

Vol 29 Issue 2

Sublink

Next Generation
Corporate Family Magazine Of The South Indian Bank Ltd.

Embracing the Digital



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.

Subl^{ink}

Corporate Family Magazine
of **South Indian Bank**

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Ms. Sherin Thomas, Clerk,
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Publisher:

Mr. Thomas Joseph K
Executive Vice President

Editor:

Mr. Rajesh Rajah
DVP – L&D

Printing:

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MD & CEO Speaks...



The banking industry of the future will look radically different from what it is today driven by evolutionary changes. According to business reports, it would be safe to say that the future of banking is “Digital”. The pandemic has reshaped our lives drastically and amplified the need for easy access to banking products, services and information.

Our bank has always been in the forefront in the Digital field. We have also set up a separate data science division to help us do analytics in the area of assets, liability and collection. Our mirror plus app is constantly updated with new features and services to become the one stop solution for the banking needs of all our customers and even potential customers. Our robust IT

department has always helped our bank adapt and adopt to latest technologies while never sacrificing on security. I am sure we will continue to live up to our tagline of “Experience Next Generation Banking”. Along with the new vertical structure in place with dedicated teams, we are well-equipped to take our products and services to capture market and increase our reach.

The theme “Digital Boom” is very relevant to the current times and I look forward to your contributions.

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

EMBRACING THE DIGITAL



Sony A
GM & Chief Information
Officer

There is a quote often attributed to Charles Darwin, which goes, “It is not the strongest of the species that survives, nor the most intelligent; it is the one most adaptable to change.” The operative phrase here is ‘adaptation to change’. The ongoing digital disruption of the 21st century has resulted in massive transformations across industries, with the banking industry being no exception.

Traditional forms of businesses have been supplemented, and in some cases replaced, by digitized models, processes and systems, and like all major industries, the financial sector too is in the midst of a tipping point phase. The digital disruption in our country, which has been a couple of decades in the making, has been further fueled now by the pandemic.

South Indian Bank has always strived to not just survive these changes, but to thrive in them. The innovative nature of the services and products we offer across digital platforms, our robust automation initiatives and the efforts we take in nudging our customers to go digital, are all proof of the same. Our capabilities on the digital and technical front, has brought in numerous laurels, year after year. Today we are

repeatedly counted by Govt. of India, as one of the best digital banks in the country based on multiple parameters. We have crossed 90% of digital transactions in customer accounts.

Our bank has already adopted several futuristic technologies in both external and internal products and processes. AI and NLP-powered chat bots that provide easy resolution to both customer and staff queries, automation of 200+ internal processes using RPA and forming a multi-bank Blockchain consortium to develop the technology for banking, are some of the recent examples. We have a dedicated team to analyze and evaluate emerging technology and figure out how these technologies can be best leveraged to benefit our bank. Our teams work round the clock to ensure that you can be proud while serving our customers.

While technology is definitely changing the way we see and do things, the processes are only as good as the people behind them. The human touch is the essence of most of our services, especially as a legacy bank, with a varied customer base to cater to. Changes in processes and job roles can be expected, but with a proactive mindset to unlearn and re-learn, and a readiness to equip yourself with new skills, the job is already half done. The key differentiator will be your willingness to adapt to the new changes wholeheartedly.

The changes will be felt across front office,

mid office and back office alike. While digital channels power self-service modes, automation eases the mid and back office domains. Branches will become centre for Service, Sales and Support instead of routine transactions.

This is where soft-skills, marketing capabilities and banking and digital knowledge will become priceless. Your customers value your resourcefulness in solving their problems. We are very glad to see a large number of passionate digital

aspirants amongst you, expressing interest to work in digital and technology teams of our bank. Some of you will get that opportunity soon. With a young work force, powering the transformational initiatives, at the frontier, and ample ammunition to support, behind the battlelines, we are confident that each one of you will continue to be lead and win the digital battle.

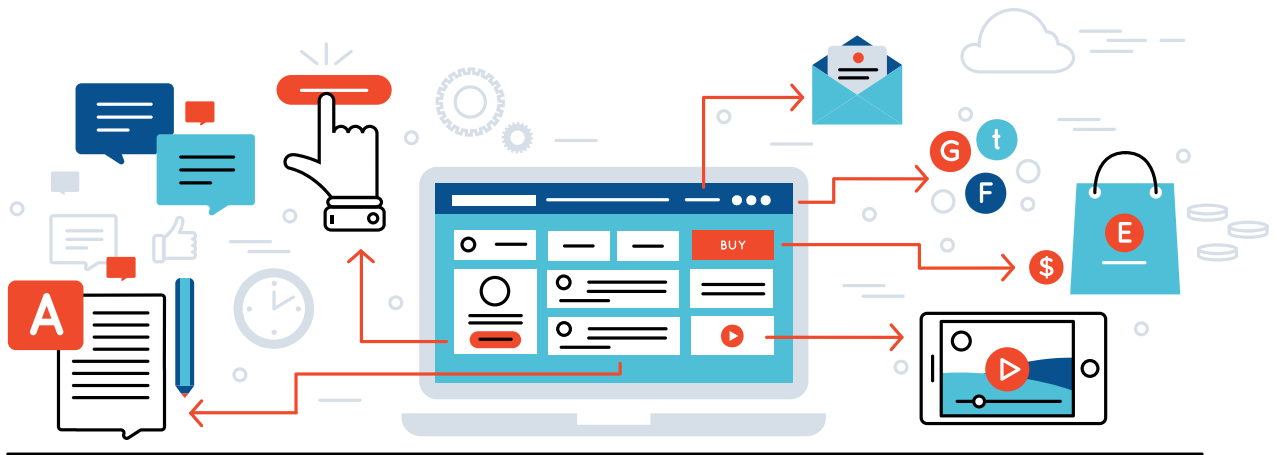
Wish you all the best!



Inauguration of Urakam Branch by **Mr.MuraliRamakrishnan**, Managing Director & CEO.

Mr.MuraliRamakrishnan,
Managing Director & CEO
receiving the trophy
(Runners Up) won for
All Kerala Corporate
Tournament conducted
by Cochin Business School.





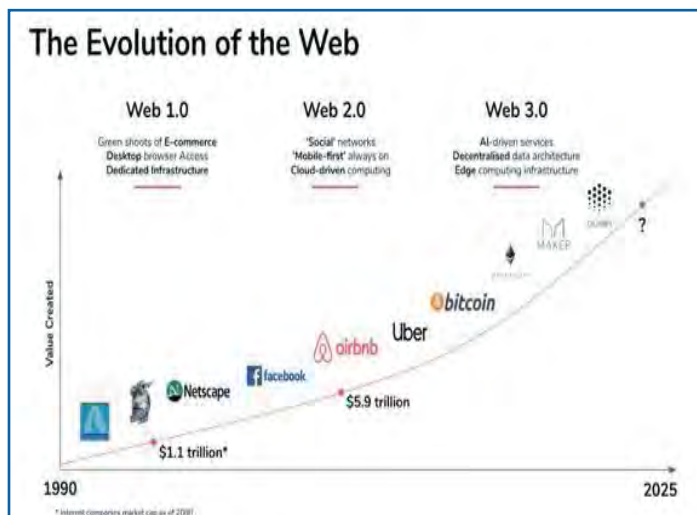
THE DIGITAL EVOLUTION



Rajesh Rajah
DVP-L&D

It only took 50 years for digital technology to become a commodity, always around, always present and indispensable for humans. Let us see how we got this far, where we came from, and where this might be going.

From a historic point of view 1990/1991 is the official birth of the (commercial) Internet, which became available to the general public. From this date on you see a lot of technical and infrastructural evolution. Here is a visual that shows where we are in the digital evolutionary process and where we are heading for in the future.



For better understanding, let us zoom down on each of the phases and unpack the insights.

