

# Sublink

*Next Generation*

Corporate Family Magazine Of The South Indian Bank Ltd.



# THE WAVE OF CHANGE



Launch of Core Value Card by Mr. Murali Ramakrishnan, Managing Director & CEO along with Mr. Thomas Joseph K, Executive Vice President .

## 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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### Layout and Typeset:

Black Swan (India) Ideations Pvt. Ltd.

### Printing:

Lumiere Printing Works

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## MD & CEO Speaks...



Change is the only constant. Changes triggered by the COVID-19 crisis are forcing banks globally to re-assess traditional products, strategies and business models. As per the CRISIL report on banking post COVID, we need to look at how the pandemic has altered client perspectives and behaviors mainly in three areas – Liquidity, Operational Risk and Digital Drive.

I am confident our bank is on the right path to embrace the changes post COVID. With focus on 6Cs Strategy of Capital, CASA, Cost to Income, Competency Building, Customer focus and Compliance driven by a workforce with Core values of Sensitivity, Resilience, Ownership, Integrity, Passion, Digital, Boundary less, Quality and Speed, we are sure to deliver on our Vision 2024.

Our strategy involves a recalibration which includes decongesting processes and unclogging complex procedures which will result in improved operational efficiency and guarantee growth. Let us reinvent our way of working and march ahead with passion and perseverance with accelerated momentum.

I look forward to this issue of SIBLINK themed “The Wave of Change” and hope the platform is used by all colleagues to express their knowledge and creative skills not only through this issue but all the upcoming issues.

With Best regards

**Murali Ramakrishnan**

# VALUE DECK FOR 9 CORE VALUES



## SENSITIVITY

- ☑ Be open to others views and opinions
- ☑ Make yourself accessible
- ☑ Don't be judgemental
- ☑ Always keep your promises
- ☑ Be open to feedback and criticism



## RESILIENCE

- ☑ Bounce quickly after any feedback
- ☑ Passionately chase your goals without giving up
- ☑ Be clear with your goals, roles and processes
- ☑ Support each other in crisis
- ☑ Trust your team's abilities



## OWNERSHIP

- ☑ Don't restrict your sense of ownership to your job function alone
- ☑ Always be proactive in acting in the best interest of the Bank
- ☑ Be responsible for your team's action
- ☑ Understand you are the face of the Bank and always be professional in your approach



## INTEGRITY

- ☑ Act with integrity even under no supervision
- ☑ End and means, both are important
- ☑ Have integrity in all your actions and decisions
- ☑ Respect policies, its spirit and words



## PASSION

- ☑ Be alive while in your setup
- ☑ Act with high energy
- ☑ Be goal oriented and be a go getter
- ☑ Have an appetite to learn
- ☑ Show up your enthusiasm in whatever you do



## DIGITAL

- ☑ Welcome digital transformation
- ☑ Be proactive in customer centric digital initiatives
- ☑ Strive to be ahead of the curve and have vision for bank in digital future
- ☑ Encourage team members to be tech savvy and be one yourself
- ☑ Have an appetite to learn new digital technologies



## BOUNDARYLESS

- ☑ Say no to bureaucracy
- ☑ Work as one team with one dream
- ☑ Keep the best interest of the bank before self interest
- ☑ Don't be confined to your work area, function or region
- ☑ Proactively collaborate



## QUALITY

- ☑ Take pride in quality of your work
- ☑ Commit to quality and add value
- ☑ Excellence in work is a mindset
- ☑ Feel empowered to drive service quality
- ☑ Quality is an everyday job



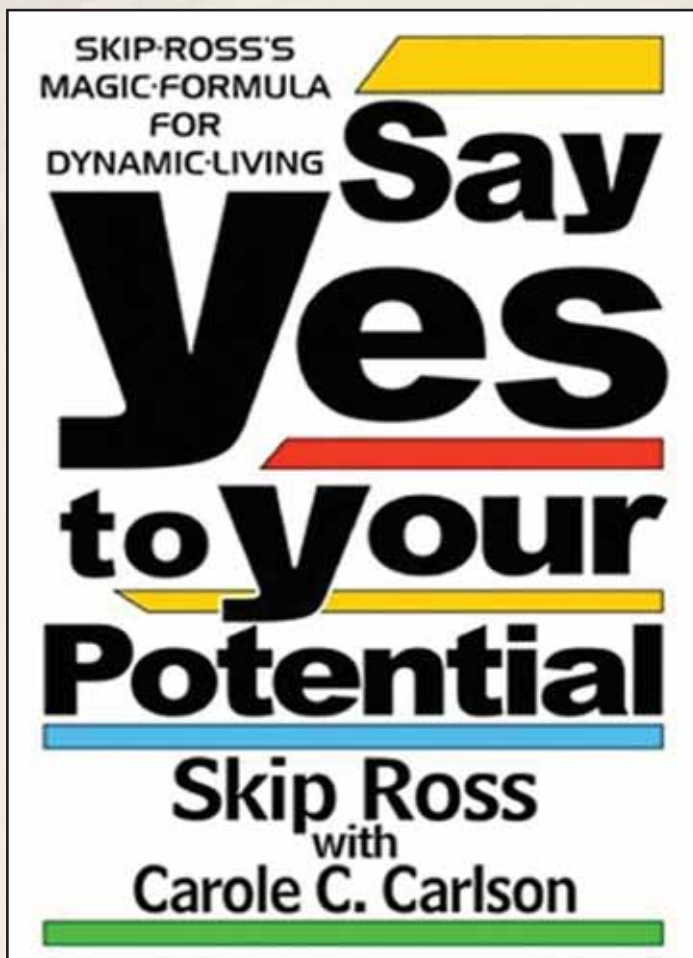
## SPEED

- ☑ Speed is a competitive advantage
- ☑ Tap opportunities and be quick to build on them
- ☑ Set deadlines and stick to it
- ☑ Demand quality delivery in time

## The book that has inspired and influenced me the most



**Mr. Murali Ramakrishnan**  
MD & CEO



One of the books which had a big influence in my life is the book I came across, while attending a seminar in late 90s. The title of the book was 'SAY YES TO YOUR POTENTIAL' BY SKIP ROSS WITH CAROLE C. CARLSON.

I must disclose that this book had a major influence in my thinking and action and had changed the course of my concept of success.

The four big messages, I had picked up from this book had helped me traverse the course of my life, enjoying the journey with its twist and turn.

- (a) Important of finding time to do what we set out to do and Begin today.
- (b) The Concept of Dynamic living and how it is fulfilling
- (c) What really is Success?

(d) What are the Principles of Success?

As they say, there are two things which you can never get back. One is TIME and the other is what you uttered. The importance of Time is underestimated by many. We often hear people making comments like HOW TO KILL TIME? Or look at those who spend hours and hours in front of Television watching all the programs with the sole intent of filling time with activity. It is important to understand the finer nuances of this valuable gift 'time' in order to make the best use of it.

The book connects the accomplishment in life to the utilization of time. 'Life is not the measure of time that we have to do things, but it is a measure of what we do with the time that we have, with the talents that we have'. As it is a limited resource contained in this life, we need to 'Begin today'. Towards this there is a nice set of phrases which had a deepening impact in me. I wish to reproduce it below:

Today is a treasure given to me in the same quantity of seconds, minutes, and hours that are given to others. I am determined not to waste time in worrying about what might happen, but to invest my time in making things happen. I will not think of what could be done if I were different. I am not different. I will do with what I have. I will not say, 'If I could find the time...' because I will not find time for anything. If I want time, I will have to make it. I will begin by doing and not wasting the precious time I have. I will seek to improve myself because I will be needed and I must not be found wanting. Doing the necessary, avoiding the unnecessary, I will live today fully – as though it were my last day on earth. Don't expect to find me waiting for tomorrow It never comes.

The other key message in this book is about Dynamic Living. This takes back to the basic concept of 'What do we want really out of life? Success? Success means different things for many people. Most people equate this with the amount of money one accumulates, the degree of fame, or the modicum of power. This is where the book brings in the true concept of success through the definition of Dynamic living.

Dynamic living is the kind of life that is filled with joy and happiness all the time, a life free of fear, free of worry, continually in the process of achieving worthwhile goals. It is totally well adjusted in life's six major areas, business, home, social, physical, mental and spiritual.

The above definition brings in sharper focus on Fear, Worry, Goals, Areas of life. It is worth pondering what each one of them actually mean in our lives.

Then the most important part of the book where it defines Ten success principles. These principles are termed Universal laws of success and It works

across continents at all points in time. After my exposure to these principles, I had experienced these in many facets of personal and professional lives. They are so true and are so powerful, I would like to state them with the definition of what they actually mean.

**Principle # 1:** GIVE AND YOU RECEIVE and it also says that 'We always have something to give'. It reiterates that we are not Just anything. We are a beautiful, unique, wonderful creation endowed with all the talent and ability to do anything we set our mind to do. We always have something to give. This principle of giving emphasis that you give and give, over and over again, not knowing when it will come back to you or how, but expecting that ultimately you will receive. Be open to receive when it comes.

**Principle # 2:** The Principle of Exclusion: Get rid of what you don't want to make room for what you do want. All of us have attitudes which are nothing but habit patterns. We have attitudes about everything and everyone. Some of these attitudes are so negative that they will ruin lives, careers and marriages. Once established, these attitudes get reinforced by attracting similar thoughts. We need to get rid of these and create room for the attitudes which will attract happy, excited, positive people. As stated in this book, I had experienced that successful people are always more willing to talk and share than anyone else. They are willing to spend time with people and they also care about people.

**Principle # 3:** Principle of Creation: 'Decide what it is that you want, define it clearly and specifically and write it down'. It goes on to define that the principle of creation is not wishful thinking or daydreaming but a burning desire. It sets the tone and the attitude that, I don't care what it takes, I will do it.

There are 7 more principles and each one of them brings out the essence of what success principle is all about.

This book had a profound impact in my life that I had recommended this book for many, who were working as part of my team in my long career. Invariably, when I get to meet them, they share how they had experienced something in their lives which resonated with one of the principles outlined in this book.

