



Sublunk

Corporate Family Magazine Of The South Indian Bank Ltd.

Next Generation





90th Annual General Meeting of our Bank. The Chairman, MD&CEO, Board of Directors, Executive Vice Presidents and other Executives are seen.



Corporate Family Magazine of
South Indian Bank

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- Mr. Nanda Kumar C.,
Manager, STC
- Mrs. Sherin Thomas,
Clerk, HO Inspection & Vigilance

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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- Sandeep Singh
- Animita Chakrabarty
- Grace Rebeca Verghese
- Linto Abraham

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MD & CEO Message

Dear SIBians,

Human Resources constitute the priceless asset of any organization. Banks lay substantial emphasis on HR processes since these have a major role to play in building the right skills and developing the right manpower. It is highly important that Human Capital is nurtured and supported by appropriate Human Resource initiatives. The HRM Team in Banks must focus on adding value to the strategic utilization of employees and ensure a conducive work environment. Successful HR Management requires clear and transparent objectives and strategy. To develop and groom the required manpower, an effective and efficient Human Resource Policy is needed covering every aspect of Recruitment, Training, Promotion, Incentives, Transfers and Retirement.

Our Bank has a robust HR policy which ensures that opportunity is provided for career growth of the employees. Potential is recognized and performance is rewarded. We also place strong emphasis on the importance of ethics in the organization. The Bank owes its continued success to the dedication, commitment and performance of more than 8000 Sibians who remain its biggest asset. Our Bank's approach to HRM has been recognized for excellence and we have been conferred with the ISO 9001:2015 certification for the Personnel Department.

I am happy to note that the latest issue of Siblink proposes to cover various aspects of HR Initiatives in Banks. The topic is most relevant for a very young and vibrant work force like ours with average age of 34 years and gender diversity of 40.30%.

With best wishes

V G Mathew

Managing Director & CEO



“Our Bank has a robust HR policy which ensures that opportunity is provided for career growth of the employees. Potential is recognized and performance is rewarded. We also place strong emphasis on the importance of ethics in the organization.”

CSR assistance for promoting Value Based Education to M/s Satsang, Thrissur



Handing over of CSR assistance for promoting Value Based Education to M/s Satsang, Thrissur in association with Malayala Manorama by Mr. Thomas Joseph K., Executive Vice President (Operations) in presence of Prof. C. Raveendranath, Hon'ble Education Minister of Kerala.

South Indian Bank Bags National Payments Excellence Award



Shri. Reghunathan K N, EVP (Treasury) receiving National Payments Excellence Award for RuPay instituted by NPCI from Shri. B. P. Kanungo, Deputy Governor, RBI, in the presence of Biswamohan Mahapatra, Chairman, NPCI, Mr. V.G. Kannan, Chief Executive, IBA and Dr. A.S. Ramasastry, Director, IDRBT.

The 'Merchant in a Box' Concept Launch at Munnar



The Chairman Mr. Salim Gangadharan, MD & CEO Mr. V.G. Mathew, Country Head, Retail Banking, Mr. Sanchay Kumar Sinha and other Executives are seen

Awards and Accolades



The award for Best MSME Bank-Runner Up, instituted by Chamber of Indian Micro, Small & Medium Enterprises being received by Mr. John Thomas, Country Head (Business Development) from Shri. Giriraj Singh, Minister of State in charge, Micro, Small & Medium Enterprises in presence of Mr. Mukesh Mohan Gupta, President, Chamber of Indian Micro Small & Medium Enterprises (CIMSME) and Mr. Satheesh Kumar K S, JGM & Regional Head, Delhi.



Mr. Raphael T.J. Senior General Manager & CIO receiving CSR Award for Banks & NBFCs under Education Sector instituted by Kerala Management Association from Mr. Kochoseph Chittilappilly (Chairman & CEO, V-Guard Industries Ltd.) in the presence of Dr. George Sleeba (E.D., K. Chittilappilly Foundation), Mr. Jose Dominic (MD & CEO, CGH Earth Group), Mr. V. George Antony (Non Executive Vice Chairman, UAE Exchange & Financial Services Ltd.) and Mr. Vivek Krishna Govind (President, KMA)

HR Initiatives in South Indian Bank

It is said that “Change” is the only constant factor in this dynamic world and banking is not an exception. When it is said about SIB, even the 44 originators of SIB who had contributed Rs.500/- each for collecting the seed capital of Rs.22000/- to shape this institution in 1929, would never have dreamt of the change that the bank has undergone.

SIB has been growing slowly but steadily and during the last two decades, SIB has been performing reasonably well. The total business of the Bank was less than Rs.14000 crore in the year 2003 and in the last 15 years it has crossed the 1 lakh crore mark. We have been growing by sustaining the growth momentum and there is no doubt that we will be crossing the Rs. 2.00 lakh crore business mark by 2020. With its current pan-Indian presence, committed and skilled personnel and a robust technology platform, the Bank is well equipped to address the challenges in the future also.

The most important asset of an organization is its people. “Great vision without great people is irrelevant” according to Mr. Jim Collins an American author and lecturer on the subject of Company Sustainability and Growth.

Education and Creativity expert Sir Ken Robinson said - “Human Resources are like natural resources; they are often buried deep. You have



Paul V.L.
SGM(Admin.)

to go looking for them; They are not just lying around on the surface”. The HR practices in our Bank has changed along with the changing times. Motivating the employees of this 90 year old Bank spread across the length and breadth of the country has been the most important agenda in the minds of the top management of our Bank which has definitely yielded results.

It is rightly said – “To win the marketplace, you must first win the workplace.” One of the most important decision taken by the Bank for the HR turnaround was to put an end to the policy of posting award staff (clerks and sub staff) outside their home state. Along with this our Bank started encouraging local /campus recruitments which transformed SIB into a truly National Bank with a pan-Indian presence and pan-Indian staff.

Our Bank went in for an extensive recruitment drive during the last few years and as a result could rope in talents of various hues. There is a famous saying in People Management “You can have the best strategy and the best building in the world, but if you don’t have the hearts and minds of the people who work with you, none of it comes to life.”

The following breakup of the Bank’s present man power profile would vouch for it.

EDUCATIONAL STREAM	NUMBER OF STAFF
MANAGEMENT	1407
POST GRADUATE	1226
CA	64
CS	5
ENGINEERING	1392
PhD	1
LEGAL	72
ICWA/CMA	43
TOTAL	4210
TOTAL STAFF AS ON 31.03.2018	7947

One important turnaround which happened due to these recruitments, added with the technology initiatives was that there was a tremendous change in the age profile of the staff which gave rise to the caption “ A traditional Bank with a modern flavor”.

The table -1 gives a picture of the declining age profile which started a few years back.

Another important reason for the decline in the average age profile was the SWS (Staff Welfare Scheme) for staff introduced in our Bank - An innovative talent acquisition method which offered a job opportunity to the eligible children of staff members with 20 years or more of service who wished to leave the service of the Bank.

The next feather in the cap of HR of SIB was the development of HRMS an internally developed software solution which covers almost all the HR functions of Personnel department. Our Bank was also awarded with the “Best HR Technology” award instituted by “Banking Frontiers”.

Introduction of the “Staff Welfare Leave Scheme” was another path breaker which gave a fillip to the HR

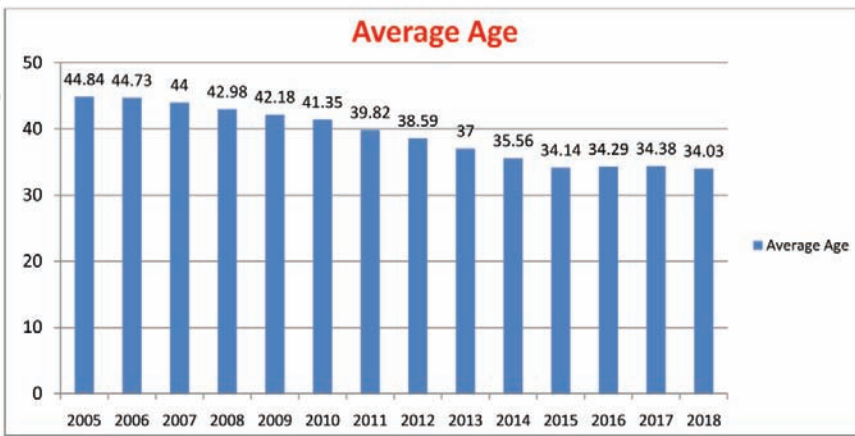


Table -1. Declining age profile

initiatives of the Bank. Under this scheme a female staff member can proceed for a minimum 1 year child care leave in continuance to the maternity leave, which can be availed for a maximum period of 2 years in the lifetime service. This has helped a lot of our female staff members in setting up their family also.

Study support scheme for the wards of staff members was yet another initiative which aimed to motivate the children of staff members to attain their academic dreams.

As mentioned in the beginning 'Change' was a constant process and to augment the transformation process to an organisation of International Standards, the HR department went ahead and got ISO 9001-2008 certification after a stringent audit process. Very recently this certification got upgraded to ISO 9001-2015. This certification is an acknowledgement of the good practices and techniques, meeting the standards adopted by the department.

After introducing the annual performance appraisal online (APA), the department is moving ahead to implement the 360 degree appraisal system in the area of Performance Appraisal.

Our Bank was the first bank to introduce the 'combined HRA' concept

wherein one or more staff members can join and avail rented accommodation in major centres which is a relief to our officers against the rising living costs.

A year end transfer/promotion process wherein the promotion and transfer lists are prepared and released invariably on March 31st every year is a practice not prevalent in many of the peer level banks in the country. This enables staff members to take care of the admission of their children at the new places, shifting of residence etc. so that they can settle down in the new places of posting well before April end. 'Spouse Joining facility' is one major area in the transfer process wherein due consideration to the extent possible is given to the request of staff members for joining their spouse in different parts of the country.