Phase -1 | Web 1.0

The read-only internet. The early Internet was mostly composed of web pages joined by hyperlinks, without the additional visuals, controls and forms that we see when we log on today - a web that was not interactive in any significant sense. A read-only Internet is significantly a source of information and a research guide. What it is not is a vibrant virtual community for user input or a store for functionality. The web user was, for the most part, passive, and much of the user input took place offline. Web users now may find it shocking that at the time of Web 1.0, running advertisements was banned.

So, Web 1.0 was only about information.

Phase-2 | Web 2.0

The interactive Web. The Web that we are all part of today. Web 2.0 moved us from a read-only Internet to what experts would call a "read/write" Internet. In the new age of the Internet, there is a higher level of information sharing and interconnectedness among participants.

Users can not only access information, but also send information back to the server to get more targeted information or other user generated results. This is where a variety of web services took off as providers were able to use this interactivity to transform software services.

Web 2.0 also got a major boost from cloud technology, where abstracting server hardware allowed companies to dream bigger when it came to offering web-delivered services. Suddenly all sorts of functional services were delivered through the Internet instead of being sold on physical media like compact discs.

Facebook, Twitter, YouTube, Amazon's, Internet Banking, Payment Services, are all the outcomes of Web 2.0 technologies.

Phase-3 | Web 3.0

As for Web 3.0, Internet gurus dream of the day when semantic web and data mapping will transform the web into what you might call a "read, write and execute" web, where automation programs take over from purely user-driven Internet activity.

Here you might theorize that Internet bots will do the actual work of generating the HTTP requests and responses and surf the web instead of human users.

We are not there yet — so it is safe to say that we are still in the era of Web 2.0.

And, from a pure tech perspective, here is a fun list that shows the evolution of technology:

1947	The transistor is invented: data transfer devices that underpin digital technology
1950	A pager is launched for physicians in New York
1951	First commercially available computer released, for simple arithmetic and data handling
1969	ARPANET network established: an early precursor to the internet
1971	First email is sent
1972	Games console released
1981	The laptop computer is born – with a screen a little bigger than a matchbox
1982	ABBA becomes the first artist to have an album produced on CD
1984	First mobile phone launched, costing \$4,000. A 10-hour charge provide 30 minutes of use

1988	A fully digital camera is released, offering storage for up to 10 photos
1989	Tim Berners Lee invents the World Wide Web whilst working at CERN
1990	0.05% of people are using the internet
1991	CERN's web browser software is released for public use
1992	Commercial dial-up internet becomes available
1994	Smartphone is released, supporting calls, email and fax
1997	Launch of first modern social media site – Six Degrees Internet banking begins
1999	Bluetooth technology is introduced to the world
2000	Broadband is introduced in developed nations, providing much faster internet access
2003	Skype launches, instantly connecting people around the world via video
2004	Facebook is born, a new age of social media begins
2005	YouTube launches
2006	Twitter is launched
2007	The iPhone is launched, and smartphones usage explodes
2008	Airbnb, the online marketplace for lodging, homestays and rentals is born
2009	Commercial production of 3D printers Uber is founded
2010	Apple's launch of the iPad propels tablet computers into the mainstream
2011	Bitcoin becomes the first widely accepted fully digital currency
2012	Google begins testing driverless cars
2016	The virtual reality headset, Oculus Rift becomes available to consumers
2018	-We are in the digital world now

Source:

<https://stfc.ukri.org/files/digital-revolution-infographic/>
| <https://www.techopedia.com/>



Hebin Mini G
AGM,
MSME- Business Group

It was Sunday. The clock ticked 9 and the stars twinkled good night. I crept under my sheet. “rr .. rr..” my mobile rumbled. It shrieked continuously just like a screaming baby and it calmed down only after I picked it up just like a baby that calms down when its mom lifts it up. I did this impatiently and with utmost curiosity to know who that was at the odd hour that too, on a holiday.

“Madam, this is Arunachalam Speaking!!”echoed the voice. I was awe struck to hear the manager of Mr. Ramanathan who is the Promoter of M/s. Abhirami Theatres Pvt Ltd, President of Tamil Nadu Cinema Theatre Owners Association, President of Chennai City Film Exhibitors Association and customer of KellysBranch, “Madam, tomorrow is sir’s birthday and the birthday Pooja is at 8 a.m. Every year we perform this pooja for his birthday and we see to it that all the SIB managers join us. We invite you for the pooja at 8 a.m,” he said. I sincerely thanked him for his diligent reminder.

Now began the discussion at home about the gift to be presented to Mr. Ramanathan. Each one of my family members suggested presenting elegant bouquet or books and

what not! It was then a thought sparked in me, “Why not I draw him and fix it in a replaceable frame, a portrait?” I rang up immediately to Mr. Arunachalam asking for a passport size photo and then finally succeeded in getting it. Begging my children to go to bed, I started to sketch with a pencil on a very ordinary paper. “What a joy! It’s fifteen years since I did this.” Carefully, I divided the pages into neat grids. The image slowly appeared as I focused on each square. I grinned seeing my kids sneak into the drawing room from their beds. “Hey, see mama drawing,” shrieked my younger one. “This will be the international joke of the year,” the elder commented and joked on that. Hearing them laugh aloud their dad joined, patting on the elder one’s back and told to stop mocking but instead to encourage. There was a roar of laughter from the two. Staring at them for a few seconds, I continued my work patiently. I realized that my skill was left unshaped and unpracticed for years together. Why did I bury them deep? I should continue sharpening my skills.” I assured myself that I rejoin with my hobby that I divorced long back.

Struggling to cope with the facial features I managed to complete it finally. I held the portrait and smiled. The portrait smiled back. “Wow! That’s amazing, mama,” howled my kids with glee. Though unsatisfied with the work, I was happy and excited to greet a decade old customer, a great man who was

honored by the Central Government.

The next day, Mr. Daniel, the substaff and I started to Mr. Ramanathan's residence. A sprawling bungalow it was, amidst greenery! Mr. Ramanathan stood smiling at the door. "Happy birthday, dear sir! We wish you the most wonderful year ever!" we greeted him cheerfully. I then slowly presented him the gift wrapped portrait. To my surprise, Mr. Ramanathan immediately pulled the ribbon that I tied with a decorative bow. Seeing him smile inside the frame, a great happiness spread over his face. "Thank you so much, madam," he said joyfully. He cast a composed smile and called his manager. "Fix this in my office cabin," he commanded.

A few months later, I once visited his office. Much to my surprise, I found the portrait placed next to his favourite photo, the one where he is seen hugging Superstar Rajnikanth like childhood friends. "Your

drawing is one of my favorites, you know, as I look ten years younger," he grinned. My joy knew no bounds. "Really? Thank you for the comment," I replied. I then moved from his cabin thinking how the imperfections in the painting have created a young Mr. Ramanathan. Yes, how perspectives differ from person to person and from eye to eye.

I also wondered how my little world has shrunk to a limited circle. A world with no hobbies and sports, where nothing entertaining is done or practiced regularly! A bubble that I created! Now the term "hobby" remains an abstract concept to me, something I see occasionally on televisions and other screens. Mostly seen glued to my device and preferring to immerse in a make believe world rather than looking outside at the real one. Another bubble inside the bubble! Aren't these bubbles created by me? Now the question is which bubble should I burst first?

South Indian Bank bags Banking Frontiers Finnoviti Awards- 2021

THE REWARDS OF PUSHING FRONTIERS IN BANKING INNOVATION

SIB's Fee Book, an event-based fund management and collection portal, has won the coveted Banking Frontiers Finnoviti Awards 2021.

1800 425 1809, 1800 102 9408
customercare@sib.co.in
www.southindianbank.com

South Indian Bank won prestigious coveted Banking Frontiers Finnoviti Awards, 2021 for SIB's FeeBook- an event based fund management and collection portal.

South Indian Bank bags IBA awards in 4 categories

Most Innovative Project Winner

Best Technology Bank of the Year (Runner Up)
Best Use of IT & Data Analytics (Winner)
Best IT Risk & Cyber Security Initiatives (Winner)

Excellence X4
SIB bags four awards at IBA's 16th Annual Banking Technology Awards.