I would like to end this by sharing with you a very interesting event. Way back in early 2000, after going through this book and several seminars, I had made a cassette (as that was popular in that period) in which, I had listed down what all I wish to accomplish in my life and for my family, in the various facets of life. I was indeed thrilled to notice that I was systematically working towards them and indeed realized each one of them though not

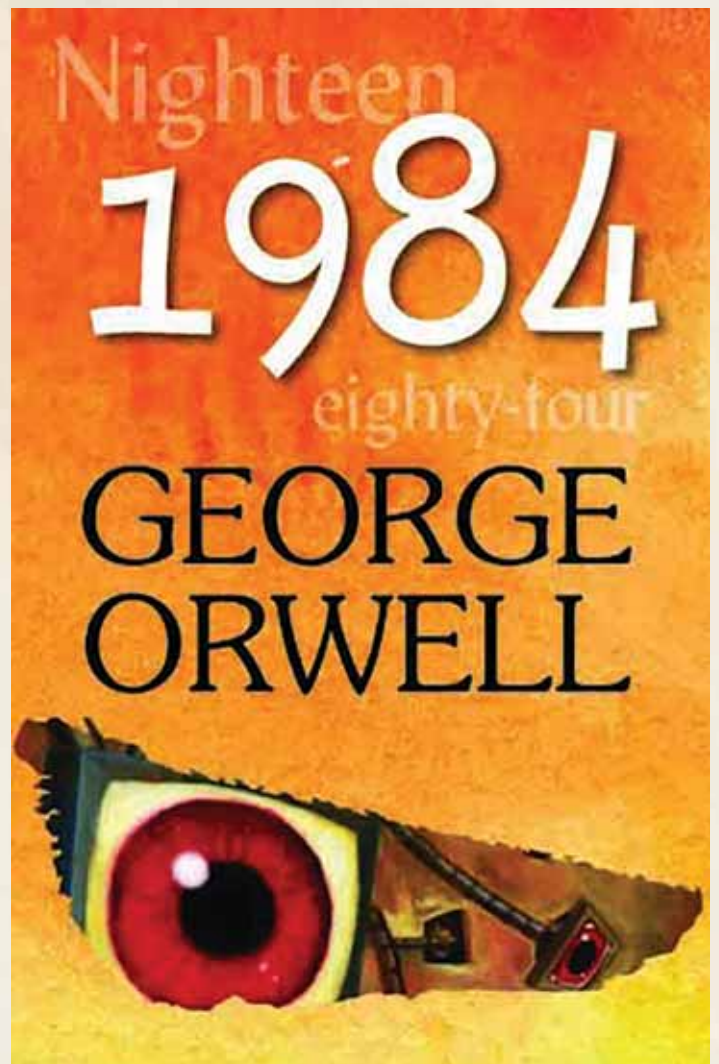
within the same time period, I had spelt but eventually.

It is my urge that anyone reading this should get the opportunity to get hold of the book, go through the book, read it again and again, set ambitious and worthwhile goals for life in the various areas outlined in the book.

As one of the principles says, **DO IT NOW.**



**Niveth K S,**  
Prob. Officer, Br. Pudukottai  
PPC - 14963



**S**eldom do you stumble upon a book so deeply profound and hauntingly terrifying at the same time. Here is one such book. 1984 by George Orwell is a dystopian classic. Written in 1949, it delineates a future totalitarian regime ghastlier than Nazism and Stalinism.

What makes the book distinctive is the horrid world created by the author and how the reader could experience this world from the point of view of the protagonist, Winston Smith. Smith lives in a fictional town of Oceania. Oceania is a state where a totalitarian government called "The Party" has taken total command under the leadership of "Big Brother".

The Party is basically divided into four ministries-Of Truth, Love, Peace and Plenty where their deeds are totally ironical against the names. Smith works as a clerk in the Ministry of Truth. His job is to rewrite and manipulate the past, so that people never get to learn and amend from the past. In this horrid world, your whole life is controlled by the state. Your thoughts and actions are constantly surveilled and manipulated. The Party regulates lives of the citizens through telescreens and speakers installed in every nook and corner. What you speak, what you do, whom you talk to, everything is scrutinised to find any probable disloyalty occurring to the Party's interests. The state controls the past, present and the future. The Party "vaporizes" anyone who seeks to oppose them. There love is illegal and is seen only as a means of reproducing humans to serve the party. Children are taught to sell you for the rules of the Party. They are accustomed to be mere spies who would turn their own parents to the "Thought Police' anytime. The Thought Police is solely for arresting anyone whose thoughts or actions are rebellious to the Party.

Though Winston works for the Ministry of Truth, he is forced to hate Big Brother and the Party. Anything that goes against the interest of the Party is termed as "Thoughtcrime" and is punishable to death. Yet, Winston falls in love with Julia and they both yearn for redemption and happiness. They are resolved to join "The Brotherhood" under the guidance of O'Brien. The Brotherhood is a group of people who secretly work against the Party. Needless to say, they both get caught eventually and the later part of the story revolves around their struggles and mishaps that follow. Since I want this to be a spoiler free review, you are at total liberty of finding out if they succeed in their treacherous efforts.

1984 will eternally stay as an indispensable book for portraying a pensive, rebellious everyman protagonist who stands up against all odds, and for teaching to what degree one's thoughts and beliefs can be controlled by the society if they can't make it on their own. I felt it to be more of a non-easy read, especially the excerpts from Goldstein's book. It's didactic all along and the whole ideology is a tad heavy to comprehend. This novel had coined terms like Big Brother, Doublethink, Newspeak, Telescreen, Thought Crime, Thought Police, Proles etc. which later on became regular in pop culture.

Concluding with one of my favorite quotations from

the book:

**"War is Peace, Freedom is Slavery, Ignorance is Strength"**

This is the official slogan of the Party of Oceania. War is Peace emphasises that having a common enemy state ensures the unity of people of Oceania. Freedom is slavery, since they do not believe in anything independent, but collective. Ignorance is strength, since it encourages people to accept everything that the Party tells them.

At any rate, this book is a must read and I would love all of you to read it if you haven't already. Also glad that the hauntingly terrifying totalitarian world in 1984 has not come to pass yet.

**BIG BROTHER IS WATCHING YOU!**



**Annu Arora**  
Asst. Manager, Br. Bibwewadi  
PPC-12304

## Desirous Day

On that day of desire,  
I was filled with fire,  
I couldn't help but admire  
The beauty of that divine flier,

Only he is the one who inspire,  
Despite anyone who conspire,  
I need no one but require,  
A constant love supplier,

You were that modifier,  
For happiness to acquire,  
I found a majestic Sier,  
But is he a LIAR?

## I wanna...

I wanna fly, I wanna fly  
Into the lands, where  
My name is not being called  
By my caste or creed.

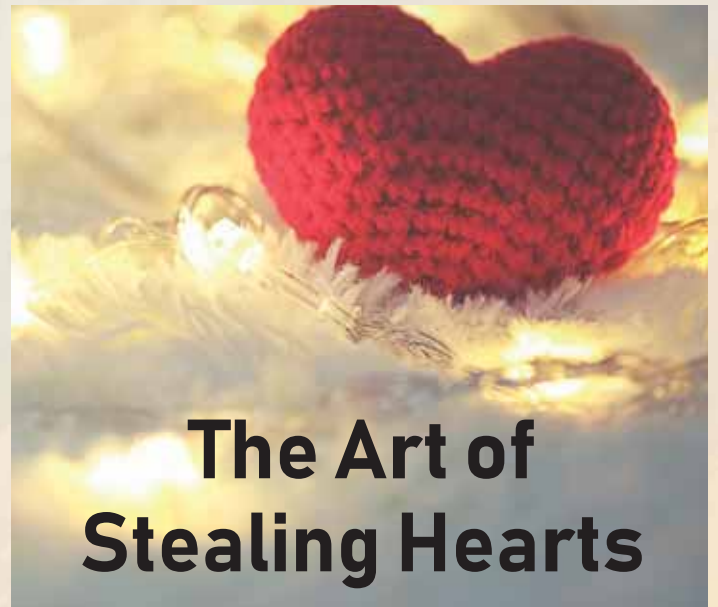
I wanna ride, I wanna ride  
Into the place, where  
No one asks me  
Why are you here??

I wanna walk, I wanna walk  
Into the streets, where  
Nobody treats me  
Like a piece of flesh.

I wanna hike, I wanna hike  
Into the mountains where  
I can talk myself  
With my soul.



**Joseph T P**  
AGM, MCCPC  
PPC - 3742, Mob : 9739733300  
jthettayil09@gmail.com



*"The goal in life is not to try and live forever, but to create something that will live forever in people's hearts."*

We all wish to be liked and accepted by others and thereby get into their hearts ..

Is it so difficult? Is there any secret mantra for stealing the hearts of people around you?

No, it is not so difficult and there is no secret mantra. If you are willing to follow and practise some practical steps in your everyday life, you will be most successful in life and can simply steal the hearts of many.

I am not a Personality Trainer or a Professional Mentor, but my long years of experience and meeting many people of various status has made me gather some valuable tips which I thought of sharing.

On analysis, we will find that we live or spend maximum time with people to whom we are not closely related, as compared to our family members. We work in a service sector, where we interact with many people in our daily life. Hence, our character and behaviour can influence to a certain extent, the culture and attitude of the people around us. We can broadly categorise the people around us into 4 groups. Customers, Colleagues, Friends and Family members.

### Customers

**Outreach:** - We meet many customers every day and attend to their needs. As their requirements may be varied, each one will need our special attention in a different manner.



**Shamily Raj A**  
Asst. Manager, Br. Kanhangad  
PPC - 10990



Some of you might be visiting the customers at their business place or in some cases at their homes too. The guests are often welcomed by water being offered first, followed by tea /coffee etc. It is right to respect the custom and culture of your host. Even if you are not comfortable, try to behave without hurting their feelings. People in rural areas are more sensitive to customs and traditions...if you like something which they offered, convey it openly to them; which may be the first strategy to win their hearts.

**Be presentable** – Your physical appearance and the words you speak have much to do with your personality. There is no abstract ratio to this, but it's co-related. Prefer to go for a meeting well prepared as the first impression has high importance. It does not mean that you should wear an expensive attire, but it should be modest, formal and neat. Naturally this will boost your confidence level. Your mature interactions can make a good impression on others. Body hygiene adds value to your personality. If you are new to the person whom you are meeting, your every word will create a lasting impression be it good or bad. Have patience and listen intensely before speaking. It is advised to memorise and register in mind the key points you hear for all future references. Never interrupt a person while talking and try not indulge in arguments. We should not put on airs pretending to know everything. Sometimes the person sitting opposite to you, though appearing simple may be much more knowledgeable and experienced than you. Put yourself in their shoes to understand things from their perspective. As far as possible try to concur with the customer's view than pulling him/her towards yours. At the same time, you may present your views in a manner that will create a good impression on others. Respect elders and seek their blessings before you leave the place. I assure you, there will be a lot many good things about you for them to remember. Do not make promises if you are doubtful of fulfilling them. Never try to extract business from a new client before you create an impression on him /her.