Manpower planning, its constant review by the Board, followed by the HR initiatives discussed above has given the bank a team of dedicated, young and skilled workforce which no doubt will lead the bank to become a 'Retail Power House', a term often used by our beloved MD & CEO Sri. V.G. Mathew. The table below gives a picture of our staff strength and the total business during the last ten years from March 2009 to March 2018.

Business to Manpower comparison

It is said that our logo set in 'cardinal red' and 'white' colour represents energy, creativity and warmth. With the most updated technology in the banking operations, centralized processing capabilities, consistent improvement in operating profit supported by innovative HR initiatives, SIB is at par with any corporate banking giants (Table-2).

The HR turnaround will further get stabilized in the coming years with the latest in cloud computing, mobile apps, Artificial Intelligence (AI) and Machine Learning (ML). The age old, time consuming human resource functions can now be managed by these smart technologies. HR will be able to make use of real-time data to measure employee engagement, find out solutions for the problem areas identified and understand workforce

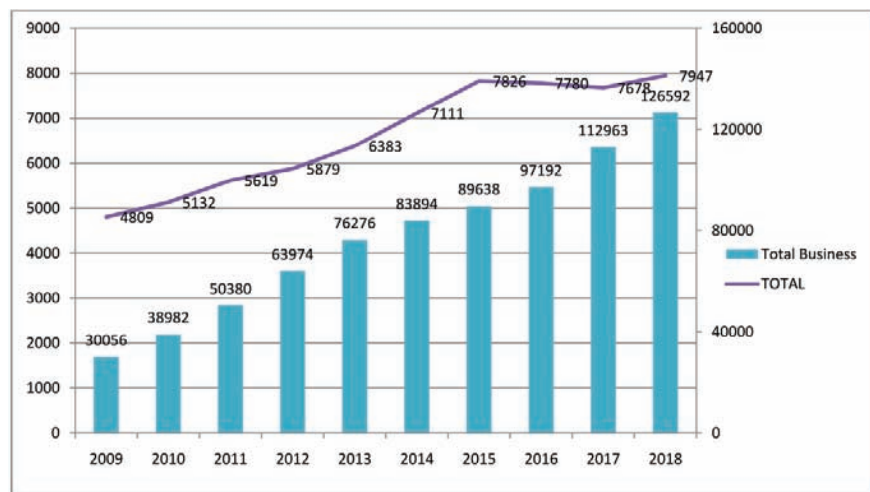


Table-2. Business to Manpower comparison

trends making use of AI and ML. Artificial Intelligence and Machine Learning will be able to assist in managing a multi-generational workforce by adopting modern-day training methodologies. Similarly these technologies will also assist in carrying out regular and unprejudiced performance appraisals of employees, identifying correct career path and career advancement. Recruitment is another area where these tools can be used for picking out the best talent for the sustained growth of our Bank. There is no doubt that **SIB** is poised to grow further with an effective people management in place and a well developed HR structure in force. Mr. Henry Ford rightly said “If everyone is moving forward together, then success takes care of itself.”

Mr. Paul V.L., Senior General Manager (Administration) is a successful



Executive who has played a distinguished role in the HR Management of our Bank. During his stint of more than 15 years in various capacities with the HR portfolio, spread over different periods, he has won the hearts and minds of the people while executing the HR strategies of the Bank.

He has held various important positions in the Bank and has also been a Faculty of the Staff Training College. Presently a member of the Advisory Board of Siblink, he has been associating with our Family magazine for the last several years and has played

a major role in shaping the contours of the magazine.

He will be retiring from the service of the Bank on July 31st 2018. The Siblink Team wishes him a Happy Retired Life.



Inauguration of Senior Citizen and CASA counters of branch Thrissur Bazar by Smt. Ajitha Jayarajan (Mayor, Thrissur Corporation). Sri. Thomas Joseph K., EVP (Operations), Sri. Job P.M. (DGM and Regional Head, Thrissur) and Sri. Jestin K.J (SM, Br. Thrissur Bazar) are seen.



Inauguration of Jabalpur br. by Most Rev. Bishop Gerald Almeida DD (Catholic Diocese of Jabalpur). Dr. Swati Godbole (Mayor Jabalpur) Mr. Kamlesh Agarwal (MIC Member, Jabalpur Nagar Nigam), Mr. Madhu M, DGM & Regional Head, Mr. Abhilash P., CM, Ahmedabad R.O Mr. Satyarth Prakash Singh (Br. Manager) are seen.

Inauguration of Bank's first Mini ATM at Sri Vallivilas Jewellery attached to Branch Cuddalore by Sri. Balu (Partner, Vallivilas group). Sri. Sreenivasan, Sri. Ramesh (Partners of Vallivilas group), Smt. Biji S. S. (DGM & Regional Head, Chennai), Mr. Saji P (SM, Br. Cuddalore) are seen.

Inauguration of new premises of branch Keekan by Sri. K. Kunhiraman (MLA, Uduma Constituency). Sri. Abdul Latheef (Vice President, Pallikere Grama Panchayath), Sri. Francis P.J. (AGM & Regional Head, Kannur), Sri. Sajeesh M.T. (Br. Manager) are seen.



Human Capital:

Exploring new dimensions

Capital is very important in any business, so is human capital. Human Capital is nothing but the collective skills and knowledge of the total workforce of an organisation. It enhances the productivity and profitability of the organisation. In order to ensure that human capital generates more wealth as well as leads to value creation, it is important that human capital is utilised and managed efficiently and effectively. When value of the people is enhanced, it enhances the value of the organisation.

Hence HR management has a significant role in the successful functioning of any organisation. Just as capital and human capital are inter-related, proper integration of business strategies and HRM strategies is necessary for attaining the objectives of the organisation. We, at Personnel Department, reckon human capital as the most valuable resource for achieving our business goals. Our bank's goal, as envisaged by our beloved MD & CEO, is to transform our Bank to a Retail Power House by the year 2020. With this objective in mind, Personnel Department has introduced various HR friendly initiatives.

At a time where the individual defines the business rather than the other way round, the right strategy should be a paradigm shift from a conservative low profile affair limited within the sphere of recruitment and transfers to a more innovative approach exploring the groundbreaking realms of 360 degree appraisal and outreach programmes. Presently, we are in the middle of implementing a 360 degree appraisal system which is expected to be a game changer in the arena of performance appraisal.



M.T. Jose
DGM, Personnel Dept.

Testing the waters of next generation HR management is our young and vibrant team of dedicated personnel with an average age of 32 years. Under the eminent leadership of our beloved MD & CEO, the Bank is aiming high, relying on our strongholds and potentials with the sky being its limit. The awards and accolades our bank has received in the area of HR management stand testimony to the employee-friendly and innovative HR practices adopted in recent years.

We believe in moving beyond merely facilitating administrative processes to leading transformation and focusing on providing a congenial environment for our employees to perform.

With the implementation of ISO 9001:2015 Standards and Certification, Personnel Department has undergone a phenomenal facelift by leaps and bounds from an old fashioned department to a Centre of Excellence at par with international standards.

At the forefront bridging the gap between the institution and the public are the staff members, a vital asset to the smooth functioning of the organisation. This point of convergence shapes the image of the bank. In our quest to achieve this, we have adopted a series of employee friendly HR practices that highlight a philosophy of proactive change and

quantum leap from conventional thought. We have won 'Inspiring Work Places' award instituted by Banking Frontiers twice and are also the recipient of best 'HR Technology' award for the year 2015. Last year we were honoured by the Kerala Management association for innovative HR practices.

This outlook is instrumental in inculcating a conducive work culture for knowledge sharing and development. We have been exposing our workforce to a plethora of specialised training programmes in all facets of banking like Management, Leadership, Credit, Risk, Forex, Treasury, Technology, Marketing, Sales and so on and so forth both internally and externally. These training programmes help our staff members equip themselves with the latest armour to face any new business challenges that may come their way. We have a provision for staff members to register their areas of interest and expertise through the talent pool in HRMSS. These factors shall be taken into consideration to a possible extent while issuing transfers and postings, thereby aligning individual growth with that of the organization.

It is a matter of pride that we are self-reliant in the area of software used in HR viz., HRMSS, CPRAS since these are developed and maintained by our in-house team which is an appreciable feat when compared to our peer banks who spend huge corpus as purchase price and AMCs. HRMSS which is developed in tune with the internal bank policies and IBA settlement makes use of a multilevel entry and verification user concept for all entries. Functions pertaining to various sections of HO-Personnel Department such as Attendance, Service Record, HRA, Leave & LFC, TA, Staff Pension & PF, Training, Recruitment, Disciplinary action etc have been incorporated as modules in HRMSS. In addition to this,

Biometric fingerprint attendance solution has been integrated with HRMSS and now works as a module within. We are in the constant pursuit of refurbishing and transforming these software periodically in order to keep up with the latest technological developments.

We have also adopted a handful of practices and techniques to maintain a dynamic and effective administration. One such practice is that of maintaining an inward disposal management and tracking system to ensure timely resolution of staff requests and applications.

We have a committed team of professionals in our Staff Welfare Department to attend to the needs of the veterans who have retired from the service of the Bank. Settlement of accounts, GSLI, Management of PF, Pension and Gratuity fund are looked after here. In addition, as a token of our appreciation to the years of their devoted service, we are contributing a portion towards the premium of medical insurance made available to them. For retirees, the entire benefits are settled within 15 days from the date of retirement.

The Staff Welfare Leave Scheme which is an employee friendly initiative also comes under the purview of the Department. Study support scheme for wards of staff members is another well received scheme, which aims at recognizing academic achievements of the children of our staff and encouraging them to reach the heights they dream of. We have also entered into a tie up with SBI Life Insurance for providing a group term Life Insurance Scheme for the added benefit of the employees.