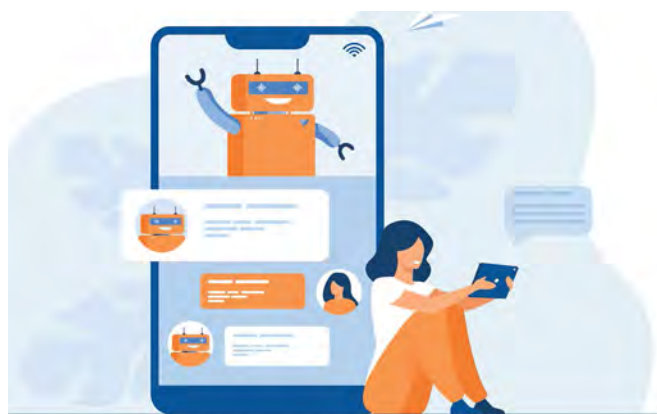
South Indian Bank has won big at the prestigious Banking Technology Awards 2021 instituted by the Indian Banks' Association. South Indian Bank delivered a stellar performance by winning the coveted awards in 4 categories.

The awards include Most Innovative Project (Winner –Small Banks), Best Use of IT & Data Analytics (Winner - Small Banks), Best IT Risk & Cyber Security Initiatives (Winner - Small Banks), and Best Technology Bank of the Year - Runner Up.

THE CHATBOT AND THE CUSTOMER



Mariya John
Asst. Manager,
Digital Banking Department



The on going Digital Disruption has witnessed most businesses shift from their traditional avenues of customer service to digital platforms. As a result, chatbots are now a quintessential part of most organizations with an online presence. They come in many forms and types – pop ups or widgets, with or without a persona assigned – but they all do the same job, that of guiding the website users in their online journey. Chatbots, short for chatterbot, are essentially software applications that are intended to simulate a human-like conversation with the users, providing them with instant information, with some of them even capable of authenticating transactions, if the customer so pleases.

Most chatbots are powered by NLP (Natural Language Processing) and Artificial Intelligence (AI), which enable the human-simulation and accuracy of the bots' responses. There are also basic chatbots which simply scan for keywords in the customer queries which are then used to do a database search.

The ability of a chatbot to attend to customers 24x7x365 makes it very appealing to customer service organizations, as these bots take care of several surface level queries and requests by customers which would otherwise require considerable manpower and other resources to deal with. The FinTech sector especially can leverage the powers of chatbots to take care of informational queries as well as account-related enquiries

and transaction requests by the customers.

South Indian Bank currently hosts an AI and NLP-powered chatbot on our official website (www.southindianbank.com), which aims at engaging our website users and helping them find the specific information they are looking for, while simulating human-like conversations with them. SO nA (South Indian Bank Online Assistant) has been given a female persona, and responds to customer queries in a formal language, mimicking the bank's voice and tone across other media channels.

SO nA currently caters to customer queries on our products and their features. Although creating an all-inclusive database for a chatbot is an ongoing activity, a lion's share of customer queries tend to be repetitive in nature, which means that regularly updating the database with frequently posed queries will ensure a satisfactory accuracy rate for the chatbot. SO nA is currently powered by an NLP engine which can be scaled in the future to cater to enquiries on account-related information and transaction requests by the customers.

Conversational chatbots are now also considered an integral tool for marketing. From ELIZA, one of the first chatbots created in 1966 by MIT, to Amazon's Alexa, chatbots have taken quite the leap, but industry experts are of the opinion that these chatter bots are yet to meet their full potential.

THE POST COVID ECONOMIC REVIVAL TOGETHER WITH UN'S SUSTAINABLE DEVELOPMENT GOALS



Jilu Mathew
Asst. Manager,
Transaction Banking
Department

The COVID-19 pandemic may be the single most disruptive event in modern history. Roughly a third of the world's population is currently under some sort of quarantine. Affecting 160 million population and recording 3 million deaths globally, it is still progressing. The immediate post Covid life will remain as a dream for most part of the globe since nearly 83% of vaccines are received by higher income countries and the rest 17% is received by the poor nations. It's high time to think about sustainable development in all sectors rather than continuing with the existing revival plans. Here comes the importance of UN's 17 sustainable Development Goals.

The Sustainable Development Goals are a universal call to action, to end poverty, protect the planet and improve the lives and prospects of everyone, everywhere. The 17 Goals with 169 targets were adopted by all UN Member States in 2015, as part of the 2030 Agenda for Sustainable Development which set out a 15-year plan to achieve the Goals. The Sustainable Development Goals are vital for a recovery that leads to greener, more inclusive economies, and stronger,

action by all countries – poor, rich and middle-income – to promote prosperity while protecting the planet. They recognize that ending poverty must go hand-in-hand with strategies that build economic growth and address a range of social needs including education, health, social protection, and job opportunities, while tackling climate change and environmental protection. More important than ever, the goals provide a critical framework for COVID-19 recovery.

The seventeen Sustainable Development goals are

- **Goal 1.** End poverty in all its forms everywhere
- **Goal 2.** End hunger, achieve food security and improved nutrition and promote sustainable agriculture
- **Goal 3.** Ensure healthy lives and promote well-being for all at all ages
- **Goal 4.** Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
- **Goal 5.** Achieve gender equality and empower all women and girls
- **Goal 6.** Ensure availability and sustainable management of water and sanitation for all
- **Goal 7.** Ensure access to affordable,

reliable, sustainable and modern energy for all

- **Goal 8.** Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all
- **Goal 9.** Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation
- **Goal 10.** Reduce inequality within and among countries
- **Goal 11.** Make cities and human settlements inclusive, safe, resilient and sustainable
- **Goal 12.** Ensure sustainable consumption and production patterns
- **Goal 13.** Take urgent action to combat climate change and its impacts
- **Goal 14.** Conserve and sustainably use the oceans, seas and marine resources for sustainable development
- **Goal 15.** Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss
- **Goal 16.** Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels
- **Goal 17.** Strengthen the means of implementation and revitalize the global partnership for sustainable development

The United Nations declared its goal of the month for May 2021 as decent work and economic growth, which is goal no 8 among 17 SDG's. In January, the World Economic Situation and Prospects Report(WESP), drawing insights from economic trends over 2020, warned that the devastating socio-economic impact of Covid-19 pandemic will be felt for years to come unless smart investments in economic, societal and climate resilience ensure a

robust and sustainable economic recovery. In May 2021, a WESP update, which includes latest figures from last quarter 2020, amplifies that timely and universal access to Covid-19 vaccinations will remain crucial for ending the pandemic and placing the world economy on the trajectory of a resilient recovery.

A recent Ipsos (global leader in market search) survey of 21000 adults from 27 countries shows that 86% would like the world to change significantly, and become more sustainable and equitable, rather go back to status quo. Investments in recovering from Covid-19 also need to focus on sustainable jobs and sectors. Recent findings show that non-fossil fuel technologies create more jobs per unit energy than coal and natural gas. The International Renewable Energy Agency (IRENA) estimates that decarbonizing the world economy by 2050 would boost cumulative global GDP gains by US\$98 trillion between now and 2050, quadrupling renewable energy jobs to 42 million, with higher gender parity than traditional sectors. Nature-based solutions provide both the way out--and the way forward--from the current crisis. Dollar-for-dollar they deliver more jobs than traditional infrastructure investments, limit the spread of zoonotic diseases, and are the earth's best defense against climate change, with the potential to sequester about two-thirds of the carbon that humans have added to the atmosphere since the 1800s.

COVID-19 is forcing us to revisit our values and design a new area of development that truly balances economic, social and environmental progress as envisioned by the 2030 Agenda and the SDGs. Integrated solutions are the only way in which we'll be able to build a greener and more inclusive future to help countries meet the 2030 goals.

DOWN THE MEMORY LANE -DELHI 2019



I have always wondered how disparate my life would have been if I had chosen any other walk of life. And I'm glad that I didn't. I believe the beauty of our job lies in the prospects of learning, exploring and adapting. On that note, I'd love to share a few experiences from my very first job posting in Delhi, January 2019.