***“Sincerity is always the best strategy to win people's hearts”***

**Telephone conversations in business** – Be soft and 1984 by George Orwellspeak clearly. The message you convey over phone should be very carefully worded. Avoid slangs and usages which other persons may not understand, especially when talking to someone whom you have not met earlier. Do not forget to enquire whether he/she is free to talk before you proceed with the conversation and say thanks while concluding the talk. Try to talk only to the point. More the brevity, better the impression about you. It is a good trait to recognise voices and identify people by their names.

**Service at the counter:** Customer needs are varied

and so different customers may behave differently. Sometimes what you have learnt academically may not help you in solving a real time situation. You can handle difficult situations only through a mature approach and experience. Experience can't be bought to be possessed –it should be gained over the years. Many a time, disasters and critical situations happen unpredictably. If you are able to endure strain as and when you come to face it, you will not be taken aback when the unexpected happens. We cannot create a disaster to learn how to manage it. It should be learnt as and when it happens. Observe your seniors how they handle such situations and learn good lessons from them. Face any challenge bravely and do not run away. Learn from mistakes. Sometimes your soft and patient approach may help in cooling down and pacifying a difficult customer. Learn to greet every customer with a welcoming smile and eye-contact (presently it is difficult with a mask on face). Both play a big role in creating a good impression about your attitude. You might have noticed this approach from sales men at big showrooms. You will naturally move only towards that person who creates a welcome feel in you. Try to maintain a long lasting good relationship with your customers beyond banking. Customers should know you by name. Remember that a satisfied customer will play the role of a brand ambassador and patronise us always. Do not exhibit ego while interacting with anyone. Try to be humble and honest in your dealings, but do not pretend. Your face can reflect the thoughts in your mind. As far as possible avoid using technical jargons which your customer may not understand. While trying to redress customer grievance, be empathetic, understand the issue thoroughly, visualise yourself in his/her position.

***“Treat every problem as an opportunity to learn something new”.***

**Gadgets:** Make it a habit to avoid personal calls in the presence of a customer. If it is so urgent, politely seek excuse and then you may attend it ensuring that the call is timed as short as possible. One should never wear a headphone while attending a customer at the counter. As far as possible avoid repetitive questions/enquiries. Try not to be over inquisitive as some may not entertain personal questions. There is no harm in enquiring with Senior Citizens about the health and wellbeing of their family members. Make sure that your chat with customers are brief and do not affect your other works. Learn how to manage your time. You may selectively exchange personal phone numbers with customers or strangers. Be street smart in handling unsolicited calls from people who may try to deceive you. Be very careful with your posts, comments, responses on social media platforms since you are responsible for them.

**Gentle manners:** It is preferred to converse in a common language which the customer can

understand well. Try to avoid chatting with colleagues while attending to a customer. Assume a situation - you are having a chat with your colleague which your customer sitting before you cannot comprehend - it may hurt his/her feelings and may create an awkward situation. Do not indulge in long conversations with anyone, especially when somebody else is waiting for his or her turn to come. Always remember that you represent the organisation wherever you are. Your words and actions can either win or lose a customer. Be a SIBian 24x7 and project your image in public as there is no harm in self-marketing. As we are always exposed to public scrutiny, we should keep in mind that whatever we do may be observed and evaluated. Try to reach the assurances and promises you make. Learn to say a firm no, if you are not sure of getting it done. Our timely help and words of consolation may help a person in distress and pave way to develop a long lasting relationship. Felicitate your customers on their achievements and the success in their business deals. Keep your customer profiles very confidential and do not share with others.

### **Colleagues**

In an office environment, your colleagues' attitude, their work-style, approach towards higher ups etc., may influence your personality to a certain extent. In the same way, your positive attitude and high energy level can get transmitted to others creating a welcome aura around you. Be ambitious and aspire for higher responsibilities. When you join service you may have many colleagues as close friends. With time you may get promoted faster but remember to keep your feet grounded always. Some friends may be promoted before you as well, but we must always respect their positions and behave very professionally beyond personal relationships.

***"All the fused bulbs are the same whatever its wattage was - doesn't matter what type it was before it got fused"***

Inculcate certain attributes which are very essential for your career progression. Be ambitious, aspire and work hard to achieve higher goals. Never ever admonish your colleagues or juniors in public and do not share any adverse remarks about anyone. Not only your words may hurt others, but also there is a chance for you to be looked down upon. News might spread like wildfire within no time and may create unexpected repercussions. Practise to appreciate and motivate your colleagues on their achievements, preferably in an open forum. Be empathetic on the personal setbacks and distress of others by offering timely help, which they will never forget in their life. Respect and offer privileged treatment to retired staff, who have toiled a lot for the betterment of our beloved organisation. A few kind words from us can make them feel like they are still part of the SIB family.

Prioritise your work and practise time management. Never get distracted by your surroundings and do not allow anyone to rob your valuable time. As a good work culture, never let ourselves or anyone in our team become indispensable or inevitable to the organisation. Train your colleagues and fellow team mates to handle situations well. Develop a second line as part of succession planning. Welcome all constructive criticisms and appreciate good suggestions. Always be grateful to our beloved organisation for giving us a respectful status in the society and for all that we enjoy in our daily life. Improve knowledge level and skills. Strive to be a persistent learner to excel in your career.

### **Friends**

Our friendship pattern changes at different age levels and career positions. We all know that, for obvious reasons the same kind of relationship with our friends that we had during our college days cannot be maintained after joining the corporate world. Our old friends and well-wishers always keep a track of our growth in the career path. Never should we talk ill about our beloved organisation and the feeling of pride in our organisation should reflect in every action of ours. Uphold the tradition and culture of our organisation. Do not collude with anyone and ensure you do not indulge in any wrong doings. Learn to control your mind and body to stay away from incidents that may trap you. Do nothing against what your conscience says. No matter how close a friend you have, do not share your private matters as they might use the same to play against you for their advantage and when you distance from them for any reason.

### **Family members**

Our family is the biggest strength for all of us. Let us pay heed to what our elders say and try to maintain good relations with all. They nurture high expectations from us and it is our duty to take care of them well. Our association with the organisation indirectly helps our family members too to get due recognition and status in the society. We should maintain a work life balance and find ways and means to enjoy quality time with our family. It is best to avoid discussing office matters at home or with other family members.

To conclude, it is not so easy to be perfect, but it is very much possible with conscious and sincere efforts. Over the years of our career we tend to work in various offices in different capacities. We come across many patrons, customers and colleagues, but we fondly remember only a few staff and branch heads by their names, specifically for the good job they had done and the footprints they had made during their period. We can also create a legacy to be handed down to the next generation by living in the hearts of many.

***"It is simply an art and not a task".***



**JAGRAT BHATIA**  
 Prob. Legal Officer  
 HO-Legal Department  
 PPC – 15154

# Consumer Protection Act, 2019: Resolving The Conundrum



The Consumer Protection Act, 1986 (“1986 Act”) has been replaced by The Consumer Protection Act, 2019 (hereinafter referred to as “New Act”) which is enacted to meet the challenges of a rapidly growing, sophisticated, inter-dependent and technology driven market. The New Act provides enhanced protection to consumers taking into consideration the booming e-commerce industry and modern methods of providing goods and services such as online sales, with a view to achieve its objective of being a socio-economic legislation with better protection of interests of consumers. The New Act has brought catena of changes including changes in definitions, introduction of settlement through mediation, introduced concept of product liability and changes in the pecuniary jurisdiction of all the three tiers of Consumer commissions’ i.e. at District level, State level and Central Level. Barring few provisions, the New Act came into effect on 20th July, 2020.

## Jurisdiction

As per New Act, the criteria of determining the pecuniary jurisdiction is based on “consideration paid” contrary to the value of goods or services and compensation, if any, claimed as was done under the 1986 Act.

Pecuniary Jurisdiction		
District Commission	State Commission	National Commission
Upto Rs. 1 Crore	Above Rs. 1 crore but not exceeding Rs. 10 crores	Above Rs.10 crores
Place of Filing: Complaint can be filed at any place where the complainant resides or work for gain		

## Definitions

Under the New Act, a consumer will now mean any person who “buys any goods” and “hires any service for a consideration” which shall include both online and offline transactions through electronic means or by teleshopping or direct selling or multi-level marketing. The term “e-commerce” is defined as buying or selling of goods or services including digital products over digital or electronic network. Any person using Banking services would also be deemed to be a consumer. The New Act also includes the definition of “food” which would help in bringing the number of food delivery platforms to come under the ambit of consumer protection.

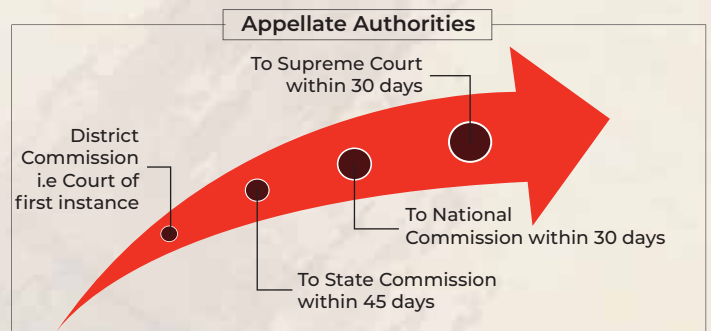
## Rights provided to Consumers

The following rights are provided to the consumers under the New Act:-

- 1) Right to be protected against marketing of goods and services which are hazardous to life and property
- 2) Right to be informed about the quality, potency, purity, standard and price of goods or services
- 3) Right to be assured of access to a variety of goods or services at competitive prices
- 4) Right to seek redressal against unfair or restrictive trade practices
- 5) Right to seek compensation for harm caused by a product or service

## Key Features of the New Act:-

**Consumer Dispute Redressal Commissions (CDRCs):-** The CDRCs will be set up at three tier i.e. district, state and national levels. A consumer can file a complaint with CDRCs in relation to a) violation of any of the consumer rights b) defective goods or services c) overcharging or deceptive charging d) offering for sale of goods or services which may be hazardous to life and property e) unfair trade practices. A complaint against unfair contracts can only be made before State commission or National Commission.



**Establishment of Central Consumer Protection Authority (CCPA):-** CCPA is established under the New Act will protect, promote and enforce the rights of consumers. It will regulate cases related to unfair practices, misleading advertisements and violation of consumer rights by exercising its power to impose penalty on the violators and passing orders to recall goods or withdraw services, discontinuation of unfair trade practices and reimbursement of the price paid by the consumers. It is also empowered to conduct investigations into violations of consumer rights and institute complaints/prosecution.