With an aim to motivate staff members and bring out the best in them, the PLIS is a one-of-a-kind initiative at our Bank. The campaign (01.07.18 to 31.12.18) "Motivate and become a Real Mentor" initiated by the HR Department seeks to enhance the knowledge level of our staff members on the one hand and encourages RO Heads to become true mentors to their workforce on the other. This is encouraged by introducing an Honorarium Scheme in addition to reimbursement of examination fee to our staff members for selected courses offered by IIBF, NIBM, NISM, IRDA etc. Moreover, the Regional Head with

highest percentage of qualified participants in such examinations will be honoured with the "Real Mentor Award."

Another notable achievement is within the horizon of industrial relations. We strive to maintain a cordial relationship with our staff associations and are always open to hearing their grievances and accommodating their demands as far as possible. In this aspect, we have dedicated employee grievance redressal mechanisms in place and facilitated a point of contact to exclusively deal with needs and issues pertaining to the same.

Every year we keep expanding our workforce, adding fresh talents through a very transparent recruitment process involving three tier filtering by way of online aptitude test, group discussion and personal interview. This is done after scientifically assessing the man power requirement in tune with our business goals. During 2018-19, the intake has been so massive that we are able to provide job opportunities to more than 1000 youngsters in our country.

Needless to say, our attrition level of 2.75% which is well below the industrial average speaks volumes for our bank's employee retention measures.

At the micro level, our ultimate objective is to craft a healthy and industrious workforce capable of supporting our goal towards becoming a Retail Powerhouse by 2020 as we strongly believe our staff members to be our most priceless asset.

(Valuable inputs in this article by courtesy of my colleagues)



Mr. V. G. Mathew, MD & CEO inaugurating the First Training Programme for the FY2018-19. Mr. Peter A.D., Dy.GM & Principal, Staff Training College is also seen.

Training & Development – Focused to Banking Industry

Employees are the vital stake holders of any organization. The growth of an organization lies in the management of the work force and their skilling & reskilling to get the desired output. Competent employees do not remain competent forever. Skills deteriorate and can become obsolete. Yet many organizations are reluctant to invest in training the employees to make them more efficient. There is a famous quote which says that **“Training is expensive. Without training it is more expensive”**.

An untrained workforce is the people risk for the organization which will be reflected in the type of service offered to customers. An untrained employee who is not aware about the products and services of the organization will tend to missell to the customer which will impact the quality of service provided to the customer and it may also lead to operational risk. For example, a bank employee not aware of the Interest rates offered on the different kinds of advances or deposits may pose the risk of losing the customer.

Human capital is the key resource of any organization particularly in the service oriented industry like banking, where specific focus need to be accorded on the training practices. Continuous and unabated training on operational, functional and specialized areas would help in updating and building capacities among the bank employees.

Training System

Every organization has its own training policy and vision document which are the guiding tools for framing the training plan.



Nanda Kumar C.
Manager, STC

i. Vision and Mission Statement - The vision and the mission statement of a training system should demonstrate the organization’s commitment to a continuous process of upgrading its operational efficiency and productivity by effective learning.

THE MISSION: To provide professional support to the staff to cultivate the right attitude acquire the right skill and enhance the competency level to present themselves as Total Quality Persons.

THE VISION: Investment in learning and development which is the hallmark of high performance culture, to keep the employees updated in tune with the realities.

ii. The Training Structure- Just as each organization has its own structure based on its need, the training system too has its own hierarchy for carrying out its functions. In our bank the training system functions under the guidance of an Academic Council headed by EVP (Operations) and comprises of EVP (Credit), the Heads of various Departments along with the Principal and Faculty members of Staff Training College. The Training activity of our bank is implemented through an Apex Training College i.e., Staff Training College and seven Regional Training Centres attached to Regional Offices located outside Kerala for meeting the training requirement of their region.

What are the training activities of an organization?

- Defining the objectives of training.
- Alignment of training with operations & the modalities.
- Establishing the training set-up & the structure.
- Expanding the role of training through research/consultancy & activities.
- Criteria for selection of the trainers and their development.
- Norms for sourcing of training resources.
- Planning/regulating training of the employees.
- Coordinating & monitoring of the training activities.
- Conducting training need analysis.
- Identifying the thrust areas with skill/ knowledge gaps and devising suitable programmes to fill these gaps.
- Analysis of the scope of converting training into business.
- Evaluation of training programmes & assessment of trainers.
- Use of Information Technology/E-learning in training programmes.

To achieve the above parameters, a training strategy and Annual Training Plan is required to be prepared and the same is to be approved by the competent authority.

Let us discuss the various factors which impact the Training effectiveness

Mode and Methods of Training

The most widely used training methods are based on classroom sessions, case studies and e-learning. To enhance the effectiveness of training in adult learning context, hands-on training in the form of simulations and special projects is required. Training loses its value once it is not applied or transmitted. The best form of transfer of knowledge and impact evaluation is considered through exposure to different roles by

job rotations.

The banking network is spread across the geography, branches are located in Rural, Semi-Urban and Urban centres. Considering that the reach of training benefits should encompass employees in various places, new channels like mobile based learning, webcasting, video conferencing, virtual classroom services may be utilized which will help organizations to reach a wider gamut of people at minimum cost and within shortest possible time.

The training environment has actively embraced technology and successfully converted the conventional class-room mode to an interactive, more communicative, one-to-one and one-to-many personalized training methods involving technology.

Faculty to Employee Ratio

As per the FIBAC survey the number of trainers per 1000 employees varied across the bank - Private New-Big (14), Private New-Small (10.8), Private-Old (2.3), PSU-Large (0.8) and PSU-Medium (1.9). It is always good to have a group of trainers present in organizations as it is not possible to impart all kinds of training in external institutions. Banks should try to groom a vertical of faculty within their organization by selecting the people with such capabilities. The faculty members should have Continuing Professional development in order to keep themselves abreast with the latest developments. They should be allowed to have access to various data and information from the various departments which will be useful for them to prepare a case study.

Return on Learning (ROL)

Today the organizations are more focused on increasing the bottom line. The Management of any organization perceives training as an expense rather than investment, but there is a

shift in the thought process of the top management. Now they are interested in measuring the Return on Learning. The popular model for training evaluation is the Kirkpatrick Model. The 4 levels of evaluation in the model are Reaction, Learning, Behaviour and Results. The global organizations have struggled to meaningfully go beyond the second level viz. Learning. A very miniscule number have experimented with Behaviour level. There is not much credible evidence on measurement of results. The Gopalakrishna committee set up by RBI suggested that a research project be commissioned by Banking research institutes in India to define the parameters and methodology to measure the Return on Learning.

Regulatory perspective on Training

Banking sector plays a very important role in the economic growth of the country. In order to improve productivity and efficiency, banks require not just the right technology, systems and processes, but also the manpower with the right skills and attitude, demonstrating the necessary capacity to keep pace with the changing times.

In the Dynamic environment, knowledge is becoming obsolete very quickly, hence the banks should create a culture of learning in the organizations. RBI has suggested to create a Position of Chief Learning Officer (CLO) in all Commercial Banks. The CLO is responsible for Leadership Development, Collaborative Learning across the organization, developing learning pedagogies tailored to the organization, measuring the quantum and quality of learning across the organization through various indicators, developing a Learnability Index for all personnel (i.e. a measure of the ability to learn of an individual).

Training requirement for Top Management

Senior management is required to be

trained in the skills set of transformation management, change management, business management, crisis management, skills in handling print and electronic media, decision making and strategic planning. War game exercises are to be organised for the senior management

Conclusion

The significance of Training is growing day to day as more number of manpower is joining the banking industry every year. The retirement at various levels on one side and on the other side the attrition rate is also contributing to the lateral entry in the organizations. The duration of Induction training in many banks is not sufficient enough since the new joiners entering in to the world of banking should have a comprehensive idea of the various functions of the bank.

The growing emphasis on fair treatment to customers calls for moving over from "Caveat Emptor" (Let the Buyer beware) to the principle "Caveat Vendor" (Let the seller beware) and on the other side the heightened regulatory requirements in respect of KYC / AML practices to prevent banks from being misused, for money laundering or terrorist financing activities demands for adequate training in these areas to the staff members of the bank.

Training & Development is a continuous process and an integral part of any growing organization. Let me conclude stating that knowledge gaps can be removed & performance levels can be raised by training the employees. Hence employee training and development is the core activity of any organization to stay ahead in the journey of achieving excellence.

Reference:

1. RBI.Org.in,
2. Training Policy of South Indian Bank

HR Manager Yesterday, Today and Tomorrow

Human Resources or HR is a terminology referring to both employees and the management team of an organisation. The terminology HR was coined during the 1960's against the offset of social unrest in the industrial sector as an outcome of the trade union movement demanding a better compensation package and improved working conditions. In order to curb the unrest and have a smooth and congenial working atmosphere in the industry, a new branch of management came into existence called Human Resource Management (HRM). Human Resource Management is a contemporary, umbrella term describing effective management of human resources to ensure optimum utilisation for the betterment of the organisation.

The role of HR managers was previously limited to handling labour problems by playing middleman between management and the labour unions. This has gradually shifted into a more involved role, motivating and equipping employees for better productivity and overseeing welfare measures for employees of the organisation. HRM has grown to be an indispensable wing in any well managed organisation. Employees are the most valuable asset of any organisation and the driving force propelling the HRM team. A competent HRM team is identified by its capability in handling and utilising existing resources at the right time and the right place.