I got this job right after I graduated. Contrary to my anticipation, I never reckoned my appointment letter would read the place to be "Vivek Vihar, New Delhi." I had innumerable inhibitions that a 23 year old boy was bound to have at that point of time. The place was far flung, it was my first job, my Hindi was terrible, it was the coldest time of the year, flying was the only commuting option if I wanted to and the most salient one being the apparent unhandy image of the place and people that almost all South Indians have. But no matter

what people say, it was and will always be "Dilwalonki Dilli" for me.

Despite all my lamenting, my mother concluded this to be my glorious fortuity to become an independent and responsible person, and she easily enticed me to take it up. I can't be any more grateful for it now.

I was fortunate enough to have spent around five months there and I'm extremely indebted for that beautiful epoch. Things wouldn't have been the same if it wasn't for my four amazing colleagues. They made sure all my inceptive inhibitions didn't take much time to fade away, and taught me sanguinity with all the love and warmth I could ask for. All of them were equally benevolent in my personal and professional progression. All life lessons learnt from them have been guiding me till now and it has always been onwards and upwards.

When the inevitable ephemeral 5 months time came, I had to leave with a heavy heart but with a million memories. As I pen this down and reminisce all the memories, it skips my heart a beat to reckon that I did not get to experience them ever again. Today and everyday, I remember all those who were instrumental in this, and if I'm given a chance to go back in time, I would find all of them sooner.

Concluding, To all those who are reading this, when you get chances in life, I hope you let go of your inhibitions, go out, learn, seek and explore. It would be beautiful and rewarding and it will never leave you astray.

Niveth K S | Assistant Manager,
Pudukottai Branch



SURGE OF DIGITAL MARKETING AT THE TIME OF “UNCERTAINTY”



Tarun Kumar Jha
Manager,
Retail Banking Department

The coronavirus is far from over and governments around the world are again trying to contain it by taking adhesive measures such as closing schools, public spaces, and borders etc. The VIRUS has affected all businesses – and Companies need to adapt their digital marketing strategy.

Physical events such as business conferences, sporting events, and concerts have been cancelled and global markets have been in a free fall..

Now marketers are asking themselves, “how permanent are these changes?”

A new consumer for 2021

The sudden increase of people being indoors has led to a change in lifestyle where consumers have shifted to spending more time online than before. Brands already catering to the ‘sofa-surfers’ have shown to be in the clear favourites and which implies increase in sales, Lead generation as well as Product visibility for such brands are having a Lion’s Share in peer group comparisons. Brands that are traditionally offline have innovated new online products in an effort to adapt to this

new way of living.

The most important factor of the pandemic is obviously the health of the population, but there are far more people affected than merely the sick. Businesses are feeling the effects of the virus and companies are announcing cutbacks one after another. Marketing departments around the world are noticing the effects as well. Most marketers are at a crossroad, wondering which path to take in such an uncertain future and these are few game changing pointers which companies has adapted to cater and tackle the effect of Virus.

The New Trend for 2021: Flexible Channels

Marketers making a cut in budgets is getting benefited by moving toward cheaper and more flexible channels such as programmatic advertising where consumer presence and available impressions are increasing. Digital display ads, Social media marketing, and online video are channels that are increasing the traction and giving a better visibility creating a niche for themselves as well as Customer retention are found to be on the higher side.

Out-of-home advertising such as metro billboards, Bus Ads, Hoardings etc has much lower exposure due to most people staying at home. Event marketing has come to an immediate stop bringing a Tsunami like effect in the way Online Marketing is been proposed for company bringing a surge in

Digital World.

- **Short-term adaptations**

Recent research has shown that there is a bulk number of companies which has moved from offline media to online resulting in budget allocation of Advertisement changing from OOH, ATL & BTL to Online Marketing. This budget shift is not surprising considering that digital media is consumed at a higher rate due to the online lifestyle of the post-corona consumer.

- **Long-term concern**

An existing concern is that no one really knows when the pandemic is over and everyone can go back to their regular lives. Sectors such as Travel, Lifestyle, Entertainment, or events are scrambling to save costs. However, services such as online food delivery, banking via App/Net banking, streaming or online news outlets are benefiting from the higher online presence.

What to keep in mind during the pandemic

The uncertainty of the future is understandable. Nonetheless, this too shall pass.

It is important to stay focused on the long-term and not shy away from new growth opportunities. Branding works best long-term. We must not forget that in the midst of a crisis – there could be opportunity & post all the mayhem, there is always a small array of hope blinking through the long end tunnel.

Seize the opportunities

This is a new time for everyone, not to mention the consumers. Now that many are staying indoors more than just a couple of months, we are seeing a new type of online behaviour. During the coronavirus, consumers are online at times which marketers may not be used to. Online activity and shopping could shift to mid-day, when activity in normal circumstances is low. Online activity could also be higher since there is a constant stream of breaking

news. If there is a possibility, capitalising on this will have clear positive effects on share-of-voice.

Digital opportunities

With many affected companies decreasing their traditional marketing budgets, we are seeing a drop in CPM and CPC prices (due to a decline in competition). This is an ideal opportunity for companies to acquire new customers at a lower cost than previously. Consumers spend more time reading or watching the news than ever before. Companies now have the opportunity to capture more eye-balls by advertising on popular websites/ Fintech App.

Adapt to the new customer

For a brand, an online presence has never been as important as today. Try to treat your daily work as business as usual, but keep it digital. Locate your target audience and how their lifestyle has changed and map out how you should be targeting them. What is your target audience's emotional context? What do they want to hear? How should you be communicating with them? Do not underestimate how the coronavirus has changed customers and how it has affected their demands.

Conclusion

There is no doubt that the coronavirus has left its mark in history. The question is rather how much things will change and how the world will look when it's all over. We have now seen the effects on different industries and marketing efforts, but how will things look in future and how can we adjust?

More digital solutions is the key for all Answers. Webinars, digital entertainment, Apps for Financial Transaction & utility Bill payment and virtual doctor visits are examples of solutions to come when physical contact is restricted. Even during a time that feels like a downward spiral – there can be an opportunity to be seized.

WHY I DON'T EAT APPLE



Radhika R B
Sr. Manager,
Thiruvananthapuram RO

There is a special place for doctors in everyone's life. Let me put before you the pictures of a few of them who are angelic, with a true sense of reverence.

During my childhood days Dr. Amarnath Varma was our neighbour and my father's friend. Though he was an ophthalmologist, he used to be our guide in many facets of our life. He used to come rushing when my baby sister refused to take medicine at the peak of illness and calm her down in his own affectionate manner. When I was 5 or 6 years old, he introduced me to the divine music world of maestros like Maharajapuram Santhanam and Balamuralikrishna. "ManasaSancharare" in Sama raga which I listened through his HMV player still reverberates in my ears. It was he who persuaded our father to put me into music classes which is a part of my life till now. He used to treat people from economically weak background at his residence without taking any fees and that too as a penance. I can remember him only with reverence.

As we enter school we come across so many fellow students, but very few of them grab a place close to your heart and stay there forever. I am not any exception for that. One of my very close friends Dr.Sreekala, ended up studying in Thiruvananthapuram Medical College, completed her specialization in Gynaecology. She is dedication personified. I always sit with an awestruck mind as she narrates her encounters with the strange facets of life, about the pain and guilt she bears each time when God ends any life before it starts to bloom. Whenever I go to meet her, there are women in the diverse phases of motherhood - those who are eager but not able to bear children, those who are already into different stages of pregnancy, new mothers beaming with joy with their bundles in their arms, all looking at Dr. Sreekala only with reverence.

Dr. Lalitha was my Gynaecologist when I delivered my son 27 years ago. From the first day of meeting itself she assured me the wellbeing of my baby inside my womb, the only thing in the whole world I was concerned about. Throughout my labour, she sat beside me explaining which stage I was going through, giving me courage holding my hand. Now after so many years

I realize the greatness of her gesture. Being a leading gynaecologist of the city she was least expected to sit by the side of a pregnant woman from the start of the labour itself. But she did that out of her pure affection towards her profession and her patients. Even now whenever I get a chance, I go and meet her to express my reverence.