**Product liability:-** It means the responsibility of a product manufacturer or product seller, of any product or service, to compensate for any harm caused to a consumer by such defective product manufactured or sold or deficiency in services relating thereto. A product liability action may be brought by a complainant against a product manufacturer or a product service provider or a product seller for any harm caused to him on account of a defective product. However, a product liability action cannot be brought against a product seller if, at the time of harm, the product was misused, altered, or modified.

**Mediation Settlement:-** A complaint may be referred to mediation for settlement where there is scope of settlement and the parties agree for it. The mediation will be held under the mediation cells which will be established under the aegis of consumer commissions. There will be no appeal against settlement through mediation.

**Limitation to File Complaint:-** The CDRCs will not entertain any complaint unless it is filed within two years from the date on which the cause of action has arisen.

**Penalty for non-compliance of CDRCs orders:-** Failure to comply with the order of CDRCs will attract imprisonment for a term which shall not be less than one month, but which may extend to three years or with fine which shall not be less than twenty-five thousand rupees, but which may extend to one-lakh rupees.

To sum up, it may be said that the New Act has taken due accord of not only the lacunae present in the earlier consumer laws but also the prevailing market dynamics and has accordingly introduced a complete reform in the consumer protection system in the form of structural reforms and societal reforms by placing greater responsibility on product and service marketers.

In the backdrop of the new act and the emerging contactless banking services, the bankers would have to ensure quality online services as any sort of deficiency in service may attract huge inflow of consumer complaints causing reputational and financial loss to the organization. However, it will

also encourage online mode of banking services by ensuring protection of rights of consumers and providing scope for settlement through mediation in case of any dispute.



**VARUN A S**  
Asst. Manager/BDO(Assets),  
PPC - 11262



**M**odern banking in India originated in the last decade of the 18th century. From that period onwards, the industry faced lot of challenges both internal and external. Mergers & amalgamation, rising of new banks, new economic policies etc. can be considered as internal and churn in the industry caused by the pandemic can be considered as external. Some of them helped to revamp the system and many of them impacted adversely. But the general trend which we see is that Indian economy and the Indian banking System have the

potential to withstand all these challenges. Even when the world faced the economic crisis, our Indian banking industry stood strong, powerful and inimitable.

Indian economy is found to be very sensitive and even minor issues have influenced the system very much depending upon the nature of the same. India is viewed as one of the key markets where future growth will emerge. We have a reasonably good agriculture base here, but the Covid 19 pandemic has disrupted the Indian Agricultural system extensively. Nevertheless the recent quarterly GDP estimates, post-COVID scenario, showcase robustness and resilience in Indian agriculture, the only sector to register a positive growth.

India is one of the very few nations that systematically handled the global recession during the year 2008-09. There were many factors which helped India to handle the crisis in an appropriate manner. One is that, our regulator succeeded to pump money into the hands of the common man in order to increase the purchasing power, with the help of Indian banking system. We have a grass root level banking structure in the economy compared to many other countries. But after 2009-10, the economy has not grown to the expected level. Many reasons including political, affected the percentage of hike in growth.

The Covid-19 pandemic was first detected in China; India took the initial steps of prevention very judiciously having in mind the fact that Indians are present all over the world. Being the second largest country in the world by population, we knew that the pandemic would not be easy to handle. The Government viewed the issue very seriously because the pandemic would directly affect the banking industry more seriously than any other. Just as we expected, the first Covid-19 case in India was reported in Kerala during the month of January 2020, which was followed by a complete lock down in the country from March 23rd 2020.

Even before Covid-19 struck, RBI had announced various measures to improve the GDP to an expected level. But due to economic diversification, these relief measures were not sufficient to strengthen the economy as they expected. But RBI was confident that, they would be able to manage the situation well like they managed earlier. One of the most important crisis which our country faced before the pandemic was unemployment. And Covid-19 magnified the issue to its peak. A pronounced percentage of people who lost their jobs were forced to migrate to their native places all over the world. The Indian Ministry for Finance, RBI, Planning Board, State governments etc. viewed the issue of unemployment and migration as very grave and critical, but the severity of the situation brought about multiple hardships on the migrants. However, the authorities are still taking steps to

mitigate economic hardships and alleviate the sufferings of the people.

The major challenge faced by our country in the recent past was implementation of GST and demonetization. It was thought by one and all that the above mentioned happenings were the most painful challenges faced by the economy in the decade,. But now it is widely acknowledged that the scale of the economic damage caused by the Covid-19 pandemic will be far greater than any mishap that occurred earlier. The pandemic is expected to hike NPAs of banks in India and the world too. The issue appears to be a massive threat. Many Covid-19 economic recovery packages amounting to crores of rupees were announced by the Ministry of Finance through the banking system in order to lift the economy out of the recession and address some of the existing distortions. India is already on the path to economic recovery and considering the tradition of our country, we will get back to shape as early as possible.

The banking industry is going through an aggressive transformational phase like never before. It has to adopt specific strategies that will help the economy get back to normal. Co-operation from the public in way of innovating new businesses (business of the moment) is inevitable for our economy apart from considering only the cliché white collar jobs. This is the right time to discover new business strategies to reduce our dependence on other nations. We are in need of new entrepreneurs. There is the requirement to empower those who are struggling during and after the lockdown. Because, Industrial empowerment will only help our economy get back to a satisfactory level.

Every Indian has to think about, how I could promote entrepreneurship and what I could offer for the betterment of the nation. This has to be the driving mantra for the ensuing period. This is the right time to exhibit the genuine potential of Indian youth. Because, youth play a vital role in every revolution.

Covid-19 vaccines are now available for the common man and we can already see the silver lining of the dark cloud. It is the right time to take the lead in planning and preparing for the dynamic growth that is going to follow the recovery. We have goals to achieve and let us start our march towards realizing them. The Indian banking system should run on the right track. I wish all the very best to those, who are working hard for the betterment of our economy and also the banking industry. Not to mention my heart felt prayers for all those who are battling to save themselves from the clutches of this virus.



**Anoop Abraham George**  
Asst. Manager,  
Br. Perumthuruthy  
PPC - 9294



**Changes are waves.  
But wave changes.**

*"A wave isn't like a skate ramp or mountain; everything's moving around, and you have to time how to move along with it. That's easier with a slow wave."*  
**Kelly Slater**

History reveals many revolutions and movements and the contribution made by them towards the world and mankind. These happened due to a phenomenon called 'change', i.e., **Freedom or a Right**. Change is a part and parcel of the universe; it is a system which is inevitable. Everything under the universe has undergone various phases of change. It may be incredible or revolutionary. Change is a continuous process in all the ramifications of the world. We can envisage a change in the arena of economy, politics, geography, medicine, technology, entertainment, banking, power, resources, climate, etc. including traits and values of humanity. At present, a special branch of science deals with the study of change i.e., Change Management.

We are volitional in nature. Our free-will lies with emotion as well as intelligence. But we are bound to rules and regulations. Because of that reason, Change and resistance to change do exist. Changes are of two types, internal and external. Internal changes being more effective than the external changes. Real transformation can be effectively done only through internal changes.

Umpteen discussions, debates and seminars have been conducted with respect to change on various media and publications. Before we delve deep into the concept of change, we must learn and

understand our surroundings. Man is a social animal, so, it is our prime duty to be aware of the basics of life around us. We live in a world which believes that doctors do not harm patients by prescribing unnecessary test and medicines, priests do not mislead their disciples, teachers do not set a bad example for students, higher officials responsible for law and order in our country do not go against justice, politicians do not fill their pockets with public money etc. We do not relish anarchy and usurpation.

The happenings around us are very often contradictory like oxymoron in everyday life. To explain, TV ads claim shampoos contain proteins, soap contain vitamins, milk and honey. But in reality, is it so? Many a time the basic food grains and vegetables consumed by us are grown using harmful pesticides and poisons. This is an age where people get impressed by superficial beauty rather than inner beauty, self-promotion rather than genuine expertise and prowess, iniquity replacing naivety and innocence, laziness preferred to hard work etc.

One can steal the limelight by turning into a news maker with little effort. Social media platforms provide a convenient dais for short lived news makers. But only a very few can genuinely make changes that are worthy enough for society and humanity. **Trend setters** can make an impact, but they change with time. We have come across various exemplary revolts which have paved the way for revolutionary changes in doing good to mankind. Our civilization, culture, customs, religious matters, etc. contribute to these enriching changes.

We must be compassionate and empathetic towards others. We should be mindful of the happenings around us and should attempt to set right adversity and affliction if prevalent in our society. So the primary responsibility of ours is to bring change within us.

If a man is good, the family will be good  
If a family is good, the group will be good  
If a group is good, the society will be good  
If a society is good, a nation will be good  
If nations are good, the world will become good

We have seen and overcome various macabre nature of floods, other natural calamities and mishaps. It materialized only through our unity. Now we are at war with the Covid-19 pandemic. All these ordeals have made us realise the vulnerability and diminutiveness of mankind. Only our human traits will triumph over our ego and conceit. Thus, it is more important that we keep ourselves as human. We can work together for a better world and existence. Let's begin from change within ourselves and make the wave of change to transform the world into a heaven.

*Cooking is my passion says Tomy – Cuisine from  
"Tommies Kitchen"*

## CHICKEN SPECIAL "DUM BIRYANI" (serves 5)

### Ingredients:

Chicken : 1Kg (cleaned and cut to medium pieces).  
Lemon juice (one medium size lemon).  
Turmeric powder : 1/4 thbsp.  
Salt : 1/2 tbsp.  
Curd : 4 tbsp.  
Pepper powder : 1/2 tbsp.  
Finely chopped Coriander leaves and mint leaves (one cup).  
(Mix all the above ingredients together and keep aside for around 1 hour)  
Onions 5 (medium sized) cut into thin long slices.  
Green chillies 8 (medium sized).  
Ginger : 2 pieces.  
Garlic 25 to 30 pieces.  
Tomato 2 large ones cut to long thin slices.  
Garam masala powder : 1 tbsp.  
Cloves : 10-15, cardamom : 10-12, cinnamon stick : 8 pieces,  
nutmeg flower : 2.  
Cashew nuts : 50 grams.  
Kismis : 50 grams.  
Fresh pineapple (optional) cut to small pieces 1/2 cup.  
Ghee : 6 tbsp.  
Dalda or sunflower oil (for frying onions, cashew and kismis).  
Biryani essence.  
Biryani rice 1/2 kg. (any good quality biryani rice)

### Method of preparation:

Heat dalda or sunflower oil in a kadai and deep fry a portion (2onions) of the sliced onions. (Add a bit of salt and 1/2 tbsp sugar to the onions while frying to get a crispy onion fry. Be very careful while frying the onions and make sure that it doesn't burn).  
Fry cashew nuts and kismis in the same oil.  
Grind items 7, 8 and 9 to a paste in the small jar of the mixer grinder.