The duties of HRM team can be broadly summarised as follows:

1. Planning

Planning should be carried out in



Baboo Anto
AGM
Personnel Dept

tandem with growth projections of the organisation. This phase includes estimating expected productivity of the employees inducted into the organisation and training the resource to ensure capability in handling the kind of work for which the resource is proposed to be utilised. Planning should also be done in consultation with the Finance team to identify compensation packages that can be offered as a whole so that expenses for human resources are within paying capacity of the

organisation and relativity with the industry level average maintained. Resources should be available in the required number without hampering smooth functioning/growth of the organisation. It is observed that a surplus or deficit in resources equally impacts the productivity of the employee and the organisation negatively, thereby affecting the bottom-line of the organisation.

2. Recruitment, selection and promotion

Recruitment of resources from the market in right numbers and selection of suitable personnel is the prime focus of an HR manager. Another crucial task is deciding the right channel of recruitment as per requirement by focusing on the merits and demerits. Campus and general recruitment channels aim to extract raw resources and mould them from scratch by imparting adequate training whereas lateral recruitment channels yield groomed personnel

Distribution of Raincoats to Ernakulam City Traffic Police



Mr. Shelly Joseph, GM & Regional Head, Ernakulam handing over raincoats branded with South Indian Bank's reflector Logo to Mr. Abdul Salam K. A., Assistant Commissioner of Police, Ernakulam City Traffic as part of the branding initiatives in and around Ernakulam District.

who can directly be put to use and offer us opportunities to imbibe the good culture of other organisations. However, moulding the resources absorbed by way of lateral recruitment to be in tune with the current organisational culture will take time due to resistance factor in human behaviour. Promotion at the right time to the right cadre is a key motivating factor in HRM. A good HR manager knows to effectively utilise promotion and transfer policies to retain good talents in the organisation and thereby enhance productivity.

3. Training and job orientation programmes

Trainings and job orientation programmes are of paramount importance to equip human resources with the latest technology, techniques prevalent in the industry and to constantly upgrade their toolkit. The training programmes will improve the capacity of human resources and facilitate them to face challenges that may come up in the industry. If properly conducted and analysed, it is possible to unearth hidden talents in the employees which can then be utilised by placing the resource in the right place and in effect, improve productivity of the organisation. For this purpose, an efficient team of trainers and personnel who can analyse the resources are necessary. An effective training programme is capable of changing the entire course of the organisation and uplift its standing.

4. Framing of HR policies for recruitment, promotion, training, disciplinary proceedings superannuation, exit etc.

A good HRM team should put in place policies for recruitment,

promotion, training, disciplinary proceedings and exit policy. Any dearth in the policy norms may lead to chances of employees dragging the organisation to court or management resorting to unfair practices, which in turn, adversely affect the morale of employees and the goodwill of the organisation in the public eye. Once policies are laid down, it is the duty of the HR management team to ensure that these rules are abided by all employees, maintaining discipline within the organisation.

5. Development and overseeing of existing employee benefits, wellness programmes

A coherent HR management team will always look into overseeing and developing the existing employee benefits/wellness programmes. This is crucial in maintaining the unity and loyalty of employees. Improvements in wellness programmes should be prioritised, even at a small cost to the profit, as it will definitely benefit the organisation in the long run. As proven in multiple instances at various organisations, loyal employees have been known to stand with the organisation in difficult times and even walk the extra mile to help overcome the adversities.

6. Serving as a primary contact between employees, their employee unions and management.

An ideal HR manager should always be the defusing point for conflicts arising within the organisation, be it between employees or between employee unions and the management. An HR Manager should be a good negotiator without being party to the conflict, offering impartial judgments by strictly considering the rules laid out. Aiding him in this pursuit, there should be an

effective team of people with considerable knowledge on the regulations and its impact. While dealing with the conflicts between employee unions and management, he should be able to fully understand the gravity of the situation and reason with both parties involved. A good HR manager should be on favourable terms with the union and the management and should always leave room for further negotiations even in the event of a disagreement. He should be a conduit for both sides and be bold and fearless to appraise both sides of their respective weaknesses. He should see that all commitments made to the unions are met within the time frame agreed upon so that both union and employees retain their faith in the organisation.

7. Improving morale of employees

Effective HR managers encourage employees of the organisation to do their best, which contribute to the overall success and achievement of goals of the organisation. Their work often involve not only rewarding employees for their superior performance with promotions, good postings or trainings but also punishing erring employees within the laid out rules and regulations. In times of distress, it is the duty of the HR team to arrange motivational programmes to boost the morale of staff members.

8. Remunerations and packages.

It is the duty of an HR manager to formulate remunerations and other benefits to the employees, taking into consideration industry level wages, financial position of the organisation and prevailing rules and regulations applicable to employees. The remuneration packages should also include packages for employees who exit

by resignation or on attaining superannuation. The payment should be effected within the shortest period possible after consultation with the Finance manager and be in accordance with the rules and regulations set by the organisation and the Government. Welfare measures after superannuation will enhance loyalty of existing as well as retired employees towards the organisation

Human Resource Management - Changing scenario

Changes in the socio economic scenario has also affected HR Management. Nuclear families, improvement in economic conditions and improvement of Information Technology have created job opportunities in various contemporary frontiers. This has impacts in HR Management also. The earlier practice of staying at the same organisation till retirement is no longer in play. Nowadays shifting from one job to another is the order of the day. This may be due to the variety of opportunities available in the market, competition within the industry, better remuneration, better working conditions and job satisfaction. Further, due to improvement in economic conditions people have become fussier. Children are fondled by parents, satisfying all their wants without saying no to their demands and without teaching/learning social obligations. Once they enter the working environment, they cannot cope up with the pressure and find it difficult to adjust with others. These are major contributors to the rapidly growing attrition rates. Retaining the best talent and maintaining a conducive working environment is the primary obligation of an HR manager. He should strive to be a good motivator, a good counsellor and a good role model.

In the past two decades, remuneration packages offered have undergone a plethora of changes. Earlier, associations were formed for bargaining better compensation for employees. Nowadays, employees seek customised remuneration packages, tailored to their individual needs. This has led to introduction of the cost to company (CTC) concept. Some organisations have completely shifted to this new concept, while others utilise a mix of the old and new concepts.

Another major transformation in the market is the introduction of contract workers and outsourcing of work. Many organisations nowadays have a leaner permanent workforce with a major chunk of work either outsourced or undertaken by employees under contract to effectively reduce the cost of production.

Conclusion

Human resource management requires strategic and comprehensive approach for managing people, workplace culture and environment. In today's world, Human Resource Management is a Herculean task, which demands much more than

traditional personnel and administrative tasks. The HR management team should understand that the most important asset of an organisation is its human resources and proactively foster a positive work environment through effective employee employer relationship.

In a nutshell, HR managers are business partners of the organisation who can understand the language of business and effectively convert this knowledge to achieve organisational goals by proper utilisation of human resources. Rather than serving as the policing arm of the management, HR managers have to be good marketers and salesmen of the organisation for acquiring the best talents in the market. So a successful HR manager should be a good negotiator, motivator and mentor with a good knowledge of business and a good counsellor with a positive business attitude.

The day of artificial intelligence taking over HR is the scenario of tomorrow. The next major change in the near future will be people seeking advice and instructions from robotic HR managers.....

Team Thodupuzha Town Br. at Kumarakom



Importance of Best HR Practices and Policies in Banks

The uniqueness of banking sector service compared to other service sector is evident from the fact that employees of a bank handle confidential transactions and information having financial implication. Banking service deals with financial transactions which have influence on client income and wealth management. Bank customers consist of corporates, institutions and individuals of heterogenic nature which require personal customization. Hence, banking being a service sector needs to have robust HR practices and policies for its staff members so that they will work towards ensuring customer satisfaction, customer delight and customer retention .

Best HR practices refer to a system and framework that have great impact on the staff and organization. These HR practices will ensure employee engagement, capacity building, sense of ownership, leadership development. HR practices include staff talent management, compensation, training, motivational programmes, dignified work culture (way of office life). HR practices ensure alignment of staff with the vision, mission and values of the organization.

George W Bohlander, 2015 explains major employee concerns like job security, healthcare issue, generation gap, work issues and gender issues. Educational level, employee right and privacy issues, work attitude and family matters are other concerns. HR practices addressing above employee concerns will impact the employee productivity to a great extent.

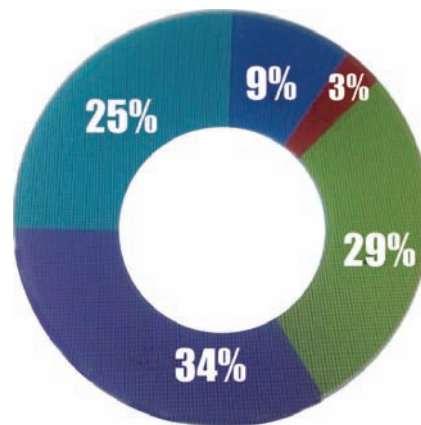


C. J. Davis
Chief Manager
Staff Welfare Dept.

Good HR practices will result in building a great work place which will ensure freedom of work, good work culture, leadership opportunity, recognition for good work. Opportunity for learning, career growth, challenges and responsibility, job security, better work atmosphere and social life balance are few other outcomes of good work place environment.

Brief Profile of Our Banks Staff

While assessing importance of HR practices it is advisable to have a look at our banks' staff profile.



(figure 1)

The staff demographic profile (figure 1) of our bank (South Indian Bank, 2018) investor presentation shows that there is no significant generation gap as compared to industry level. Out of the current total staff strength, 75 % of them belong to the group who

have put in a service of <10 years and they fit into the tech savvy younger generation .Average age of the staff is 32 years which is very low compared to industry level. This young profile is ideal for innovation, leadership development and growth and transformation of the bank.

Need to have HR excellence model

HR excellence model will enable the bank to ensure high level of leadership development, HR strategy, learning and development of staff. HR excellence model will ensure the best HR process and practice, targeting the wellbeing of people and employee engagement. The model will define tools for staff perception measurement and performance measurement.