Neurosurgery is the most complicated branch of human treatment as everybody knows. A neurosurgeon always walks on a tight rope as far the patients are concerned. Dr. Easwer is a practising neurosurgeon at Thiruvananthapuram. He serves this small part of our country in an era where neurosurgeons are decoyed by Multinational firms in health industry which try to lure them with offers that are irresistible and port them to other countries. But Dr. Easwer has put his feet firmly on the ground saying that he studied and sharpened his skills under the guidance of eminent teachers of Government Medical College, Thiruvananthapuram. Hence in spite of many lucrative offers he has decided that he will return all his abilities thankfully to the town which has helped him grow up. I bow before him for that mindset, with reverence.

Another doctor who has touched the lives of many people is Dr. Meghali Bhattacharjee. She is an ophthalmologist working in Mumbai. Mumbai being a place which is very fertile if you want to make money, has not tempted her at all. She works for a charitable hospital in the lower middle class locality of the city and treats the not-so-well-to-do patients who visit her. It dawned on me as a shock when I learnt that she is a cancer survivor. Even in the middle of gruelling chemotherapy sessions, she never failed to treat her patients, without the fear of any infection that might have caught her. Many of her patients come back after getting cured and wish her prosperity out of their reverence.

Here comes the most amazing doctor I have ever met. He is Dr. Anil Prabhakaran who headed the Psychiatry Department of Medical College, Thiruvananthapuram. Every day people flock to him with multitudes of complaints. Actually he walks what he talks. When anyone grumbles to him about their fellow humans, he tells them not to blame people, explaining that human behaviour is an offshoot of the circumstances in which they are brought up. He indeed practises what Jesus Christ has taught us, "Hate the sin, not the sinner". Being a psychiatrist, each patient regularly consumes a longer portion of his time than clinicians of other streams. I was totally blown away by the patience he showed to each of his patients. He attributes his patience to his habit of never judging anyone. He never gets impatient or angry with any of his patients however repeatedly they talk about their condition, I gathered this while talking to those who were waiting to consult him. Each of them expressed that the doctor made them feel that his entire time was devoted to them. It reminded me of the vision Saint Akroora had when he visited Gokulam to take Lord Sreekrishna with him to Mathura. Akroora found that Lord Krishna was present with each of the inhabitants of Gokulam, helping each one of them in whatever deed they were involved. I would never miss a single opportunity to meet Dr. Anil Prabhakaran and articulate my reverence.

With so many good souls around us in the field of medicine, let us not blame the system due to the misdeeds of a very miniscule portion of insincere people. The doctors mentioned above have sacrificed their personal happiness, time and to some extend their life itself for their patients. I have taken a vow that I will never eat an apple that will keep the doctor away from my life! Any moment of my life, I bow before these noble souls with reverence.

DATA - THE DIGITAL WORLD'S IGNITION FUEL



Augustine Paul
Assistant Manager,
Facility Management Group

The expression "data is the new oil" was originated by Clive Humby, a British mathematician and data science entrepreneur, and has since been repeated by several others. Before the invention of oil, humans had been using simple machines to run them for ages. However, the discovery of crude oil was so valuable that it improved the efficiency of the entire energy conversion process. It reduced the efforts, increased the output, saved time, and paved the way to a great many other discoveries. The digital drama that data has begun to play is similar to the script that fossil fuels have already written. Obtaining ignition fuels has resulted in innumerable bloodsheds and strategic invasions throughout history. It generated enormous wealth and provided a cutting-edge advantage to those who wisely used their possession. The formation of OPEC (Organization of Petroleum Exporting Countries) and the extent to which the Western world monitors and intervenes in the oil industry explains the critical role that they play.

In the late twentieth and early twenty-first century, the internet increased in popularity,

and the world began to revolve around it. Humans started to pay more attention to technical breakthroughs and digital platforms. Data processing, as well as inventive ideas, are the fuels that are propelling this technological advancement. Data are units of information or facts that are gathered by observation and are frequently numeric. In the modern era, data is only valuable if it is in a usable form. Raw data must be preprocessed before it can be utilized for analytics, just like crude oil is refined into more valuable products like petroleum at oil refineries. Information can be extracted from data just as energy can be extracted from fuels.

When oil is utilized as a fuel, it is utilized once and then destroyed forever. Data, on the other hand, does not have to be discarded once it has been created, even if it has been used for analytics. Because of this extraordinary property, tech behemoths are pouring money into data collection and mining. Data is employed in almost every aspect of human organizational activity, including commercial management, scientific research, governance, and finance. It supports the industry's growth when properly mined and used.

Every day human acts generate data in the information age. Personal data (demographics), transactional data, web data, sensor data (internet of things), and

many other types of data are included

- 1) When someone opens a social media profile or accepts a friend request, they are generating data that can be used for new customer feeds or friend referrals.
- 2) When you watch films on an OTT platform, click an ad, or make an e-commerce transaction, you are providing data to a real-time recommendation algorithm that follows you around wherever you go, recommending content based on your choices.

When you simply search the internet, the same thing happens. Algorithms are designed to track your browsing history, interests, and patterns of activity. Working on such refined data with such accuracy helps to develop products and correctly pinch the appropriate clients with the appropriate products at the appropriate time from a business management standpoint. This can also be used to assess the success of a business strategy. Direct data collection methods include online questionnaires/surveys,

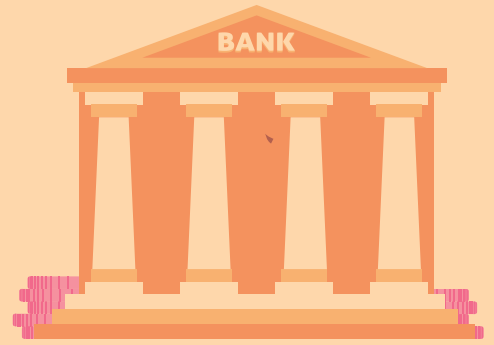
suggestion tabs, consumer feedback, and rating popups. According to market research, organizations who successfully create and place items after assessing data inputs have always had an advantage. Good data gives incontrovertible evidence, whereas abstract observation assumptions may result in lost resources as a result of taking action based on an inaccurate conclusion.

When data privacy and data sharing made headlines, it became clear that data was a two-edged sword. Data analysis is so valuable at this early stage that IT behemoths, global leaders, and international organizations have put their best foot forward to form corporate alliances and craft policies that will have significant long-term consequences. As previously stated, if you imagine the amount of data available to us as a golf ball, this golf ball will have transformed into a soccer ball by 2030. It will be the size of an entire soccer field by 2050! The rate of growth is exponential, and how it is harnessed will undoubtedly have a significant impact on human life.



Branch Palakkad Melamuri under Rajan Varghese, Sr. Manager, PPC – 8968 was awarded the BANKING EXCELLENCE AWARD 2020 for Best Performed Branch at State Level – Under Private Sector Bank Category for the year 2019-20 by SFBCK.

LATEST RBI CIRCULARS



Introduction of Legal Entity Identifier for Large Value Transactions in Centralized Payment Systems

The Legal Entity Identifier (LEI) is a **20-digit** number used to uniquely identify parties to financial transactions worldwide. LEI has been introduced by the RBI in a phased manner for participants in the over the counter (OTC) derivative and non-derivative markets as also for large corporate borrowers.

RBI has decided to introduce the LEI system for all payment transactions of value **₹50 crore and above** undertaken by entities (non-individuals) using RTGS and NEFT. All non-individual customers initiating or receiving transactions of **₹50 crore and above** through RTGS and/or NEFT must obtain LEI.

In India, LEI can be obtained from Legal Entity Identifier India Ltd. (LEIL) which is recognised as an issuer of LEI by the RBI under the Payment and Settlement Systems Act, 2007

Reserve Bank of India introduces the RBI-Digital Payments Index

Reserve Bank of India has constructed a composite Digital Payments Index (DPI) to capture the extent of digitization of payments across the country.