Heat three tbsp. ghee in a kadai and add 6 cloves, 4 pieces of cinnamon, 5 cardamom, and 1 nutmeg flower and fry for some time. Then add the remaining onions and saute well until the onions turn translucent, add a bit of salt so that the onion gets done fast, then add the ginger, garlic, chili paste and also the garam masala powder, stir well until the raw smell goes and then add the sliced tomatoes and mix well. Add the marinated chicken pieces and mix well and add 1/2 cup water. Check for salt. If required you can add more of pepper powder as per your taste. Cook the chicken until it is done by stirring in between to make sure that it is not sticking to the bottom. When the chicken is done take out one cup of the gravy and keep aside. Make sure that the chicken is not over cooked.

Wash and drain the rice. In a thick bottomed vessel with a fitting lid (this vessel can be used for making



**Tomy Joseph**  
Chief Manager, RO Kannur  
PPC – 4316

the DUM) boil water and add the washed rice. Add the remaining spices, salt and also some oil in which we fried the onions to the rice. Check for salt in between and cook until the rice is almost cooked. Make sure the salt is sufficient and rice is not over cooked (switch off when almost 90%done). Drain the rice and keep aside.

Now spread the chicken in the biryani pot and then add half portion of the rice on top of it. Add a portion of the fried onions, 1 tbsp ghee, and the cut pineapple, a portion of the cashew kismis and half of the gravy which we had kept aside. Then spread the remaining rice. Add the remaining gravy, fried cashew nuts, kismis, fried onions, and a small quantity of coriander and mint leaves, 1 tbsp. ghee and few drops of biryani essence. Close and seal the vessel. For sealing the vessel you can use wheat flour dough. Keep the vessel on medium flame for about 10 minutes. You can feel the heat outside the vessel and switch off the stove and keep it aside. After 30 to 45 minutes your biryani is ready to be served. Serve the biryani with cucumber raitha, pappad and pickle.

**N.B:** you can make the biryani in a pressure cooker also. After layering the biryani close the pressure cooker and keep on fire for about 3 to 4 minutes only with the weight on. Then switch off the stove and keep aside for some time before opening the cooker.

**Thank you.**



**Jeethu M Gopalan**  
Manager,  
MCCPC Kalamassery  
PPC - 11392



## Kamala, the appealing Lotus

*"Dream with ambition, lead with conviction and see yourself in a way that others might not see you, simply because they have never seen it before. And we will applaud you every step of the way"*

This was an enchanting woman's message to the children of her country in her historic address to the nation as the first female South Asian/African-American Vice President of the US. To cut it simple, she is the first person of Indian descent to hold the second highest political office in her country.

She is the fearless and exhilarating Kamala Harris, born in 1964 in Oakland, California as the proud daughter of an Indian mother and a Jamaican father.

Ms Harris graduated from the Howard University in 1986 and the Hastings College of Law under the University of California in 1989 and began her career as a deputy district attorney. Her feisty and sturdy nature is often reflected upon in the various posts she served from District Attorney to Attorney

General to Senator before her Vice Presidential candidature win in Nov 2020. She advocated reforms in healthcare and tax, banned assault weapons and made amendments for easier immigrant citizenship. She enforced cyber privacy and data breach laws which eventually led to her interrogating Facebook head, Mr Mark Zuckerberg for Facebook's data misuse. She doctored environmental protection, stressed on the need for premium education at low cost and constantly expressed her empathy and love to people of all communities irrespective of creed or colour. Her questioning of Trump's administration commended her with more critical acclaim. Many of her striking accomplishments favoured the wave of change in America eventually leading to her win.

Ms Harris lauds much of her success to her late mother, Mrs SyamalaGopalan Harris who left India in the 1950s at the age of 19 to pursue her academic dreams. Mrs Syamala who was fortunately the daughter of a very progressive father, raised Kamala and her sister as a single parent after she separated from her Jamaican husband when Kamala was just a seven years old. And so, Kamala calls her mother 'the reason for everything'. On a lighter note, not only did her love for idli and sambar and tikkas come from her Tamil mother, our admirable values of family was also emphasized upon by her Mommy who often made her visit her maternal grandparents' home in Thulasenthirapuram, an agrarian village in Tamil Nadu. Kamala even flew down to India to immerse the final ashes of her late mother in Chennai, only to execute her mother's last wish. Kamala's close association to her extended family was clearly evident in her mentioning her family as "uncles aunts and chitthies"( meaning aunt in Tamil) in her nomination acceptance speech earlier this year which reportedly 'broke' Twitter for a day.

Hailing from an ancestry of robust and responsible women, she could not contain her enthusiasm in her speech and credited her victory to all the women who worked to secure and protect the right to vote and fight for the voices to be heard. The crowd went into a frenzy when she spoke of their struggle and determination and the strength of their vision to see what can be unburdened by what has been and one could literally imagine Ms Harris being paraded on the shoulders of the cheering crowd. Very fortuitously, she then added, "I stand on your shoulders".

In her speech, she gladly attributed her friend and running mate, Mr Joe Biden's audacity to break all barriers to confide in a woman to become Vice President. Venting of 'audacity', at least some of us would recall Mr Barack Obama back in 2004 addressing his people in his run for President. "Hope in the face of difficulty, hope in the face of uncertainty. The audacity of hope" he had said. Mr Obama was being charming and powerful at the



same time and so is Kamala. How well have these people of colour broken all the stigma and so eloquently aroused our minds with thought and illuminated our intrinsic curiosity to understand the audacity of hope and dream high. Let's hope the ardent resemblance in their multiracial heritage is a coincidence to start off the real, necessary and good work. After all, let's not forget Obama is America's favourite President who didn't shy away from calling himself a skinny kid with a funny name !!

Speaking of names, even 'Kamala' would sound very unfamiliar to the native Americans. However, as far as we Indians are concerned, 'Kamala' is the 'Lotus' and the white lotus symbolises purity. So when Ms Kamala Harris walked the stage on the night of November 7, 2020 in her classy white pantsuit to deliver her victory address, she embodied the pure persona of the generations of hardworking empowered women who remarkably faced it all to rise high. Ms Harris so earnestly described her journey to the vice presidential office as the first but genuinely wished, she was not the last.

To sum up, Ms Kamala Harris will shine in history with a record number of firsts. We know she is a Californian by birth and an American- first and foremost. Brushing that aside, as Indians, let us take pride in her profound Indian lineage that is deep rooted within her just like the lotus flower in full bloom.



**Subramanian V**  
Manager, HO Inspection  
and Vigilance Department  
PPC - 7744



## It happened to me – Words in the techno world.

**T**oday, one lady (a girl) approached me in the bank. She was one of the bank customers.

"Yes madam! How may I help you?" A cliché dialogue spilled from my mouth.

"Sir! Your people have misled me by giving wrong information while opening the account!"

"Oh! May I know how madam? Let me see if we could rectify!"

"Sir, I was told that the SMS service is free, if I maintain Rs.1000.00 balance in the account which was opened under Youth plus scheme! But I am being charged for the same!"

I took her passbook and had it updated. I scanned the entries to see if any charges have been debited. There was no entry for charges collected from her account. I told-"Madam, I am sorry, you are not being charged for the SMS service."

"Do you think I am a liar?" She shouted...

"No madam, I never said so. But I assure you no charges are being taken from you." I replied with a smile.

Now she was really furious and she quickly opened her bag while her reddened eyes kept darting towards me.

"Oh god! Hope it is not a gun!" I thought. And I was wondering if anyone could open a bag so quickly.

She brought out her mobile, tapped a few buttons and her phone beeped along with a vibration.

She showed a message-"Last call cost-Rs.1.50 and blah blah blah"

"See! My messages are getting charged! And you allege me of telling lies! My parents never brought me up like that!"

"Madam, which is your connection?" I asked.

"Beg your pardon!" She frowned.

"Madam! Who is your network provider?" I asked.

"How does that bother you?" She screamed.

"Madam you may be getting SMS alerts while you withdraw money from ATM, or even when you deposit money at bank right? That was the SMS service we referred to."

"So, the SMS I send will be charged?" She began to realise where the conversation was heading to.

"Yes madam! You need to contact your network provider to activate SMS pack. We are not offering any free services for personal mobile SMS-ing" I told her.

"So you should clearly convey the messages to customers right? I was totally misled!"

"I am sorry if we didn't communicate the message well madam" I apologised.

"Okay. Thank you for making it clear" and she almost ran out of the branch premises.

I was holding back my laughter and burst out laughing as soon as she left.

I understood one thing. Words do matter in this fast techno world. Else similar situations may rise.

# KADAMAKUDY – An escape to serenity



**Joseph T P**  
AGM, MCCPC  
PPC - 3742

Situated in the suburbs less than 10km from the Kochi city- Kadamakudy is little known to the outside world. This is one part of Kochi where tourism has not yet made a major mark.

Kadamakudy is a cluster of fourteen islands viz. ValiyaKadamakkudy, Murikkal, PalyamThuruth, Pizhala, CheriyaKadamakkudy, Pulikkapuram, Moolampilly, Puthussery, ChariyamThuruth, Chennur, Kothad, Korambadam, Kandanad and KarikkadThuruthu. Surrounded by paddy fields and awe-inspiring views, Kadamakudy would give most destinations a run for their money.



The majority of its residents are farmers and fishermen. They are known for their peaceful and friendly nature. There would only be a handful of people who could claim to have visited all of Kadamakudy Islands.

Kadamakudy has always attracted the wildlife photographers and cinematographers looking for a great spot in Kochi. There has been a recent spike in the number of visitors during the pandemic, primarily the Kochi city folk, looking for a breather from their locked up life back home.

Kadamakudy is a welcome getaway for a calm and peaceful weekend. Reaching there is quite easy- take a turn from Varapuzha- a place at the Kochi - North Parur route (National Highway).