HR practices of (Carburundum Universal, 2018) was recognized for best national HR excellence. Few of their innovative HR practices are given below.

Knowledge transfer

Knowledge transfer involves recording at the time of transfer/exit, the audio/video of the lessons learned by the staff, his key contacts, problems faced, troubleshooting skills etc. are stored for future company use.

Talent identification

Talent identification process identifies core talents of the employee and company will take special effort to position the staff accordingly on the ladder to the top.

You made a difference

Those staff members who have made remarkable contribution or value addition to the organization will be recognized and awarded in the quarterly meetings.

Let us talk

A two way communication programme in which the employee and one top executive will have a one to one

discussion on the aspirations and future plans of the employee.

On Boarding

A Trainee who has joined will be placed under a dedicated mentor, a seasoned staff for grooming and the mentor's contribution is later on evaluated by the trainee.

Digital environment

Digital environment conducive to the younger generation is ensured for their better talent development.

(Infosys, 2017) HR practices in Infosys : few of them are as follows:

“Pulse”

Employee engagement review mechanism with continuous customized feed back to ensure clear ownership and real time analytics dashboards to take swift action based on feedback.

“Influencer group”

Identifying influencer group within the organization whose net work is leveraged to spread ideas of innovation and collaboration.

“Internal Process Simplification”

To ensure employees are at their productive best and ensure that high performing employees are driven towards higher purpose and goal.

HR mission of Infosys

To help staff to realize their potential-to develop, grow and achieve their purpose.

To build the right culture and capabilities in the staff to enable them to delight their clients.

To make the company the best place to work for passionate, innovative people who want to make a difference.

South Indian Bank Best HR practices

While assessing HR practices of reputed companies, it is imperative to

have a look at our banks' prevalent unique HR practices.

Staff Welfare Leave Scheme in our bank has helped so far more than 500 staff members to take care of their children. Through the new study support scheme more than 400 children have benefitted.

The Group insurance cover facility, ESOP, robust HRMS for staff data and information management, deputation to Hadi Exchange, Training & capacity building, Performance linked incentive scheme are some of the other staff benefits. On time finalization of transfer and promotion process by April 1st every year is one of the unique HR practices of our bank.

Conclusion

Best HR practices hence enhance staff engagement and commitment thus creating value addition at the time of

service delivery to various stake holders of the bank. Good HR practices will make the workplace more motivating to the staff. Considering the changes in work environment, HR practices may be modified and redefined to inspire the staff to deliver in line with the objectives of the bank.

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OEM (Original Equipment Manufacturer) tie up with Mahindra & Mahindra

South Indian Bank signs MOU with Original Equipment Manufacturer (OEM) Mahindra & Mahindra Ltd. as a preferred Financier for vehicle finance from any of the branches of the Bank.



Mr. Naveen Bathla, General Manager, Channel Finance and DBD, Automotive Division, Mahindra and Mahindra Ltd. exchanging MoU with Mr. Sanchay Kumar Sinha, Country Head, RBD in the presence of Mr. Shelly Joseph, GM, Ernakulam Region, Mr. Nandakumar JGM, RBD Liabilities and Marketing, Mr. John C.A. DGM Sales, Mr. Sreekumar Chengath, DGM, TBD and Suresh Kumar ES, DGM, Mahindra and Mahindra Limited.



EMOTIONAL INTELLIGENCE

– Managing Emotions

Are you emotionally intelligent working in your branch/office ? We often speak about our Intelligence level in our work place and it is mostly related to our ability to do a particular work in a specified time which requires our various analytical, technological and other knowledge skills to perform the task. But do we actually consider the various Emotional skills an employee/ individual should possess while performing a particular task at the work place?

Emotional Intelligence is a widely accepted concept in European and American countries but was not very popular in India. Of late various studies in HR policies in many of the reputed organisations including banks do show that Emotional Intelligence is gaining importance in India nowadays.

What really is Emotional Intelligence?
We can simply script an EQ (Emotional Quotient) as “Knowing what feels good, what feels bad, and



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Asst. Manager
Credit Monitoring

how to sail from bad to good, knowing your emotions and recognising the emotions of others and it refers to emotional management skills which provide competency to balance emotions and reason so as to maximise long term happiness”.

Modern HR gurus state Emotional Intelligence as the ability to execute accurate reasoning with emotions and the ability to use emotions and emotional knowledge to enhance thought process.

Reasons for Emotional Breakdown

A. Psychological Reasons : Emotional breakdown can be the result of serious stress the employee/ individual is undergoing, the strain and pressure he is being subjected

to at work place and the anxiety about the results of his performance.

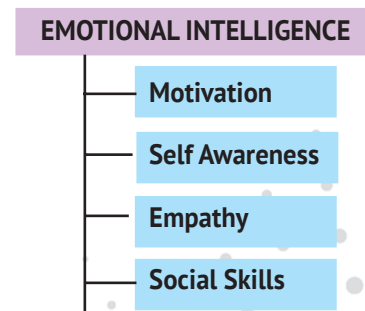
- B. Physical Reasons : Overloading of work, long hours of travelling - to and fro between workplaces, health issues, competition with counter parts etc. can be the reasons for emotional breakdown
- C. Other Reasons : Various family/ personal issues, fear of termination from the job, non co-operation of colleagues.



Social Intelligence : It is a concept which can be related with Emotional Intelligence and this is the ability of an individual to get along with other people/employees in the office. High Social intelligence skills results in overall happiness of the employee's self being.

“EQ is the strongest predictor of performance and 20% of the companies are now measuring EQ in the hiring or promotion process”

Components of Emotional Intelligence



How to identify your low EI ?

Different individuals possess different EQ levels and some of the points of a low Emotionally Intelligent person can be listed as below :

- Does not take responsibility for his feelings, but blames others
- Over sensitive to the feelings of self
- Has no empathy, no compassion
- Is insecure and defensive and finds it hard to admit mistakes, express remorse, or apologize sincerely
- Is a poor listener. interrupts, invalidates, misses the emotions being communicated. Focuses on facts rather than feelings.
- Does not consider your feelings before acting

Why EQ matters more than IQ ?

In the current scenario in most of the organisations, there exists various highly increased complexities of the work the employee is doing. Now customer is treated as the King and his emotions and needs should be given prior importance. In such a phase, along with IQ, the employee should have a good EQ level. Emotionally imbalanced employees find it hard to achieve targets. The way a person feels affects the way he behaves and the way he behaves will

not only impact his performance, but also affect the performance of those around him.

How to enhance Emotional Intelligence ?

1. Emotional Literacy : It refers to converting the feeling of fear, aggression and anger into Hope, Courage and Willing Cooperation. Thinking positively will help reduce the emotional anxiety of the individual. Every problem should have a positive outcome whether it is personal or official and that outcome will definitely benefit you sooner or later.

2. Effective Conflict Resolution : Choosing the words carefully during official communications, keeping the conversation centred on the present issue, being ready to forgive or otherwise end the conflict peacefully etc can be done as part of Effective Conflict Resolution at work place and this will help enhance the Emotional Intelligence of an individual/ employee.

3. EQ Boosters : There exists some EQ boosters like indulging in light

refreshments or break in between the work schedule, getting yourself engaged in things you like to do best during leisure time (Hearing Music, Watching Movies, Sports Activities etc) , Being more socially intelligent (getting along with your counterparts), physical exercises (Going to the Gym, Ground exercises, Running/ Jogging daily for a few minutes have all been proved to be good to increase your Emotional Intelligence along with your physical well being), attending motivational classes and training, engaging in charitable activities (this proved fruitful in some selected cases only).

4. The Artificial Wall Theory : This is a tip which will help an individual to keep his emotions stable in unfavourable situations. One can imagine that there is an Artificial Wall built in front of him/her which will block all negative thoughts or actions from getting inside. This can be practiced by individuals in their day to day life to avoid emotional distress or breakdown..

Every organisation aims at optimum productivity and skilful HR is the most important source that helps organisations to achieve their goals. Emotionally Intelligent individuals are more equipped to cope up with life situations and they are tuned to productive thinking.

IQ v/s EQ



“Researches shows you that IQ can help you to be successful to the extent of 20 percent only in Life. The rest of 80 percent success depends on your EQ”

A COMPARISON

IQ

Ability to Think
Measures Cognitive Intelligence
Convince by Facts alone
Less to do with Success & Happiness
Refers to knowing What
Not possible to raise IQ level
IQ is brain related

EQ

Ability to Feel
Measures Emotional Intelligence
Convince by reasons and Emotions
More to do with Success & Happiness
Refers to know How and Why
Possible to raise EQ level
EQ is heart related

Strategic HRM- Linking HR Policy with Business Strategy

The landscape of the banking industry underwent considerable changes during the last decade. The industry witnessed:

- Deregulation of lending and deposit rates.
- Entry of new private sector banks
- Extensive use of technology for product innovation and delivery.
- Emergence of retail banking and new derivative products.
- Stricter provisioning and asset classification norms
- Raising capital adequacy requirements.
- Requirements for better risk management practices and capital allocation of various risks
- Increased disclosure requirements.
- Introduction of risk-based supervision.

In any industry, among the various resources available, human resources are the most valuable. It is more so in the case of service industry like banking where the human factor is vitally important to render the expected customer service. Competitive advantage can be achieved through harnessing the potential available in the employees by creating a positive work culture and enlisting the support of all the employees to the organizational goals. To this end, the HR policy or HRM model should be so devised as to promote mutuality – mutual goals, mutual influence, mutual respect, mutual rewards, mutual responsibility, etc. Mutuality will elicit commitment which, in turn, will yield both better economic performance and greater human development.