The RBI-DPI comprises of **5 broad parameters** that enable measurement of deepening and penetration of digital payments in the country over different time periods. These parameters are—

- (i) Payment Enablers (weight 25%),
- (ii) Payment Infrastructure—Demand-side factors (10%),
- (iii) Payment Infrastructure—Supply-side factors (15%)
- (iv) Payment Performance (45%) and
- (v) Consumer Centricity (5%).

RBI constitutes a Working Group on digital lending including lending through online platforms and mobile apps

Recent spurt and popularity of online lending platforms/mobile lending apps (digital lending) has raised certain serious concerns which have wider systemic implications. Considering this RBI has set up a Working Group to study all aspects of digital lending activities in the regulated financial sector as well as by unregulated players so that an appropriate regulatory approach can be put in place.

Shri Jayant Kumar Dash, Executive Director of RBI is the Chairman of the Working Group. The other members include, Shri Ajay Kumar Choudhary, Shri P.Vasudevan, Shri Manoranjan Mishra, Shri Vikram Mehta and Shri Rahul Sasi.

The Working group will evaluate digital lending activities and assess the penetration and standards of outsourced digital lending activities in RBI regulated entities.

Maintenance of Cash Reserve Ratio (CRR)

In March 2020, RBI has reduced Cash Reserve Ratio (CRR) of all banks by 100

basis points from 4.00 percent to 3.00 percent of their Net Demand and Time Liabilities (NDTL) with effect from the reporting fortnight beginning March 28, 2020 for a period of one year, ending on March 26, 2021 to ensure more liquidity in the system to cope up with the economic crisis caused due to outbreak of Covid-19 pandemic.

Reserve Bank of India is now decided to gradually restore the CRR in two phases in a non-disruptive manner. Accordingly, banks are required to maintain the CRR at 3.50 percent of their NDTL effective from the reporting fortnight beginning March 2, 2021 and 4.00 percent of their NDTL effective from fortnight beginning May 22, 2021.

Capital Conservation Buffer and Net Stable Funding Ratio (NSFR)

As part of the regulatory measures taken in the wake of COVID-19, the implementation of last tranche of the Capital Conservation Buffer (CCB) of 0.625 percent, which was scheduled to take effect from April 1, 2020, was deferred till April 1, 2021. Considering the continuing stress on account of COVID-19, and in order to aid in the recovery process, RBI has decided to defer the implementation of the last tranche of the CCB of 0.625 percent from April 1, 2021 to October 1, 2021. The pre-specified trigger for loss absorption through conversion / write-down of Additional Tier 1 instruments shall remain at 5.5 percent of risk weighted assets (RWAs) and will rise to 6.125 percent of RWAs from October 1, 2021.

As part of the regulatory measures taken in the wake of COVID-19, the implementation of Net Stable Funding Ratio (NSFR) by banks in India had been deferred till April 1, 2021. In view of the ongoing stress on account of COVID-19, it has been decided to defer the implementation of NSFR guidelines by a further period of six months. Accordingly, the NSFR Guidelines shall come in to effect from October 1, 2021.

NSFR is defined as the amount of available stable funding relative to the amount of required stable funding for the banks.

Liberalised Remittance Scheme- Remittance to IFSCs

With a view to deepen the financial markets in International Financial Services Centres (IFSCs) and provide an opportunity to resident individuals to diversify their portfolio, the extant guidelines on Liberalised Remittance Scheme (LRS) have been reviewed by RBI and now resident individuals are permitted to make remittances under LRS (\$2,50,000 in a FY without documentary evidence) to IFSCs setup in India subject to the following conditions:

The remittance shall be made only for making investments in IFSCs in securities, other than those issued by entities/companies resident (outside IFSC) in India.

Resident Individuals may also open an interest bearing Foreign Currency Account (FCA) in IFSCs, for making the above permissible investments under LRS. Any funds lying idle in the account for a period upto 15 days from the date of its receipt in to the account shall be immediately repatriated to domestic INR account of the investor in India.

Resident Individuals shall not settle any domestic transactions through these FCA held in IFSC. All other guidelines applicable for LRS should be complied by the banks while permitting these remittances.

Risk-Based Internal Audit (RBIA) for NBFCs and UCBs

RBI has decided to mandate RBIA framework for the following category of Non-Banking Financial Companies (NBFCs) and Primary (Urban) Co-operative Banks (UCBs).

- All deposit taking NBFCs, irrespective of their size.
- All Non-deposit taking NBFCs (including Core Investment Companies) with

asset size of ₹5,000 crore and above.

- All UCBs having asset size of ₹500 crore and above.

These entities shall implement the RBIA framework by March 31, 2022 in accordance with the Guidelines on Risk-Based Internal Audit provided by RBI.

Digital Payment Security Controls-Master Directions

RBI has recently issued master directions on Digital Payment Security Controls for all the banks and those NBFCs which issue cards. The master direction provides necessary guidelines for the regulated entities to set up a robust governance structure and implement common minimum standards of security controls for digital payment products and services like internet, mobile banking, card payments, among others.

Integrated Ombudsman Scheme

To make the alternate dispute redress mechanism simpler and more responsive to the customers of regulated entities, it has been decided to implement, integration of the three Ombudsman schemes and adoption of the “One Nation One Ombudsman” approach for grievance redressal. This is intended to make the process of redress of grievances easier by enabling the customers of the banks, NBFCs and non-bank issuers of PPIs to register their complaints under the integrated scheme, with one centralised reference point. The Integrated Ombudsman Scheme will be rolled out in June 2021.

Extension of Cheque Truncation System across all bank branches in the country

As announced in the RBI’s Monetary policy of February 2021 and to leverage the availability of CTS and provide uniform customer experience irrespective of location of her/his bank branch, it has been decided to extend CTS across all bank branches in the country. To facilitate this, banks shall have to ensure that all their

branches participate in image-based CTS under respective grids by September 30, 2021. The Banks are free to adopt a model of their choice, like deploying suitable infrastructure in every branch or following a hub & spoke model, etc.

Standing External Advisory Committee for evaluating applications for Universal Banks and Small Finance Banks

RBI has recently announced the names of the members of the Standing External Advisory Committee (SEAC) for evaluating applications for new Universal Banks as well as Small Finance Banks under the chairmanship of Smt. Shyamala Gopinath, former Deputy Governor, Reserve Bank of India. The other members of the committee are, Ms. Revathylyer, Director, Central Board, Reserve Bank of India, Shri B. Mahapatra, former ED, RBI and presently Chairman, NPCI, Shri T.N. Manoharan, former Chairman, Canara Bank and Shri Hemant G. Contractor former MD, SBI and former Chairman, PFRDA.

The Insurance (Amendment) Bill, 2021

The Bill increases the limit on foreign investment in an Indian insurance company from 49% to 74%, and removes restrictions on ownership and control. However, such foreign investment may be subject to additional conditions as prescribed by the central government.

The National Bank for Financing Infrastructure and Development (NBFID) Bill, 2021

The National Bank for Financing Infrastructure and Development Bill, 2021 was approved by both Houses of Parliament in March 2021. The Bill seeks to establish the National Bank for Financing Infrastructure and Development (NBFID) as the principal development financial institution (DFIs) for infrastructure financing. Unlike banks, DFIs do not accept deposits from people. They source funds from the market, government, as well as multi-lateral institutions, and are often

supported through government guarantees. NBFID: NBFID will be set up as a corporate body with authorised share capital of Rs.1 lakh crore. Shares of NBFID may be held by: (i) central government, (ii) multilateral institutions, (iii) sovereign wealth funds, (iv) pension funds, (v) insurers, (vi) financial institutions, (vii) banks, and (viii) any other institution prescribed by the central government. Initially, the central government will own 100% shares of the institution which may subsequently be reduced up to 26%.

Functions of NBFID: NBFID will have both financial as well as developmental objectives.

