs AUD 1.20 = Rs.75/-! ! in market. Squirrels/small sparrows are in plenty tasting the hygienic, pure, fruits and big cherry tree bottoms are embedded with fallen fruits, is an enchanting scenery. I wished during the next birth , I may be born as a squirrel or as a sparrow !!!, in Australia.

Shopping malls are kilometers lengthy and pure fruits, vegetable etc. are in plenty. Outside food is too costly, and may not able to have it, while at first, most of us-Indians- calculate 1 AUD X Rs. 58 = a single jamroll costs AUD 4 and a coffee costs AUD 7.50 ! (Rs. 232 and Rs .435 each ! !)

Most of Australian cities are situated sea side and good quality fresh/frozen fish (without ammonia gas filled ice- like in India) available. Meat malls are highly illuminated and even Kanagaroo meat is available. While riding on outskirts, herds of Kangaroos can be seen crossing the roads. Indians are well treated (except for some college folks who fights/ teases locals) and they appreciate our hard work. The roads are of very much



C.V. Chackochan
Asst. Manager
Br. Kaipuzha

international standard and cities are extended with good residential areas, parks and shopping malls. Each residential area is compulsorily provided with parks having many exercise instruments, both for children and for adults. We can get things in particular areas only and no such small shops every where, like our 'pettikadas/madakadas'.

Indians are purchasing houses, with around 10/15 cents of land with fruit trees etc. Residential site developing and finished good quality house sales are in abundance and we poor Indians are attracted in local bank support for enormous housing loans for 30 years!! An average house costs, around 4 crores INR. Restaurants and club houses are in plenty where Indian students are getting part-time employment while on student visa. We have seen the city centre restaurant, where our cine actor 'Prithviraj'(while he was a student in Melbourne), worked. We also visited a five star old age home with 100 beds, run by our VVIP party-Kallara North a/c holder. The old age home is equipped with all ultra modern facilities like Spa centre, home theatre, gymnasium, theme park etc. An executive room(in this Old age home) advance is 3.00 lakhs AUD- around 1.75 crores INR.! Wealthy children accommodates their sometime wealthy parents spending this much deposit!!



Mr. Jibu Tom Jose
S/o Mr. Jose Thomas, Chief Manager, HO Credit Dept, won Technology Excellence Certificate in Aerospace (MTech) From IIT Kanpur.



Ms. Arathy Krishnan,
D/o Hari Krishnan, Manager, RO Trivandrum, won 1st Rank in Btech examination of Kerala University



Ms. Sruthi K S,
D/o Sukumaran K M, Senior Manager Ottapalam, secured 1st Rank in M Tech Power Electronics and Control examination of MG University



Ms. Amrutha, D/o Mr Manaikandan P, Br. Mannarkkad, Secured Full A+ SSLC Examination 2014



Ms. Himani M Chaudhary, D/o Mr. Mansinh Chaudhary, Br. Ahmadabad, has Secured 98.26 percentile for the Secondary School Certificate Examination (Gujarat)



Ms. Tessa Joseph,
D/o Joseph Varghese K, Manager, O&M&C Dept. has Secured Full A+ in Plus 2 Examination March 2014

Br. Pallapalayam chilling out at Kodaikkanal



Drawings by
Pearl Seath
Br. Shimla

Sudoku Corner Puzzle No.12



	7	1		9	8			
			3		6			
4	9					7		5
	1		9					
9	2				6			3
				8			2	
8		5					7	6
			6		7			
		7		4		3	5	

6	4	2	7	8	3	9	1	5
3	1	8	4	5	9	6	7	2
7	5	9	6	2	1	8	3	4
9	6	4	1	7	5	2	8	3
8	3	1	2	4	6	7	5	9
5	2	7	3	9	8	4	6	1
1	9	5	8	6	4	3	2	7
2	8	3	9	1	7	5	4	6
4	7	6	5	3	2	1	9	8



Email us the right answer on or before **31st May, 2015** and you could be the lucky one to be featured in the next issue!

Solution for the previous puzzle. The lucky one to be picked out from the 317 entries with the solutions is **Mr. Shiva Saurabh**, Prob. Officer, DICT



Ms. Tresa Maria Br. Palarivattom D/o Francis Chacko, Retd. DGM and Litty Mathew, Br. Vennala & **Mr. Thomas T. Paikad**



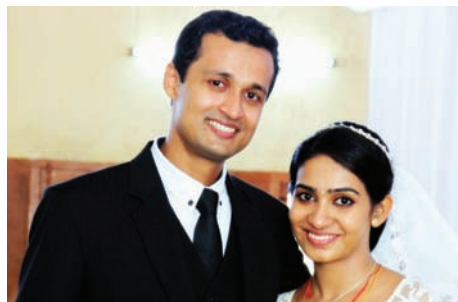
Ms. Neethu Rose D/o Anto C.A. RO Kottayam and Latha Anto, Br. Thrissur West Fort & **Mr. Jieomon**



Mr. Sheryl Mannuel Correya, Br. NR Mohalla, Mysore & **Ms. Nimmy Raju**, Br. Bannimantap



Mr. Dinu Vincent, HO DICT & **Ms. Neena Mary George**, Br. Thrikkakara



Ms Teenu J Thaikattil D/o Josy Paily, HO CDMC, & **Mr. Roshan Jose**



Mr. Sandeep G HO IRMD, & **Ms. Sreeja S. Raj**, HO DICT



Ms. Nivya M.R., Br. Parippally & **Mr. Leo Michael**



Mr. Arun, Br. Chennai Mount Rd, & **Ms. Geetha**



Mr. Vinod Praveen Kumar Br. Uppal & **Ms. Ragini**



Mr. Siddhik Nazar, HO DICT, & **Ms. Anju V.**



Mr. Arun E. M., Br. Nadavarambu, & **Ms. Surya C.S.**



Mr. Jinoe, S/o John K.a. Br. Panachippara, & **Ms. Aya**

Siblink wishes a happy & prosperous married life



Mr. Rajan Varghese, Br. Palakkad Main, & **Ms. Chippy c. Justin**



Ms. Anu K. John D/o John K.a. Br. Panachippara, & **Mr. Joji**





CLICKZ !!!



Mr. Manikanda Prabhu
Br. Silaiman



Clickz!!!
A Platform to showcase your
Photographic skills
Your's might be the next.....
Send in your entries to siblink@sib.co.in



Mr. Sherin Sebastian
Br. Kolkata GC Avenue





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