Sandeep Singh
Manager
Kolkata RO

The HR management has assumed strategic proportions on account of the following:

- Changing business environment.
 - Consumer demands and the need for flexibility
 - Impact of technology.
 - Changing organizational structures. The ultimate aim is to develop a well trained work force, flexible and responsive to customer as well as organizational demands. HRM, therefore, should focus on developing skills, values, and behaviour consistent with a high level of personal effectiveness in the following five broad areas
1. Technical skills which are specific to a job.
 2. Behavioural skills which cover traits like motivation, judgement, resilience, and initiative as well as generic skills like communication, team working, and self management.
 3. Business awareness which includes wider knowledge relating to the organization, its key products, competitors, etc.
 4. IT skills which include understanding and exploitation of IT systems to enhance business performance.
 5. Risk management skills which relate to the identification of risk

and mitigation thereof. With the above backdrop on HR management, some of the HR related issues which have great significance and which need to be addressed as part of the strategy to achieve optimum utilization of manpower are discussed.

Although banks have designated divisions as HRD divisions, they continue to perform personnel administration. On the basis of current trends, it is difficult to envisage any paradigm shift in HR policy in banks in the next five years. Ideally, banks should adopt the framework of **Strategic Human Resource Management (SHRM)** which aims at aligning HR strategy with business strategy. Notwithstanding this, it can be envisaged that due to pressures of business, banks would focus on developing skills in areas like risk management, technology, marketing, etc. They could outsource training functions totally thereby saving on costs. Training could also be delivered on-line instead of the current emphasis on lecture-based inputs. The emphasis will be on developing cross-functional knowledge. The banker as known till now will have to transform into a versatile, marketing-savvy professional with sufficient knowledge about the products and services (e.g., mutual funds, insurance products, pension funds, smart cards, loans, private banking, etc) competitor charges, customer preferences, and modes of delivery. The regulatory regime has undergone significant changes in the recent period. Prudential regulation has given place to structural regulation and the emphasis has shifted from micro-management of banks to risk-based supervision. The emphasis on self-regulation by banks will continue. Risk-based supervision provides for such advantages as it is based on the mapping of the risk profile of each bank and the required supervisory

HR : A Dynamic Organ of the Banking System & Its Initiatives

Human Resource commonly called as HR is a quintessential organ for the survival of any industry. It is not just being an engine for growth but it is about being a steady custodian. It envisages an individual to work with the organization in perfect synergy with his/her goals and the organisational goals.

The banking industry is going through a tumultuous era with NPAs (Non Performing Assets) growing by leaps and bounds that is taking the domestic economy way too far from being developed. The industry being an epitome of perfect competitive market needs a HR system which can steer it through and give it an edge over the other players. The old school definition of the HR department has seen a radical change. It is no more about the traditional personnel management or administrative tasks. It is about the strategic utilization of the human capital and ensuring that the policies rolled out are impacting the business in a positive and quantifiable way.

Human Capital: It is well defined as an asset as it acts as a pool of mental acuity and intelligence which results in efficient and effective outcome.

Role of HR (An Overview) : It is one of the dynamic organs of the banking system which reinvigorates the entire organization. It is responsible for the holistic welfare of its people. It

facilitates a two way communication up and down the hierarchy.

- **Recruitment & Staffing** – It is the first step towards building a talent pool for the organization. It involves the acquisition of the right talent which can seamlessly pair up with the corporate DNA. It is a Herculean task which involves forecasting of the quantum of people required and reducing the chances of hiring incompetent and unmotivated people thereby managing the budget of the organization.
- **Placement & Orientation** – Once the recruitment is done it is important to provide a proper orientation so that the employee can understand the workplace goals and its culture. The employee should be able to find a link between his goals and organizational goals. The HR team then understands the set of qualities and the strengths of an individual and places them where they benefit the most.
- **Training & Development** – After the successful acquisition it is important to train the people in order to develop and hone the skill



Animita Chakrabarty
Clerk
Br. Kolkata Brabourne Rd.

set in them so that they can achieve individual as well as the organizational goals running parallelly.

- **Compensation & Benefits** – Compensation is the adhesive that binds the employee and the employer together. It is a tool that helps an organization maximize the returns on the available talent. Compensation may be monetary or non monetary.
- **Superannuation** – It is referred to as the retirement benefit extended to employees for their unstinted dedication, time and commitment towards the benefit of the organization.

HR Initiatives in Bank: As we are dwelling in an open market which is susceptible to rapid changes in the socio, economic and political scenario it is the job of the HR executives to maintain harmony between the

responses. Progressive tightening of prudential norms will occur and adoption of the International Standards and Codes will automatically bring the prudential norms at par with the international best practices.

The future of any organization hinges on the efficiency and effectiveness of its man management policies. A transparent management with a high degree of corporate governance can

alone motivate the workforce to keep performing at the highest levels of efficiency over a long period. To achieve the employee loyalty to the organization, the mutuality of objectives described earlier should be developed. This can be successfully achieved only if a proper communication channel exists among the various tiers of the organization. People should be encouraged to share their views, problems, fears, dreams, etc. so that they feel that they are being

cared for and their emotions respected.

Attitude is a vital emotional trait that triggers self-development and performance. The success of the top management depends on its ability to get the people with the right attitude or bringing in attitudinal changes in the existing team to form a cohesive team that ceaselessly works for the goals of the organization.

employee and the employer, so that the organization's ultimate goal does not suffer.

- **Hiring & Selection** – The primary and the most crucial step in building a strong team that can hold true the mission and vision of the organization. Outsourcing this process results in a cost effective outcome.
- **Management Development Programs** – These are designed to equip the staff, especially in the management level with the evolving management practices, policies, approaches and perspectives. It is a future oriented HR tool that aims to build a strong talent pool and makes way for a hassle free succession plan.
- **Incentives for self development** – Knowledge management is key to face any challenges of competition and keep ahead of others. As knowledge is power, constant updation is essential. So employees must be motivated and incentivized for their self development.
- **Performance Appraisal** – The 360 degree platform of appraisal gives a better picture of an employee.
- **Employee Suggestion Scheme** – As the employees are in constant touch with the customers they

know their demands. It is appreciable to take suggestions from employees while innovating products. This aims at kindling innovative spirit in them and imparts a sense of belongingness in them.

- **Staff Meeting** – It is a participative forum which facilitates bilateral communication. These meets, result in individual development and organizational effectiveness.
- **Brainstorming Session** – This is a time tested technique which brings along people from all cadres to generate the maximum possible solution to a problem. This stimulates thinking and the imaginative power of employees.
- **Building the capabilities of managers and staff** – Strengthening the capability of managers and holding them accountable to enable employees thrive and meet their potential is of paramount importance. Proper training session should be arranged for honing the leadership qualities and styles within a manager.
- **Balanced Talent Acquisition** – Diversity is a key enabler to long term success. It relies both on leveraging the skill and experience already available within the organization and bringing in necessary talents from outside.

- **Sustainable Retirement Benefit** – Apart from statutory benefits given to employees the employer should also design some insurance scheme for the retirees and their family.
- **Transparency** – It erodes the occasions of favouritism and nepotism and affirms the trust in the system.
- **Forbearance allowances**
- **Delegation of power**
- **Employee Stock Option Plan** – These plans are a contract between the company and the employee that gives an employee the right to buy company's shares at a predetermined price. This helps to retain and attract the talent.
- **Exit Interviews** – It is a survey conducted with an individual who is separating from the organization. The feedback received from these employees help the HR team to re-evaluate and redesign their policies and methods. This safeguards the organization from reputational risks.

Human Resource department is not a cost to the company but an investment which scales up the mercury of profitability.

"Human Resources to Human Recreation" A day out by Personnel Department at Eco Gardens, Cheruthuruthy



ISO 9001:2015- The Dawn of a New Era

An organization is defined at the structural level by its core persona i.e. human capital. The ISO 9001 set of standards have time and again proven to be the industry benchmark in quality recognition. Following the “Plan, Do, Check, Act(PDCA) philosophy” in its implementation, the ISO 9001:2015 certification has established international standards and practices for an effective quality management system.

Human resource management is an integral facet of quality planning at the organizational level. It is nothing short of a remarkable feat for our Bank in achieving the ISO 9001:2015 certification for services rendered and practices followed in the Personnel Department. We have been upgraded from the existing ISO 9001:2008 certification to the newest standard. With yet another feather in our cap, we have demonstrated that with the adoption of superior practices and processes at par with international standards, our Bank has elevated its overall standing in terms of quality of processes and services undertaken, thereby reinforcing its position as a force to reckon with.

In the industry, HR departments being recipients of coveted ISO certification is an achievement in itself due to the rarity of its occurrence. The Personnel Department of South Indian Bank, with its latest accomplishment, stands only second to HDFC Bank in the country for its achievement. This triumph validates our continued efforts towards conforming to international standards in tune with the unified vision of the Bank.

One of the primary areas of focus is a paradigm shift from a person oriented approach to a system centric one. This



Grace Rebeca Verghese
Prob. Officer
Personnel Department

offers a competitive advantage in terms of ensuring process continuity in the event of a transfer or section change. Detailed work instructions have been defined and implemented in view of guaranteeing a smooth transition with minimal downtime. Another key area of focus is the increased prominence on risk based

thinking and mitigation in comparison with the 2008 version.

We have a robust target based request management and disposal process implemented in HRMSS in which performances are reviewed at regular intervals vis-a-vis targets allotted. In addition, control and indexing of records have been streamlined to align with ISO quality standards. Continued improvement and conformity to norms are envisaged by way of quality audits and abundant redressal mechanisms.

Our intrepid approach to total quality management has made certain that we are setting benchmarks of a superior standard and indeed staying well ahead of the curve.



Mr. V.L. Paul, SGM(Admin) receiveing ISO Certification from Mr. Sureshnathan, South India Business Head of IRQS(Indian Register Quality Systems). Mr. Baboo Anto, AGM is also seen.