# Newly Promoted/Recruited Senior Management Executives



**DORAIVEL SAMBANDAM**  
SENIOR GENERAL MANAGER  
PPC: 15706



**SONY A**  
GENERAL MANAGER  
PPC: 5066



**MINU MOONJELY**  
GENERAL MANAGER  
PPC: 5034



**BIJI S S**  
GENERAL MANAGER  
PPC: 5076



**NANDAKUMAR G**  
GENERAL MANAGER  
PPC: 5056



**CHITHRA H**  
GENERAL MANAGER  
PPC: 5004



**THALLAM SREEKUMAR**  
GENERAL MANAGER  
PPC: 15705



**LEELANAND KODAGANTI**  
GENERAL MANAGER  
PPC: 15711



**KRISHNAN R A**  
GENERAL MANAGER  
PPC: 15722

# Adieu...



Mr. Murali Ramakrishnan, Managing Director & CEO handing over a memento to Mr. Sivakumar G, Executive Vice President (Credit) on his retirement. Also present Mr. Thomas Joseph K, Executive Vice President (Operations).



The team at Treasury Department bidding farewell to Mr. Reghunathan K N, Executive Vice President (Treasury).

# Farewell function arranged at HO for Mr. V G Mathew, MD & CEO on his retirement

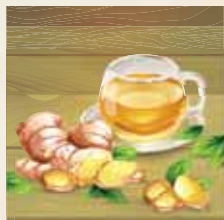


## Immunity boosters /tips against Corona Virus - COVID 19

- ▶ Cleaning hands using alcohol -based hand rub products.
- ▶ Washing hands with soap and water for atleast 20 seconds.
- ▶ Cover your face when you cough or sneeze with the flexed elbow or tissue. Also throw away the used tissue in bin.
- ▶ Avoid close contact with anyone having a cough or fever.
- ▶ Avoid touching eyes,nose and mouth with hands.
- ▶ Use a distance of 2 m when you expose to public place.
- ▶ Always wear a mask and destroy them or wash them after use.
- ▶ Eat healthy,Stay healthy include Vitamin - C enrich foods.

### HOME-MADE IMMUNITY BOOSTER DRINKS RECIPE:

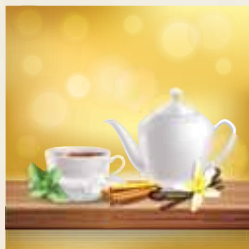
#### TURMERIC TEA:



Turmeric - 1 tbspn  
Lemon juice - 1 tbspn  
Honey - to taste  
Water - 4 cups

Boil turmeric with water for 15 minutes, strain it .  
Add Lemon juice and Honey for taste. Serve Hot.

#### SPICED TEA:



Grated ginger - 1 tbspn  
Pepper Powder - 1/2 tbspn  
Cinnamon - 1 inch stick  
Cloves - 2 nos  
Star Anise - 1 nos  
Cardamom crushed - 1 No  
Honey - 1 Tbspn  
Tulsi leaves - 4/5 nos

Boil all ingredients except honey for 30 min.  
Add Honey after that. Optional add tea  
powder/milk powder if needed

#### IMMUNE BOOSTING GREEN JUICE :



Coriander Leave - 1cup  
Mint Leaf - 1 cup  
spinach Leaves - cup  
Apple /Pear 1 Nos  
Cucumber chopped -1 No  
Lemon Juice - 2 Tbspn  
Salt - to taste  
Water - 1 cup

Blend all ingredients well in a mixed grinder,  
consume immediately or serve Chill

#### GOLDEN MILK:



Milk - 2cups  
Cocunut Milk - 1/2 cup Light  
Honey - 2 tbspn  
Turmeic Powder - 1 teaspoon  
Grated ginger -1/2 teaspoon  
Pepper powder -1/2 teaspoon  
cinamon stick -1 inch piece

Combine all ingredients except honey in a pot,  
Donot boil just heat for 5 min. Remove from  
flame, strain and add honey to taste.

**STAY SAFE !!!! STAY HEALTHY !!!!**

TEAM LOCATION HUB, ERNAKULAM

## Inauguration



New Branch at Aluva Bypass under Ernakulam RO inaugurated by **Smt. Biji S.S** (JGM & Regional Head, RO Ernakulam) in presence of **Sri. Anpu Mathew Simon** (Sr. Manager & Branch Head), **Rev. Fr. Mathew Jacob** (Director, Anugrahalayam, Aluva), **Sri. P. O. Jose** (Managing Partner, Janatha Trading Corporation) and other staffs.



**Keats Antony**  
Sr. Manager, (RSM), Kottayam  
PPC - 7947



## The Beats Of My Life

I was fascinated by drumming from when I was 10-years-old. My father encouraged me to join classes for learning “Mrudangam”, because he was more interested in classical music. But for me “Rock Beats” was more attractive. I didn’t argue with my father and started learning “Mrudangam” but I realized that my obsession was with the drums in the next classroom. Now after 19 years, my beloved organization has helped me to own a Drum Kit, which was too costly to afford during the earlier days of unemployment. Now at this age, the beat of drums makes me happy when I come home back in the evening and refreshes me to the core.

# Achievers

## JAIIB QUALIFIERS



**ASHWIN R**  
PPC: 15545



**ANJALI KRISHNA A**  
PPC: 15540



**ASHWIN SREEKUMAR**  
PPC: 15541



**VISHNUVARDHANAN M**  
PPC: 15546



**RINI E**  
PPC: 15555



**SIDDHANT GHOSHAL**  
PPC: 15556



**GAURAV PANDEY**  
PPC: 15554



**ARCHANA CHAVAN**  
PPC: 15553



**SANGAM KUMAR**  
PPC: 15557



**PRATIBHA SOGARWAL**  
PPC: 15551



**HARIKRISHNAN JOSHI**  
PPC: 15539



**ANAND M MENON**  
PPC: 15538



**BATHINA MANIKANTA  
ROHITH**  
PPC: 15543



**MANISH BHADAURIA**  
PPC: 15549



**GAUTHAM P  
NEELAKANDAN**  
PPC: 15542



**ANAND GANESH  
KUCHEKAR**  
PPC: 15559





**ASTHA SINGH**  
PPC: 15544



**PRASANNA  
VENKATESH K**  
PPC: 15546



**SUDHANSHU BELWAL**  
PPC: 15552



**PINKY DHAKA**  
PPC: 15560



**MYREDDI VEERA VENKATA  
SATYA KRISHNA TEJA**  
PPC: 15546



**BARATH V**  
PPC: 15558

## CAIIB QUALIFIERS

### HUMAN RESOURCES MANAGEMENT



**KIRAN SEBY SEBASTIAN**  
PPC: 14816

### CORPORATE BANKING



**PETER BABU**  
PPC: 13307

### RETAIL BANKING



**AKHILA MURALI**  
PPC: 12864



**ROSHNEE J.**  
PPC: 11148



**JOEL JOSE MATHEW**  
PPC:12606



**NEELIMA M K**  
PPC:11413

## OTHER CERTIFICATIONS



**Dr. Deepa Ann Jacob**

PPC: 8811

Course: Doctor of Philosophy

University: HITS, deemed to be university, Chennai

Topic: INFLUENCE OF CUSTOMER SATISFACTION AND LOYALTY THROUGH SOCIAL MEDIA ON BRAND BUILDING IN BANKING SECTOR



**Arjun Krishna**

PPC: 15059

Got certified in 13 IIBF/IRDA courses during March-September, 2020



**Anoop A.V**

PPC: 5463

Cleared the Base Programmer for SAS 9 certification examination conducted by SAS Institute, USA and the Diploma in International Financial Reporting (DiplFR) examination conducted by ACCA, UK



**Manikandan S**

PPC: 11875

Completed the "Continuing Professional Development" from Indian Institute of Banking and Finance.



**SENTHILKUMAR K.T.S**

PPC: 5891

Admitted as Associate Member of Indian Institute of Banking & Finance by the Governing council of Indian Institute of Banking & finance, in recognition of professional qualification and experience in Banking & Finance.

## Winners of Campaigns

### APY CAMPAIGN "PENSION FOR ALL"



**REGION TOPPER**

**LAKSHMI PRABHA.T.M**  
DGM  
RO COIMBATORE



**TPP CHAMPION**

**KRISHNA DAS**  
CM  
RO COIMBATORE



**PSM TOPPER**

**VISHAK P**  
RO COIMBATORE



**STAFF TOPPER**

**SREEJA NAIR V**  
Br. ELAPULLY



**STAFF RUNNER-UP**

**ARUNLAL R V**  
Br. MARTHANDAM

## BRANCH – TOP PERFORMERS



**1st PLACE  
BRANCH – MARTHANDAM**



**2nd PLACE  
BRANCH – PAPPAMPATI**



**3rd PLACE  
BRANCH – ELAPULLY**



**REGION TOPPER**

**BIJI S S**  
JGM & REGIONAL HEAD  
RO ERNAKULAM



**PSM - TOPPER**

**VIJESH KUMAR K**  
ERNAKULAM REGION



**PSM - RUNNER UP**

**ABHISHEK SHARMA**  
DELHI REGION



**STAFF TOPPER**

**ANSHUL GUPTA**  
(PPC - 12917)



**STAFF RUNNER-UP**

**GREESHMA BABU**  
(PPC - 12161)



**1st PLACE  
BRANCH - AGRA**



**2nd PLACE  
BRANCH - JAMSHEDPUR**

**3rd PLACE  
BRANCH - DELHI  
CON. PLACE**



## **NPS CAMPAIGN "TAX SAVER 2.0"**



**BRANCH TOPPER – BRANCH ERODE**

# SIB INSTA CAMPAIGN

## "Power of One" PAN INDIA TOPPERS



*"Power of One"*

 <b>RAVI BHUSHUN KUMAR</b> PPC-15042 Br.Kandlakoi (697)	 <b>SHILPA JOSEPH</b> PPC -15107 Banjara Hills(652)	 <b>ANANDH P</b> PPC-13339 Chennai-Corporate(312)
 <b>ABY VARGHESE</b> PPC-10681 Br.Ernakulam Market Road(024)	 <b>AKHILRAJ R</b> PPC-14047 Br.Banerji Road(098)	 <b>CLAUDE L D SOUZA</b> PPC-7248 MALAD (360)

