

# Sublunk

Next Generation

Corporate Family Magazine Of The South Indian Bank Ltd.



PASSION



WORK

# 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



# MD & CEO Speaks



Dear SIBians,

If there's one thing I have understood well in my years as a banker, it is this- how we spend our hours, is how we spend our years. And as we all spend a large part of our waking day at work, it is critical we bring in joy and passion to these hours we spend with the SIB family. The only way to be truly satisfied is to do what you believe is great work and only way to do great work is to love what you do. Whatever work you do, you should do it with passion and the results will follow.

The importance of passion is so unparalleled at work that we have adopted this as one of our Core Values. Being passionate within SIB encapsulates being fully alive with enthusiasm, goal orientation and an appetite to embrace the change. When you are at work, working with purpose and passion which comes from our mental framework is important to excel.

I am overjoyed to see that this Passion at Work edition has so many new features, so much talent that my colleagues harbor! I cannot wait to see our incredible talents overflowing the SIBLINK pages. I look forward to discovering, through your contributions, the many facets of talents of SIBians.

Best regards,  
Murali Ramakrishnan

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## *What you will find inside:*

- Dream Job - *Anto George T*
- Passion at Work - *Harikumar L*
- Meet the Maestros: The Silk Empress, Beena Kannan - *Radhika RB*
- Are you a Salesperson or a marketing person? - *Sawan Kishore*
- A Breakthrough for SIB - Government Agency Business - *Joly Sebastian*
- The Afghanistan crisis and its aftermath - *Naren V*
- Five Second Window of Opportunity - *Premkumar S*
- Long live Vivian Concisso- *Anoop P.*
- Servant Leadership- *Wilson CJ*
- What is there in a Name? - *Radhika RB*
- Travelogues
- Film Reviews
- Special Achievements of SIBians
- In Fond Remembrance
- Prize-winners from the Suggestion Box
- Office Onam celebrations
- Book Review- *Sibin Paul*
- Talent features
- Wedding Bells

## *Objective*

It is the objective of the magazine to instill in the bank staff, a sense of belonging and involvement in the bank's affairs; and to appreciate and applaud the individual achievements of our members of staff.

## *Editor's Note*

We've always been overwhelmed with the kind of enthusiasm and energy that SIB-ians show towards contributing to SIBLINK. Your continuous support has spurred us to modify the look and feel of the magazine from this issue onwards. While we have taken utmost care to include all your contributions, if you find your contribution missing, rest assured it will be published in the subsequent issue. We have added a few new features to our regulars- Travelogues for the adventurous, Musings of SIB-ians (poetry), Da Vinci's corner (artistic talent) and MasterChefs of SIB. It is always good to see our own creation in this magazine, rather than ones copied from other sources. We sincerely hope you enjoy our special Onam feature, and all the others that will follow. Your sustained and enthusiastic support is the backbone of this initiative. We are also anxious to know your opinions on SIBLINK. Therefore, we have intended to include a feature of "Letters to the Editor" from next issue onwards.

We look forward to reading your thoughts and opinions on [learning@sib.co.in](mailto:learning@sib.co.in)

Thanks

*Rajesh Rajah*

Editor

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# Dream Job



**Anto George**  
SGM - HRD & Admin

Is there such a thing as a dream job? This notion we were taught since we were children, of one skill that we are great at, enjoy doing and is valuable to the market, seems farther away from the truth as I examine it. In school, we were taught everything, maths, science, arts, and language. We were told that eventually we would grow up, choose one of these, and it will be our dream job. Not a day will seem like work, and work and life will blend to become a beautiful, satisfying existence.

Then we grow up and realize that no job exists, that is without its fair share of monotony, of boring parts and exciting parts, of everyday activities and of exciting milestones. Passion comes and goes, ebbs and flows, as the years go past. When research constantly tells us that employees who bring passion to the workplace are more engaged, have higher job satisfaction and better performance, it is now our duty to understand and apply the principles that can bring passion to the workplace.

### ***Beginning with the end in mind:***


Borrowing Stephen Covey's phrase, an end in mind, or a purpose makes small discomforts disappear. Yes, everyone faces dull days, long hours, or unbearable meetings. Friedrich Nietzsche said several decades ago that 'He who has a why to live for can bear almost any how'. When our "Why", our purpose is clear, daily monotony don't get us down. We start looking at them as simply small dips in the larger upward graph of life.

### ***Respecting the learning curve:***

Not one thing worth achieving has been achieved without struggle. Even our most significant achievements have been periods of great struggle and great learning- academic accomplishments that required hundreds of hours of work, or career successes that required focused attention for weeks, sometimes months. The struggle is often a learning curve disguised as an obstacle, or as boring work. So, start looking through boring work and see what you are learning from it. Look past the effort and into the future you, a smarter, faster, better you.

### ***Understanding Compounding:***

Anyone who has ever mastered an art, sport or subject will tell you that nothing compounds like time and effort do. Brilliant opportunities are invisible for the ill-prepared. So, putting in the hours of work may be non-glamorous and boring, it may even seem downright useless. But trust me when I say there's an opportunity brewing nearby that your effort is making you capable of.