Achievements

**Associate Member -
Indian Institute of Banking & Finance**



M.T. Jose
DGM, Personnel Dept.

Doctorate from Christ University



Dr. Davis C.J. , Chief Manager- HO Staff Welfare Dept. secured Ph.D. from Christ University, Bangalore for the study in "Determinants of profitability of private sector Banks in India" and qualified IBC-IBBI limited insolvency examination.



First Token

Today is going to be just like any other day. That woman would be there to greet me first thing in the morning. The freedom enjoyed by the empty chairs would be disrupted by her at exactly 9:30 a.m. The moment I reach the counter, she would come up and hand over the passbook as if she was waiting for me. I would print and give the passbook back. I have never seen more than Rupees 500 or 1000 being credited into this account. On collecting the printed book, her attention would shift to the withdrawal slip. She wanted to withdraw all the money but did not know how to fill up the details on the slip. Since she was a regular customer, an intangible bonding had formed between us and she would seek my help in filling the form. I would fill the slip and hand it back to her for her signature. She would carefully sign it and I would collect it and hand her the *first token* of the day. This had become a routine for me for the past one month. As soon as the cashier called for her token, she would rush to the counter and collect the cash. She would then disappear into the crowd. Since this monotonous work continued for days, I started to get a

little bored. By and by I developed an indifference to this woman. As days passed by, this indifference got transformed into a thin hatred. This limited my social customer relations towards the woman to a mere passing of passbook and token without even making eye contact.

It was during one of my train journeys back home that I happened to notice a poster pasted outside the Railway station which read "Child Seeking Help". A two year old boy was suffering from blood cancer and his parents were seeking financial help for his treatment. The bank details were written on the bottom of the poster and I instantly recognised it. It was the same account number that I have been writing on the slip for my first customer for over a month now. Throughout my journey back home, a sense of heaviness engulfed my heart. My mind was continuously revolving around the image of that woman and the child I saw on the poster. I got back to work after the weekend. The woman walked up to my counter as soon as I reached. For the first time I carefully looked at the face of the woman. All along I had been judging people according to the balance they had in their accounts. I guess the mind-set of most bank employees is the same. The only place where figures assume a great deal of importance is the bank. But on that particular day my eyes went beyond the numbers and passbook and saw the woman. She was extremely thin. There was no piece of jewellery on the woman except a black beaded rosary on her neck. Her face was full of expectations and anticipations.

I too shared the same sense of anticipation that day. An amount of Rs 2200 was credited into the account probably during the long weekend. I noticed a faint smile sprouting on her face when she saw the amount printed on the passbook. I filled the



Linto Abraham

Clerk

Br. Kunnamkulam Main

withdrawal slip for her and handed her the *first token*. Her face reflected happiness, gratitude and prayers for the people who helped her when she collected the money from the counter. This continued for weeks. One morning, to my astonishment, somebody else came up to my counter to collect the *first token*. I consoled myself thinking that the woman might have been busy with other work. I did not see her for the next few days. On my way back home at the end of the week, I found that the poster had vanished from the railway station. I searched for it everywhere but couldn't find it. A strange chill gripped my heart. Questions started arising in my mind. What could have happened? I couldn't find the woman next Monday and gradually the transactions in her account also started to wane. I looked for the mobile number registered in her account and I saved it onto my phone. I walked outside the bank and started to dial the number. But I couldn't get through it. I was uncertain of what might have happened and unsure of what I would ask or say. I feared that something bad might have happened to the child and this fear made me change my mind.

I made myself believe that no harm has befallen the child and I slipped the phone back into my pocket. I felt that the uncertainty of the situation was much more comforting. I sat on my chair at the counter with the *first token* of the day searching for something in the faces of the crowd that slowly started to flow into the bank...

Know Your Branch



Branch Name : **THANJAVUR** Br. Code 0076
 Date of Opening : 22.11.1965
 No. of ATMs : Onsite 1 & Off-site 1
 Specialty of the Location : Considered as "Rice bowl of Tamil Nadu". Tourist spot: UNESCO World Heritage Monuments - Brihadeeshwara Temple, Gangaikonda cholapuram etc. Tanjore painting, Thanjavur doll (Thalayatti Bommai made of terracotta material) are famous.

Nearest Railway Station : Thanjavur- 2 km
 Nearest Airport : Tiruchirapalli Airport-61 km
 Nearest Bus Station : Thanjavur Old Bus stand(0.5 km)
 Location of ATMs : 1. Adjacent 2. 941, Savithiri Swagath Building, East Main Street



Branch: **TATTAMANGALAM** Br. Code 0077
 Date of Opening: 16.09.1964
 No. of ATMs: Onsite - 1, Offsite - 1
 Specialty of the Location: Every alternate year Traditional Festival like Angadi Vela (Kuthira Ottam), Kongan Pada (Temple Festival) are celebrated. Nelliampathy hill station is 49 km and Malampuzha garden is 30 km away

Nearest Railway Station: Palakkad Railway Station 15 km
 Nearest Airport: Coimbatore Domestic - 78 km
 Nearest Bus Station: Tattamangalam Bus Stand (100 mts)
 Location of ATM : Offsite ATM



Branch Name: **TELLICHERRY** Br. Code 0078
 Date of Opening : 02.04.1959
 No. of ATM : 1
 Specialty of the Location: Known for food items, Tellicherry biriyani is very famous. Major tourist spots are Fort, Muzhuppilangad drive in beach, etc. All major communities are living together here harmoniously.

Nearest Railway Station : Tellicherry 2 km
 Nearest Airport : Kannur 25km (Will be functional shortly)
 Nearest Bus Station : Tellicherry 1 k m
 Location of ATM : On site 1



Branch Name: **THIRUVALLA** Br. Code 0079
 Date of Opening: 24.06.1970
 No. of ATMs: Onsite 2 Offsite 1
 Specialty of the Location: Land of NRIs, Thiruvalla town in Pathanamthitta dist., Kerala lies on the banks of the rivers Manimala and Pamba. Branch located near to headquarters of Malankara Marthoma Syrian Church on TK road

Nearest Railway Station: Thiruvalla 1km
 Nearest Airport: Cochin 105 km
 Nearest Bus Station: Thiruvalla 300meters
 Location of ATM : Offsite at Believers Church Medical College Hospital



Branch Name: **THIRUVANKULAM** Br. Code 0080
 Date of Opening: 13.05.1964
 No. of ATM : 2
 Specialty of the Location: Hill Palace, Tripunithura, largest Archaeological Museum is about 1.5 km from our branch

Nearest Railway Station: Tripunithura Railway station 3.5 km
 Nearest Airport: Cochin International Airport, Nedumbassery 34 km
 Nearest Bus Station: Tripunithura 3.5 km
 Location of ATM: Thiruvankulam Junction

Know Your Branch



Branch Name : **THIRUVILWAMALA** Br. Code 0081
 Date of Opening: 09.04.1964
 No. of ATM: One Onsite & One Offsite
 Specialty of the Location: Thiruvilwamala is a hilly village in the northern terrain of Thrissur District. Kuthampully Handloom Silk Sarees and Dothis are famous. Thiruvilwamala Temple and Festivals are also famous
 Nearest Railway Station: Ottapalam Railway Station 14 km
 Nearest Airport: Karippur International Airport 105 km
 Nearest Bus Station: Thiruvilwamala
 Location of ATM: 1. Adjacent to Br. 2.Kuthampully



Branch Name : **TRICHY MAIN** Br. Code 0082
 Date of Opening: 12.05.1955
 No. of ATM: One (Offsite)
 Specialty of the Location: On the banks of Cauvery and Kollidam, Trichy the Temple Town is also known as Tiruchirappalli, 4th largest city in Tamil Nadu. In the vicinity of Srirangam Temple, Rock-Fort Temple, BHEL, NIT-Trichy, Colleges like St. Joseph's, Bishop Heber, Holy Cross and schools like Montfort, Campion Anglo-Indian are worth to mention.
 Nearest Railway Station: Trichy Fort Railway Station 3 km
 Nearest Airport: Trichy International Airport 16 km
 Nearest Bus Station: Chatham Bus Stand Trichy 0.20 km
 Location of ATM: Near to Raja Theatre, Madurai Road, Trichy



Branch Name: **TIRUPPUR MAIN** Br. Code 0083
 Date of Opening: 05.02.1947
 No. of ATMs: 4 Nos. (incl.CRM)
 Specialty of the Location: TIRUPUR –The Dollar city is the exporter's palace. The main business is manufacturing and export of textiles garments. Exporting of knitted garments and hosiery is the major activity
 Nearest Railway Station: Tiruppur-0.5 km
 Nearest Airport: Coimbatore-60 km
 Nearest Bus Station : Tirupur Old Bus Stop-1.5 km
 Location of ATM: 1. Ajacent 2. Kumaran Road 3. Anuppar palayam 4. Parapalayam



Branch Name : **THRISSUR MAIN** Br. Code 0084
 Date of Opening: 29.01.1929
 No. of ATM: On site 2 Offsite 1
 Specialty of the Location: In the proximity of Basilica of Our Lady of Dolours, Lourdes Cathedral, Chaldean Church, Paremaekavu -Thiruvambadi -Vadakumnadhan Temples, Dist. Hospital, Municipal Bus Stand. Branch is facing Thrissur Round and the First Business Centre of the bank.
 Nearest Railway Station: Thrissur 1 km
 Nearest Airport: Cochin International Airport, Nedumbassery 53 km
 Nearest Bus Station : KSRTC 1 km
 Location of ATM: 1&2 Round South, SIB RO Building 3. Behind Shrine Basilica of Our Lady of Dolours