Review of norms -Investment in debt instruments (AT1 bonds and Tier II Bonds) by Mutual funds

Additional Tier I bonds and Tier 2 bonds issued under Basel III framework are some instruments which may have above referred special features. The debt instruments having such special features as referred above, which otherwise are Non-Convertible Debentures, may be treated as debt instruments until converted to equity.

SEBI has recently stipulated following prudential investment limits for mutual funds for investment in these instruments. The limits specified are,

- No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer.
- Mutual Fund scheme shall not invest–a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer

With regard to the valuation of these investments, the deemed residual maturity for the purpose of valuation of existing as well as new bonds issued under Basel III framework shall be as below,

Time Period	Deemed Residual Maturity of Basel III AT-1 bonds(Years)	Deemed Residual Maturity of Basel III Tier 2Bonds(Years)
Till March 31, 2022	10	10 years or Contractual Maturity which ever is earlier.
April 01, 2022 -September 30, 2022	20	Contractual Maturity
October 01, 2022 -March 31, 2023	30	Contractual Maturity
April 01, 2023 onwards	100*	Contractual Maturity

Master Direction on Amalgamation of Urban Cooperative Banks

With a view to bring reforms in Urban Cooperative Banking sector, RBI in the recent days initiating numerous measures by exercising powers conferred under Banking Regulation Act, 1949, amende dvide Banking Regulation (Amendment) Act, 2020. To strengthen this sector, RBI has felt the need of consolidation in the urban cooperative banking space and issued master directions in this regard.

The new guidelines shall cover amalgamation of two or more UCBs. Reserve Bank of India may consider proposals for merger and amalgamation.

FETERS –Cards: Monthly Reporting

Recently it has been decided to collect more details of international transactions using credit card / debitcard / unified payment interface (UPI) along with their economic classification (Merchant Category Code–MCC) through a new return called, FETERS-Cards which needs to be captured in same portal. The additional details required to be collected and reported by ADbanks, henceforth are,

For transactions through credit card / debitcard / UPI: Sale of forex by AD towards international transaction made by Indian resident (to be reported by the card issuing / transaction originating AD); and Purchase of forex by AD under transaction by foreign resident with Indian resident (to be reported by merchant acquirer AD).

SIBSTC

STAYING HEALTHY:



Ajayi Oommen
Chief Manager,
Credit Department

Now that we all are going through the 2nd and 3rd phase of COVID 19 pandemic, not getting infected is now the prime task. To reduce the risk of getting infected or reduce the intensity once infected, we should be able to increase our immunity. We all have kids and aged parents at home and hence it's our responsibility to keep them safe also.

Some of the immunity booster foods are as follows:

- Citrus fruits – commonly available ones are Orange, lemon and grapefruits. Other non-citrus fruits like Papaya and kiwi also contains Vitamin C which helps in boosting our white blood cells to fight infection. Make it a habit to have at least one fruit a day.
- Red bell peppers or commonly known as the red capsicum. Salads can be colorful with them.
- Broccoli – Nobody likes it (my kids just go ahhh... when they see it), but believe me, they are packed with vitamin A, C and E and is one of the healthiest vegetable. Include them in your salad.
- Spinach – Just like broccoli, nobody likes them, but still they are one of the healthiest when cooked as little as possible.
- Yogurts – Something which will be available in almost all households. You can even add fruits to make it yummiier. It's better to have the ones prepared at home instead of buying the flavoured ones from outside.
- Almonds – A powerful source of antioxidant. Just have them in between main meals as small snacks.
- Green Tea – Without saying much, everybody has taken to green tea which also contains powerful antioxidants. Enjoying

sipping them twice a day (as is shown in green tea advts).

- Turmeric, Garlic and Ginger - include them in all curries.
- Small onion – the best immunity booster. Taking them twice a day will help.

The following drink or kada (as it is commonly called) will also help to a great extent:

- 1½ inch ginger, 6-7 garlic and 5-10 black pepper balls – All Crushed.
- Karim Jeerakam (black cumin) – a pinch
- Turmeric – a pinch
- Lime juice – a teaspoon
- Salt to taste

Boil the above ingredients in 4 glasses of water for 10-15 minutes.

Strain and drink two times a day. (You may not like it in the beginning, but later on you will become addicted.)

Other than the above, drink plenty of water. Gargle with lukewarm water containing rock salt and turmeric and practice steaming, twice a day (avoid steaming if you have sensitive skin or eczema). Use double mask (surgical mask & cloth mask) or N 95 mask. Wearing two masks could make it difficult to breathe, but won't reduce oxygen supply. Don't remove them while speaking nor touch them. Keep your hands sanitized. Practice breathing exercises. Having an oximeter at home will also help to measure the level of oxygen - If it goes below 94, seek medical advice.

Kindly note that the above are not cure for any disease, but only an immunity booster which will nullify/slow down the process of getting infected or reduce the intensity once infected. But always avoid the 3Cs - CROWDED place, CONTACT with infected persons and CLOSED rooms and accept the 4th C - CARING. Don't do anything to tamper your humanity. There are many suffering around us – in office, our neighborhood, our relatives, our friends etc. Always lend a helping hand to those in need – like taking them to hospital, showing empathy and caring for them, but at the same time ensure that you are self-protected.

Thank you and Take care.....

CAIB Qualifiers



JUSTIN VINCENT
PPC 14815



SOORYA K M
PPC 14906



NANDANA V S
PPC 14294



NEETHU SOMAN
PPC 12777



LOKESH S
PPC PPC 13504



SOWMYA RAMAN K
PPC 14875



ARJUN SASIDHARAN E K
PPC 13484



VISHNU ARAVIND
PPC 14057



CHITRA K
PPC 14265



**AKUMALLA
VENKATAREDDY**
PPC 12981



ABHISHEK RAJ
PPC 14130



JITHIN P S
PPC 14103



VAISAKH S
PPC 14089



SRUTHI M
PPC 14185



VIVEK KUMAR SINGH
PPC 14248



PRETTY VARGHESE
PPC 13544



DHINESH KUMAR D
PPC 14016



SRINIDHI BHAT
PPC 14422



HARISANKAR P S
PPC 14125



**NIMISHA ELIZABATH
JACOB**
PPC 12455



AMAL MATHEW
PPC 13395



JINU ZACHARIAH
PPC 11539



NEETHU C JOSE
PPC 10395



ABIJITH K
PPC 13127



SREENATH K
PPC 12342



PRINCE PRABHU
PPC 14878



KEERTHI R PAI
PPC 14474



**SUTHAR PARAMANI
RATANLAL**
PPC 14594



KRISHNA PRASAD P
PPC 9775



YASH CHAUBEY
PPC 14570



SIDDESH C N
PPC 13428



LISA SARA GEORGE
PPC 13684



MATHEW ALEX A
PPC 13490



HARSHA BABU K P
PPC 14288



SATHISHKUMAR L
PPC 14233



VIGNESH A V R
PPC 14239



RESHMA SUNNY
PPC 13547



AKASH CHANDRAN C S
PPC 14037



STEBIN SABU
PPC 13539



INDUJA JACOB
PPC 14051



SALIMA S NAIR
PPC 13894



Gerald Michael Dass,
Manager, PPC 11721 completed
the Certified Credit Professional
paper & Digital banking.



Mr. Rijesh Krishnan,
Manager, PPC 7279 completed
Credit management of banks
(By The institute of cost
accountants of India-ICAI)



Ajo M Joseph,
Asst. Manager, PPC 8539 completed Credit
management of banks (By The institute of cost
accountants of India-ICAI)

Other Achievements by our Staff Members



Annie Mampilly
Assistant Manager
PPC 14659

Won 'Inspiration of the Year Award - Runner Up' at the Centre of Excellence, UK international Awards 2020.

The award was received for writing 7 research papers and publishing 6 of them in national and international journals, completing 4 Diplomas and 9 short term courses when she was infected with Corona and during the post corona 10 days. The Awards were announced on 1st February 2021.