As working professionals, it is our job to unlearn the concept of dream job and bring in passion into work. As a bank, we wholeheartedly provide and will aim to continue improving the infrastructure required for each employee to realize this passion and their potential- whether it is through promotions, opportunities to train others, work on themselves and maintain a healthy work-life balance. I wish each one of you, great passion at work! 

*Begin with the  
end in mind*

*Respect the  
learning curve*

*Understand  
compounding*

# Passion at Work



Harikumar L  
GM - Branch Banking

Among all the attributes that one brings to the workplace the most important one inarguably is PASSION, which can be defined as the intense enthusiasm and excitement for what you do at work. Think about all the success stories that you hear/ read in management literature, in autobiographies, on battle grounds, on sport fields, in motivational messages - the underlying theme would reveal heightened levels of passion that spurred individuals and teams to create new benchmarks, win laurels, scale greater heights, and even vanquish Goliaths.

Andy Grove, the driving force behind placing Intel on the corporate pedestal famously said: “No matter where you work, you are not an employee. You are in business with one employer - yourself...Nobody owes you a career - you own it as a sole proprietor. And the key to survival is to learn to add more value today.”

Take a look around any organization- If one were to divide the workplace into categories on the ‘passion at work index’ you can distinctly visualize and easily categorize employees into three sets:

1. Passion enhancer (PE)
2. Passion killer (PK)
3. Fence sitter (FS)

Visualizing this in terms of a bell curve, irrespective of the role or grade, you’d find passion enhancers at one end of the curve, fence sitters in the middle and passion killers forming the tail. Most organizations would have a bloated middle and the success/ failure of organizations over a period of time depends largely on which side the bloated middle tends to align towards.



*Passion enhancers are easily identifiable: They are performance oriented, exhibiting the “I make a difference” attitude. They are not afraid to innovate. They would like to push the boundaries to extract more out of every activity. They enjoy what they do and consider it the purpose of their existence.*




In the midst of multiple challenges/ limited resources they look for opportunities and quickly adapt to the new normal.

Passion killers are also easily identifiable. Generally, they do not meet their goals exhibiting “The environment was not conducive” attitude. They are naysayers propagating MOTS (more of the same), indulging in analysis paralysis to explain why a new initiative should not be pursued. Typically, they point the index finger towards others spelling out what someone else should do without exhibiting that characteristic themselves.

Fence sitters are not easily identifiable. They may be PEs or PKs at heart but end up being FSs on account of inertia, lack of adequate information or comfort that they draw in the anonymity that they enjoy within the bloated middle. Some of them display behavior pertaining to the head or tail on occasion but are unable to make up their mind about displaying sustained interest in moving towards the head or tail of the bell curve.

The challenge for any institution is to move as many FSs as possible towards being PEs. The task is compounded by the fact that intrinsically PEs are obsessed with their task and go about performing their act without evangelizing their mission whereas PKs are generally more vocal and tend to spend time appealing to the inherent nature of FSs to follow the herd.

It is observed that there is no correlation between passion at work and other variables like age, designation, income level, experience etc. Passion at work is a way of functioning. It is a way of life. It is that one degree that can convert water to steam. It is an enabling provision. It is an option that anyone could exercise. It is an option that everyone should exercise. 





# Meet the Maestros

## Passion for what you do!

This phrase has taken the human form with a name Beena Kannan. The Silk Woman of India. The Pride of Kerala!

These are only a very few adjectives that describe this magnificent personality. The fact that the name SEEMATTI is synonymous with Beena Kannan shows the passion she has maintained in building the brand. SIBLINK was fortunate enough to get an opportunity to have a chat with this Iron Lady of Kerala's Business Arena. The thoughts and experiences she shared with us teach that Passion Never Gets Old...

**Siblink:** Hi Madam, it's a really great privilege to have you here for the SIBLINK Meet The Maestros segment. You are a person who has always pursued your passion for your profession. Can you elaborate your inspiration behind your being termed as the Style Icon of Kerala by launching the Brand Beena Kannan?

**Beena Kannan:** I consider making my customers feel happy as my aim in my life. It's my livelihood, as it is to all my staff; so I take my work very seriously and also inspire my staff to be like that. Whatever I do for it, be it travel, or hunt for fresh designs, I do it very passionately. I work in a customer-specific manner, making clothes as per their requirements for the last 4 decades. I consider my work as my prayer to the Almighty.

**Siblink:** It's heard that you were the first person to travel widely in search of designs, geographically diverse weavers, searching every village and bring them all under your wing to create new fashion. In an era when women were not allowed to travel alone, you were a forerunner breaking all the barriers society had created for women. How could you do that?