## PAN INDIA TOP BRANCHES

<div style="text-align: center;">  <p><i>"Power of One"</i></p> </div> <div style="text-align: center;">   <b>1st</b>                  Christ University ,Bangalore (396)                  Team Christ University                  headed by Mr. Mathew Abraham.  <i>Metro Category</i> </div>	<div style="text-align: center;">  <p><i>"Power of One"</i></p> </div> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">   <b>1st</b>                  Banerji Road ,Ernakulam (0098)                  Br. Category- Urban                  Team Banerji Road                  headed by Ms. Suraja J. S.  <i>Urban Category</i> </div> <div style="text-align: center;">   <b>2nd</b>                  Market Road,Ernakulam(0024)                  Br. Category- Urban                  Team Market Road                  headed by Mr. Abhilash P.  <i>Urban Category</i> </div> </div>
<div style="text-align: center;">  <p><i>"Power of One"</i></p> </div> <div style="text-align: center;">   <b>1st</b>                  Kandlakoi(0697)                  Br. Category Rural                  Team Kandlakoi                  headed by Mr. Teekanam Ramesh  <i>Rural Category</i> </div>	<div style="text-align: center;">  <p><i>"Power of One"</i></p> </div> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">   <b>1st</b>                  Gudiyattam Branch (232)                  Br. Category- Semi- Urban                  Team Gudiyattam                  headed by Mr. Sonu K.  <i>Semi-Urban Category</i> </div> <div style="text-align: center;">   <b>2nd</b>                  ALUVA BRANCH (002)                  Br. Category- Semi- Urban                  Team Aluva                  headed by Ms. Tinsu Eden Ambatt .  <i>Semi-Urban Category</i> </div> </div>

## “DEMAT MARATHON”



**BRANCH TOPPER**  
**BRANCH – CBE R S PURAM**



**BRANCH RUNNER-UP**  
**BRANCH – AGRA**

# TALENT GALORE



DEEPA DAVIS K  
PPC: 10396



DIVYA DAVIS THOTTAN  
PPC: 6241

KEATS ANTONY  
PPC: 7947

GUNJAN KISHOR  
PPC: 14665



AJEESH P S



RAVI ESSAKI  
PPC: 12233





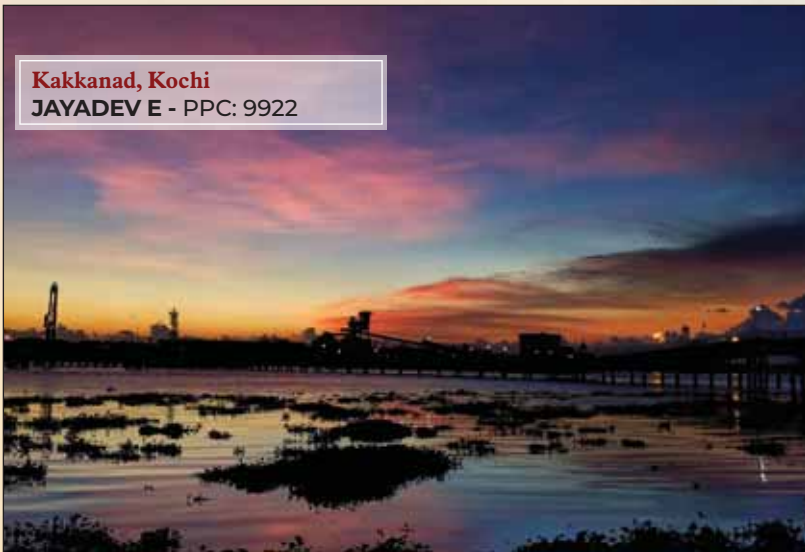
**LAKSHMI A** - PPC: 14984



# Clickz



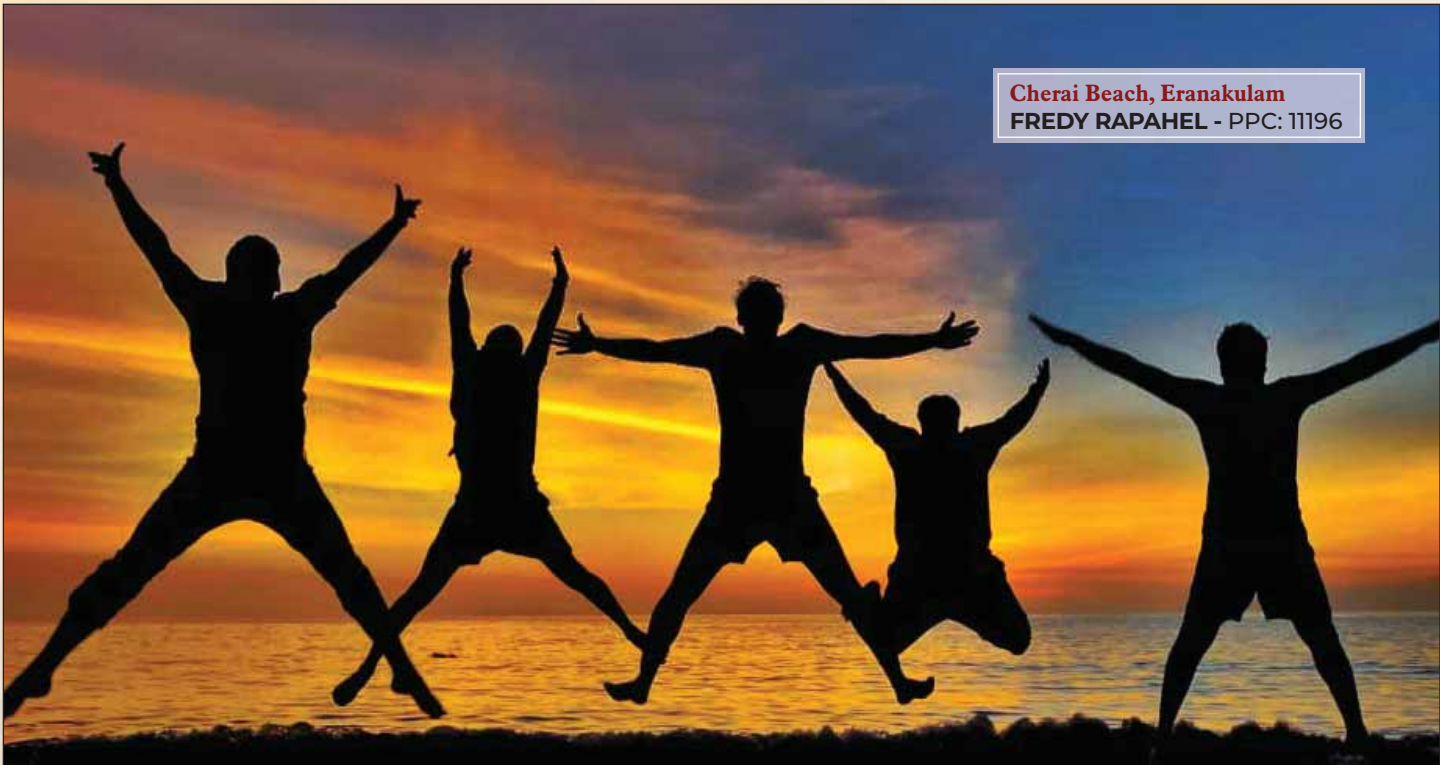
**Thalikulam, Thrissur**  
**ALBIN JOBI** - PPC: 13291



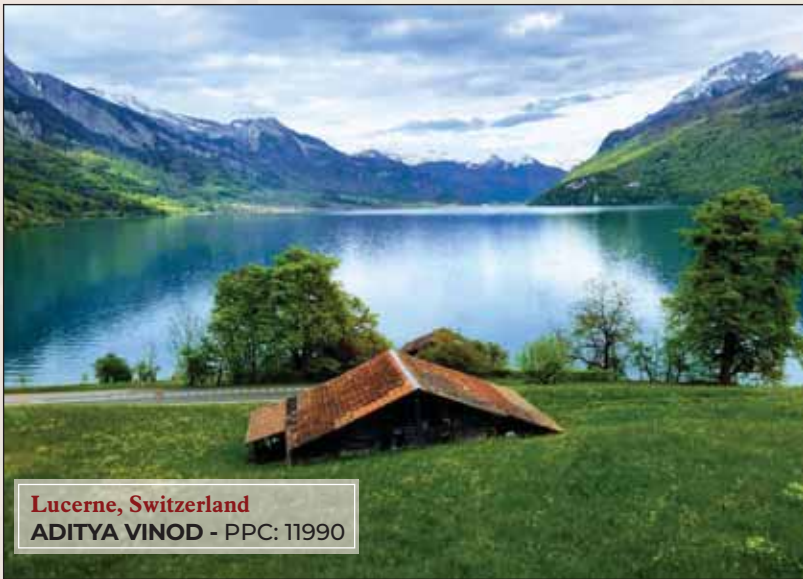
**Kakkanad, Kochi**  
**JAYADEV E** - PPC: 9922



**Bijanbari, Darjeeling**  
**UDIT KUMAR NANDY** - PPC: 13297



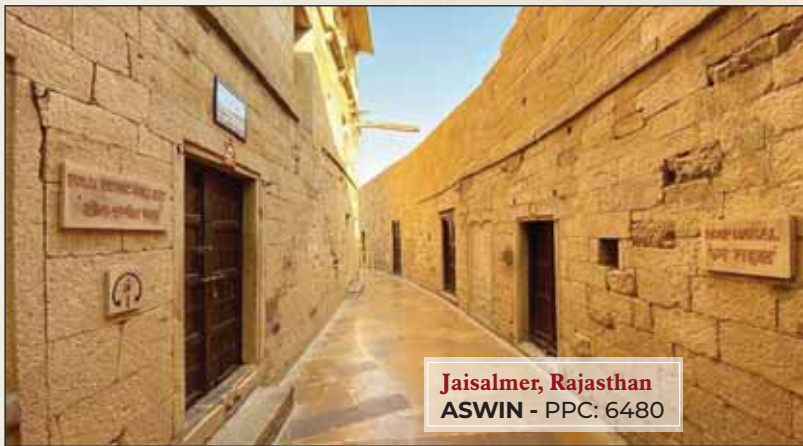
**Cherai Beach, Eranakulam**  
**FREDY RAPAHIEL** - PPC: 11196



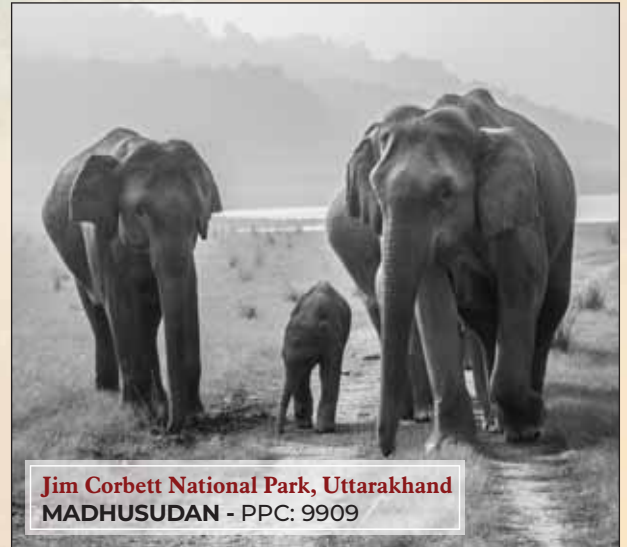
**Lucerne, Switzerland**  
**ADITYA VINOD - PPC: 11990**