Branch Name **THRISSUR BAZAR** Br. Code 0085
 Date of Opening 04. 11. 1964
 No. of ATMs: 2
 Specialty of the Location: Thrissur flexes its economic muscle in India as the headquarters of three major scheduled banks, South Indian Bank, Catholic Syrian Bank, Dhanalakshmi Bank and a Small Finance Bank ESAF and KSFE.
 Nearest Railway Station: Thrissur 1 km
 Nearest Airport: Cochin International Airport, Nedumbassery 53 km
 Nearest Bus Station : KSRTC 1 km
 Location of ATM : 1. BSNL Premises 2. Hotel Palace Tower Premises

Know Your Branch



Branch Name : **THRISSUR HIGH ROAD** Br. Code 0086
 Date of Opening: 20-12-1965
 No. of ATMs: Onsite -1 ,Offsite -1
 Specialty of the Location: Business centre adjacent to High Road. Thrissur, the Cultural Capital of Kerala contains the Kerala Sangeetha Nataka Academy, Kerala Lalithakala Akademi and Kerala Sahitya Academy.
 Nearest Railway Station: Thrissur Railway Station 1 km
 Nearest Airport: Cochin International Airport 53 km
 Nearest Bus Station: Thrissur KSRTC Bus Station 1 km
 Location of ATM: 1. Sun Medical Rearch Centre, ST Nagar 2. Adjacent



Branch Name: **THRISSUR M G ROAD** Br. Code 0087
 Date of Opening: 11.05.1964
 No. of ATM: 1
 Specialty of the Location: Vadakkunnathan Temple is a Tourist place nearby. Internationally famous Thrissur Pooram, Pulikkali are festivals of this place.
 Nearest Railway Station: Thrissur, 1 km
 Nearest Airport: International Airport, Nedumbassery, 53 km
 Nearest Bus Station: KSRTC, Thrissur, 1 km
 Location of ATM : Near to branch



Branch Name : **TRIPUNITHURA** Br. Code 0088
 Date of Opening 13.05.1964
 No. of ATM 3
 Specialty of the Location: Located about 8 km from Kochi city, was the capital of the erstwhile Kingdom of Cochin. The town is also a prominent centre of learning for Carnatic music, Kathakali and Mohiniyattam besides percussion instruments like mridangam, chenda and maddalam.
 Nearest Railway Station: 0.7 kms
 Nearest Airport (Km) 24 kms
 Nearest Bus Station (Km) 1 km
 Location of ATM Onsite : Opp. St. Mary's Forane Church, Vaikom Road Offsite: 1. Kerala Ayurveda College, Puthiyakavu 2. Irumpanan Junction



Branch Name : **TRIVANDRUM CHALAI BRANCH** Br. Code 0089
 Date of Opening: 01.08.1964
 No. of ATMs: 1 Onsite & 2 Offsite
 Specialty of the Location: Chalai Bazaar is the Main Market. Sree Padmanabhaswamy Temple, Pazhavangadi Ganapathi Temple is nearby.
 Nearest Railway Station: Trivandrum Central-Railway station 0.4 km
 Nearest Airport : International Airport Trivandrum 5.5 km
 Nearest Bus Station : Thampanoor KSRTC 0.5 km
 Location of ATM 1. Opposite To Big Bazaar in MG Road, 2. Near PRS Hospital, Killipalam 3. Power house road, Near Handloom House, Chalai (On Site)



Branch Name: **TUTICORIN** Br. Code 0090
 Date of Opening: 12-09-1966
 No. of ATMs: 3
 Specialty of the Location: Tuticorin, port city is an emerging energy and industrial hub. Shiva temple in the centre of the town and the 'Our Lady of Snows Basilica' are the major religious attractions in the city.
 Nearest Railway Station: Tuticorin Railway station 600 mtr
 Nearest Airport: Tuticorin Airport 18 km
 Nearest Bus Station: Tuticorin old bus stand 2.4 km
 Location of ATM 1. Onsite 2. Palayam Kotai Road 3. Near Niila Sea foods.

Know Your Branch



Branch Name: **VAIKOM** Br. Code 0091
 Date of Opening : 02.04.1976
 No. of ATMs: 2
 Specialty of the Location: Main attraction is Vembanadu Lake, Solar Boat, Vaikom Beach, Vaikom-Sathyagraha Memmorial Hall. Famous Vaikom Temple is very nearby.
 Nearest Railway Station: Vaikom Road 16 km
 Nearest Airport: Nedubasserry 60 km
 Nearest Bus Station: Vaikom 200 mts
 Location of ATM: West gate , Vaikom



Branch Name: **VALANCHERRY** Br. Code 0092
 Date of Opening: 23.11.1970
 No. of ATMs: 1 onsite
 Specialty of the Location: Valancherry is located on Kuttippuram-Kozhikode route. Branch is near to historic Nila Lake and Kadampuzha Bhagavathy Temple. Famous amusement Park "Flora Fantasy" is also nearby.
 Nearest Railway Station: Kuttippuram 7 km
 Nearest Airport: Kozhikode International Terminal 48 km
 Nearest Bus Station: Valancherry Bus Stand 100 mtr, Edappal bus depot 11 km
 Location of ATM: Valancherry



Branch Name : **VANDITHAVALAM** Br. Code 0093
 Date of Opening : 10.03.1971
 No. of ATMs: 1 onsite
 Specialty of the Location: A smal village in the Palakkad district, state of Kerala as of 2001 India census, has a population of 12,160 with 6,006 males and 6,154 female.
 Nearest Railway Station: Muthalamada-7 km
 Nearest Airport: Coimbatore-60 km
 Nearest Bus Station: Tattamangalam-7 km
 Location of ATM: Branch Premises



Branch Name: **VELUR** Br. Code 0094
 Date of Opening: 20.04.1964
 No. of ATMS: 1. onsite
 Specialty of the Location : Rural area. Jesuit priest from Germany Fr. Johann Ernst Hanxleden, known as Arnos Pathiri, who wrote the first Malayalam - Portuguese Encyclopedia has given his energy not only to Velur but to the whole world through his literary works. Velur church was founded by Arnos Pathiri on 3 Dec. 1712 in honour of St. Francis Xavier.
 Nearest Railway Station: Thrissur 20 km
 Nearest Airport: Nedumbassery 60 km
 Nearest Bus Station: Kunnamkulam 13.5 km
 Location of ATM : Velur



Branch Name: **WADAKKANCHERY** Br. Code 0095
 Date of Opening: 19.02.1932
 No. of ATM: 1
 Specialty of the Location: Wadakkanchery is the oldest branch of SIB and Wadakkanchery the famous tourist sopt Vazani Dam and Poomala are nearby.
 Nearest Railway Station : Wadakkanchery R S 1 km
 Nearest Airport : Nedumbassery 71 km
 Nearest Bus Station: Wadakkanchery 0.1 km
 Location of ATM Onsite

CAIB Sibians



Krishnan K.R.
Clerk
TBD



Livin K. Sabu
Prob. Officer
Dimapur



Mary Teresitta A.C.
Assistant Manager
Chellanam



Rajan Varghese
Manager
Palakkad-Melamuri



Saran Krishna R
Manager (CA)
Credit Department



Shaik Akhila
Assistant Manager
Almasguda



Shikha Verma
Assistant Manager
Noida



Yusuf Ahmed
Manager
Perambalur

JAIB Sibians



Anand Swaminathan
Probationary Officer
Tuticorin



Deepthi Panoli
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Delhi RO



Jisna Sebastian
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Joel Varghese T
Assistant Manager
Kechery



Mithula Sreenivasan
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Pradeepkumar K
Probationary Clerk
Trichy



Reshma Jose
Probationary Officer
Mullassery



Revathy M
Probationary Officer
Chalakudy



Sherin Sebastian
Assistant Manager
Thrissur M G Road



Sonia Joseph
Assistant Manager
CBE Big Bazar St



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Soumya V. Sivaraman
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Steena Joseph
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Mattannur



Tisa Jacob
Assistant Manager
Retail Banking Dept.



Vidya Menon C
Clerk
Karthikapally

Sudoku

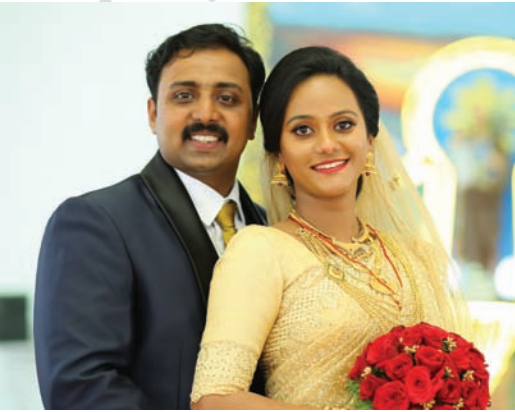


Email us the right answer **on or before 15th Nov, 2018** and you could be the lucky one to be featured in the next issue!

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Painting by
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Joemon Johnson, Assistant Manager, RBD & **Riya Jose**



Sreejith D Shenai, Manager, Br. Belthangady & **Archana Ashokkumar Kamath**



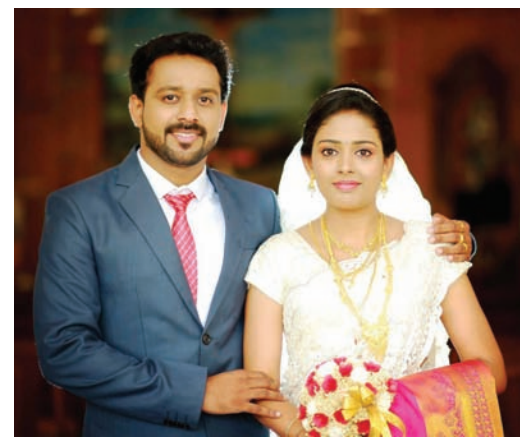
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CLICKZ !!!

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