Jinu Johney, Manager, PPC 12382 wrote and produced the song "EN APPANE" on the You Tube Channel D-Musics

Mariya Yohannan
Assistant Manager
PPC-10441

Completed Certified Credit Professional and Certificate in Risk in Financial Services Level-1

THE NEW

INDIAN EXPRESS

MUSIC

Breaking the rhythm rules

Bank employee by profession and a percussion artist by passion, Nandukrishnan is experimenting the application of traditional percussion instruments in classical music

GAUTHAM S

THOUGH a bank employee, Kottayam-native Nandukrishnan G has always loved playing percussion instruments. He has been playing chenda, ghatam, edakka and mridangam, for several years, and experimenting their application across multiple genres. Recently, he played the traditional Malayali percussion ensemble thayambaka using ghatam, and this has garnered the attention of many musicians and critics.

According to Nandukrishnan, this is the first time that ghatam is finding a place in thayambaka. "The use of Carnatic musical instruments is widely used for performances including thayambaka and panchavadyam. But traditional Malayali percussion arrangement is rarely used in Carnatic music. The aim was not to prove that thayambaka could be performed on ghatam, but to normalise

the use of these instruments in Carnatic music," says Nandukrishnan.

Though he had come up with the idea many years ago, he said it was challenging to execute it. "I pitched the idea to many percussionists, however, they weren't confident enough to do it," adds Nandukrishnan. Later, he approached renowned percussionist Mattanur Udayan Namboodiri. "Being an expert in thayambaka, his inputs were vital. He encouraged me to go ahead," says Nandukrishnan.

Nandukrishnan also performs a series called 'ghata nadaswaram' with his cousin, where they play songs using ghatam and nadaswaram alone. "Recently, we did a version of 'Chentharmizhi' by M Jayachandran. He shared it on his page and even sent an appreciation message," said the artist.

Nandukrishnan, Asst. Manager PPC 9158 is Percussion Artist. He can play Chenda, Idakka, Ghatam, Mrindangam etc. and also holds interest in photography and singing.

In a first of its kind attempt, he used Ghatam (Carnatic Musical Instrument) for performing Kerala traditional percussion art "Thayambaka". The idea behind this thought is why our (Kerala) pattern/structure is not been used/adopted/explored by carnatic music culture.

CSR Initiatives Photos Q4 FY 2020-21



CSR assistance to Nirmala Medical Centre, Muvattupuzha to install Dialysis Machine in the hospital.



CSR assistance to Catholic Centre, Irinjalakuda for laying wooden flooring at the shuttle court in the premises.



CSR assistance to Mundakkayam Medical Trust Hospital for installation of Dialysis Machine in the hospital.



Handing over of CSR assistance for installation of dialysis machine in M/s.Maria Theresa Hospital, Kuzhikkattussery.



Handing over of CSR assistance for installation of incinerator in M/s.Abhaya Bhavan, Porathissery.



Handing over ceremony of Vehicle for the Palliative care unit to Thrikkakara Municipality as part of the Bank's initiative.



Washing machine provided under CSR to Angela old-age Home, Thaliparamba.

South Indian Bank bags ASSOCHAM National e-Summit & Awards for Digital Financial Services in Banking

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South Indian Bank bags UiPath Automation Excellence Awards-2020

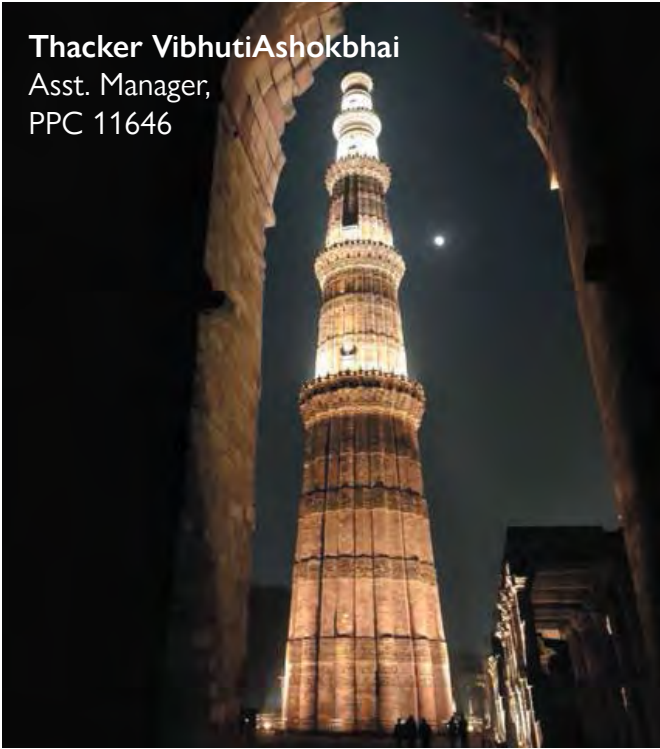


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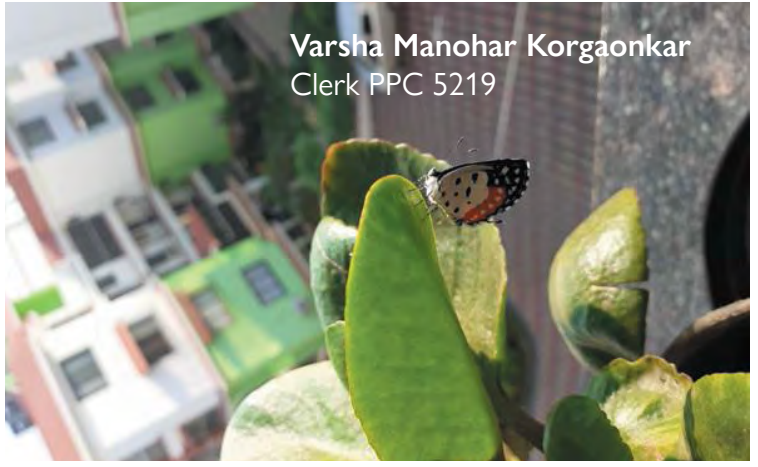
South Indian Bank delivered a stellar performance by winning the UiPath Automation Excellence Awards, 2020.



Clickz



Thacker VibhutiAshokbhai
Asst. Manager,
PPC 11646



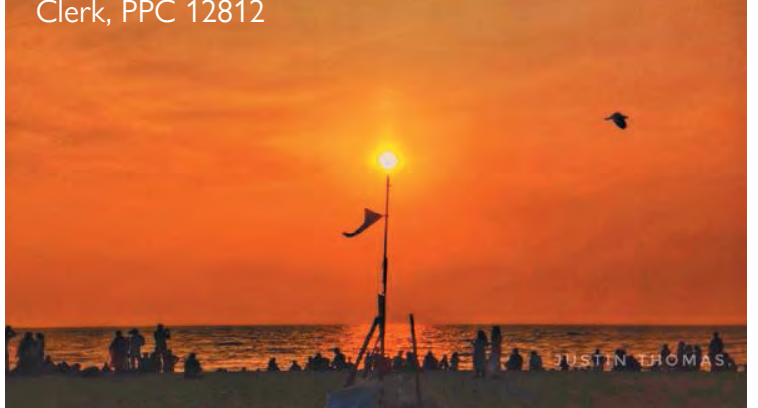
Varsha Manohar Korgaonkar
Clerk PPC 5219



Justin Thomas
Clerk, PPC 12812



Anandu S
Manager, PPC 12577



JUSTIN THOMAS



Sketches

Haris M,
Manager, PPC 8032

Wedding bells



Akhil Shaji, Assistant Manager, Chemmad Thirurangadi PPC :13722 and **Aswathy Devasia**



Aditya Vinod, Manager, Head Office-Premises & Maintenance Department PPC 11990 and **Dr. Revathy Nair**



Sreehari Prem Son of **Mr.Premkumar** Chief Manager, R.O, Trivandrum



Amitha Joseph, Clerk, Koorkenchery branch, PPC 14477 and **Martin Joshy**



Pranav R, Assistant Manager, Kainoor Branch, PPC 14463 and **Sruthi M P**



Leo Davis, Manager Pilathara Branch, PPC 10797 and **Anupriya Shaju**, Clerk, Thaliparamba Branch PPC 15001



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