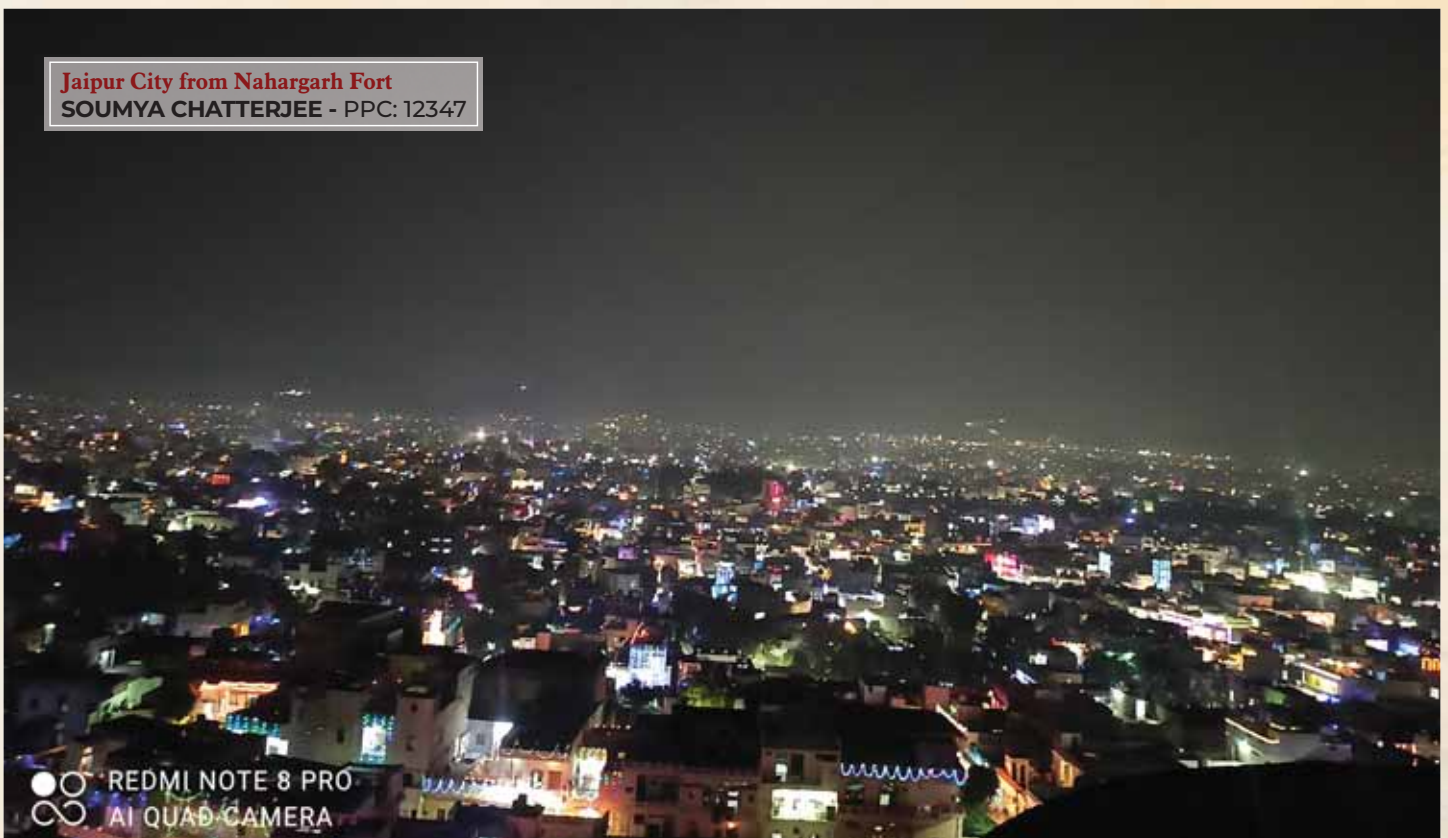
Clickz



**Jaisalmer, Rajasthan**  
**ASWIN - PPC: 6480**



**Jim Corbett National Park, Uttarakhand**  
**MADHUSUDAN - PPC: 9909**



**Jaipur City from Nahargarh Fort**  
**SOUMYA CHATTERJEE - PPC: 12347**

REDMI NOTE 8 PRO  
AI QUAD CAMERA

# CSR Initiatives

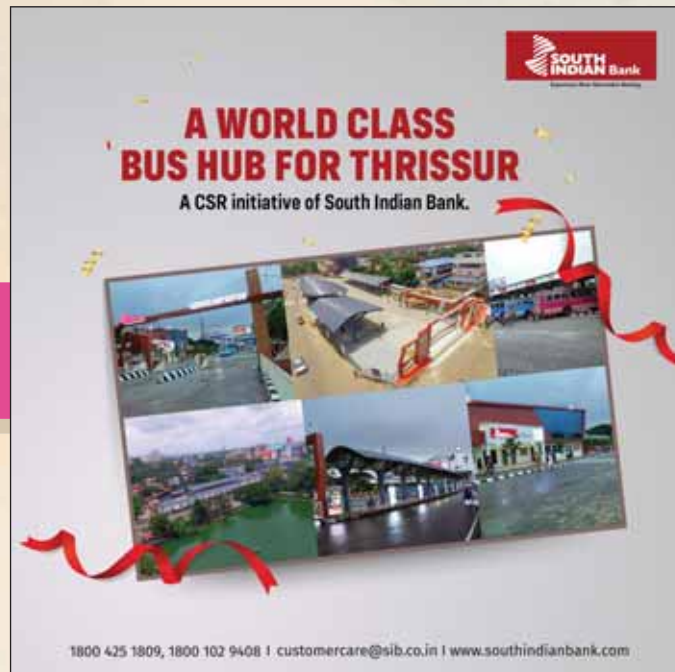


**RO Bangalore** - CSR assistance to Arch Diocese of Bangalore for Covid 19 relief work.



**RO Ernakulam** - A CSR initiative for helping financially weak students to attend online classes under the scheme SUMANASU.

## Vadakkechira Bus Hub Inauguration



**RO Ernakulam** - CSR provided to M/s Jubilee Memorial Private ITI, Veli, Kochi for Financial Assistance for the upgradation of Welding workshop of ITI.



**RO Hyderabad** - Supported expenses towards various charity activities as a part of fight against Covid 19.

# CSR Initiatives



**RO Coimbatore** - Financial Assistance to M/S Saibaba Vidyalayam Government Aided Primary School.



**RO Kottayam** - Ambulance given to HGM Hospital Muttuchira (Br. Kaduthuruthy)



**RO Irinjalakuda** - Handing over CSR assistance to procure and distribute food kits to poor and needy people residing in Chalakudy Lok Sabha Constituency during lockdown period.



**RO Kottayam** - CSR assistance given to Devamatha College Kuravilangad for Installation of Automated Learning Management System (Knowledge Pro)



**RO Hyderabad** - CSR assistance to provide food to the needy people in Hyderabad through HKM foundation during lock down.



Pullu water KIOSK donated under CSR project to the Chazhour Panchayat.



**RO Tiruvalla** - Handing over financial assistance for meeting the expenses incurred to people affected due to Covid-19 in Thumpoly Cluster.



**RO Pune** - Handing over of CSR assistance for installation of uninterrupted power supply at Head Office of NGO - MAHER, Pune.



**RO Kozhikode** - Handing over the CSR Fund for setting up of COVID First Line Treatment Centre in Malappuram District.

## TRIP – “Fun Zone”



**TEAM ERNAKULAM OVERSEAS**

# Wedding Bells



Varun A S, Asst. Manager,  
Br. Thodupuzha & Anju V



Ranjith M, Manager, LH-Kannur  
& Dhanyasree K K



Anupam, Asst. Manager,  
LH Kannur & Murali Krishnan



Kuriakose Pious P, Clerk,  
Legal Dept & Elvina Babu



Nahab N, Manager, RBD  
& Shamna K N



Neethu M, Clerk,  
Tattamangalam & Anoop T K



Prasannasri Rajesh, Clerk,  
Kumbakonam & S. Rajesh



Albin C George, Clerk,  
Kottayam Main & Annmary



Rasmi K, Assistant Manager,  
ITOD & Dr. Pranov Ramana



Rahul J S, Asst Manager; Security  
Department & Arya Krishnan P



Nayanthara K S, Asst Manager,  
West Hill- Kozhikode & Jayakrishnan B



Anjaly M K, Clerk,  
Thrissur Main Branch & Kishore V



Shyam Sivasadas, Asst Manager,  
RBD-Liabilities & Anjana S



Meera Mohan, Clerk,  
Changaramkulam Main & Abhijith CA



Dileep S, Asst Manager,  
Br. Udiyankulangara & Anchana M S



**Febin Jose, Asst.Manager, RBD & Alphy Thomas, Asst.Manager, Madurai Main**



**Arun Tom Jose, Asst.Manager, Digital Banking Department & Renju Rose Thomas**



**Daneesh Dominic, Asst. Manager, Br. Nemmara & Anju Paul, Clerk, HO - Insp. & Vig. Dept.**



**Tony Joseph , Clerk, Br Changanacherry main & Nikku Mary Jacob, Clerk, Br Nagampadam**



**Antony Dhill Paul, Asst Manager, Br.Chennai GT & Mariate S Chirackal, Asst Manager, Br. Pazhayannur**



**Nithin Thomas M, Asst Manager, Br.Konni & Babitha K, Clerk, Br. Mallassery**



**Vishnu S K Kurup, Clerk, Br.Vennala & Anjumohan P**



**Nesil George, Asst Manager, IRMD & Annu Maria Michael**



**Udit Kumar Nandy, Clerk, Br. Ballygunge & Tina Das**



**Malavika Rajendran, Clerk, Br. Mission Quarters (Thrissur) & Mithun Raj, Clerk, Br. Thrissur East Fort**



**Vineeth Dominic, Manager (Security), Premises and Maintenance Department & Reshma Jose, Assistant Manager, IT Operations Department**





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