**Beena Kannan:** See, the clothing taste varies almost every kilometre you travel; so, if you want to make all the customers happy, our looms should have the colours they love, the designs they yearn for. By travelling across the globe, I have created a repository of weavers whom I regularly visit. They supply me with all the permutations and combinations of colours and designs that will suit the needs of all the customers of South India. My weavers can vouch that it's our group which gives them the maximum orders round the year. We bring in the colour change, we bring in the design change. So, whenever a customer walks into a store, it's pretty sure that all their requirements will be met with. I closely observe the changing trends and try to execute them as quickly as possible. Hence our designs are accepted all over India, rather worldwide. We move with the customers. Continuity in business is the most important thing which I was able to keep up all these forty years. I know my job very well. That's why I remain the forerunner. (Laughs)

**Siblink:** Your Grandfather Mr. Veeraih Reddiar was a great social reformer of Alappuzha. Can you elaborate your association with him?





**Beena Kannan:** Yes, he was the person who played a pivotal role in bringing a rail route to Alappuzha. He tried to improve water transport also. There were times when we moved goods from Kottayam to Alappuzha through KadathuVallam. (A large sized boat which is rowed manually). He always wanted me to excel my in studies, either entering the All India Civil Services or becoming a doctor. But I couldn't fulfil either of his dreams...

**Siblink:** But you have reached a place much more unique than that of a Civil Servant or a Doctor, of course both are noble fields of activity. You have made a mark of your own in a field where no other woman in Kerala has been able to glow. There is a fable about your crying your heart out on securing the Second Rank in the University, losing the first rank to someone else. Is that true?

**Beena Kannan:** Yes, very true. I could not stand that I lost my Numero Uno position in any field I was in. My father always wanted me to excel in whatever I did, so to impress him I used to put the extra effort to be in the Rank 1 position always.

**Siblink:** That legacy continues. You have been the Number One in your chosen field of activity for more than 4 decades.

**Beena Kannan:** Yes, there is not a person handling silk the way I am.

**Siblink:** You are the fore runner in so many fields of activity. We had heard of fashion weeks happening in faraway places like Mumbai, Paris, London etc.

You brought that idea down to Kochi , and have been carrying it out continuously for 10 years. Can you tell us how you could make it happen?

**Beena Kannan:** Being the single child of my parents, my idea is to be at the helm of affairs always; if I dance, I will do it alone so that entire attention falls on me. This mindset has always pushed me to experiment with novel ideas which keep me in the limelight forever. That's why I redesigned the whole idea of fashion shows, which used to be events where only those people who are the prospective buyers would be viewing the entire parade of the products. I didn't want it to be an affair like that. I wanted to showcase the grandeur of my designs to maximum people possible. We designed the show as a wholesome entertainment event.

**Siblink:** How do you find out changing trends in fashion? It's said that if it is not in Seematti it is not anywhere else in the world. How do you manage this?

**Beena Kannan:** I am a fashion addict myself. So, I keep my eyes and ears always open to the changes that are happening in the world of fashion through the internet. I try to travel across the world, know the culture worldwide and imbibe them as changes into fashion.

**Siblink:** In 2007 you entered the Guinness Book of records by weaving the longest Sari, in 2017 you weaved PM Narendra Modi's image on silk using 32 different shades of colours. How do you arrive at such innovative thoughts?

**Beena Kannan:** I always wanted to show to the world that I am the best in my field of work. I could weave anything into silk. In that Sari I had incorporated the images of various snippets of our culture like Athappoo, (Flower Rangoli) VallamKali (Boat Race), Mother Teresa, Gandhiji. The culture of our Nation was woven into a sari ...and Narendra Modi's work was handed over to him personally by me.

**Siblink:** It's not a path of roses for a woman to conduct a business with head held high. How did you overcome the nasty comments, break the strings that pulled you backwards?

**Beena Kannan:** I was a fighter since childhood. Never compromising with anything of inferior quality. It is my aim to excel in whichever field I enter. I had faced challenges in my early thirties while my husband fought a losing battle with cancer; his passing away which broke my heart; problems with my teenaged children. I had to be a fighter on the floor taking care of finances all by myself. But I never paid attention to negative comments. There was a time when our Mumbai Manager complained to my father about my dressing, he told my father that I looked like his granddaughter rather than his daughter by dressing like a teenager (laughs). I told my father to take it as a compliment that I look young and carry myself well. I never want to look like a Buddhi (old woman); I decided that I will never walk behind the managers, they will walk behind me. My role model was Arjuna, my entire focus on bringing up my business. So, I paid no attention to any nasty comments thrown at me and I continue to be that way.

**Siblink:** You chose Black color as the theme for your son's reception, which normally no one does..

**Beena Kannan:** In the world of fashion, you have to be loud. You must show that you are different. It was along with the launch of my Brand Beena Kannan. All of us were dressed in black but the products showcased in the fashion show accompanied had all the colours. Thus, my products could grab all the attention they deserve in an ocean of black. I plan every detail of every show I conduct.

**Siblink:** How do you derive all the energy for doing so many things? And how do you take setbacks?

**Beena Kannan:** I keep myself fit physically. I take care of my body properly because a healthy mind can reside only in a healthy body. I choose my environment. I separate myself from all the madness around. I work out, body building, swimming, gym, baking, play violin, whether I travel or am at home. I change my regimen regularly so that I never get bored; throw out all the negativities out of my mind so that my serenity is maintained. I consider setbacks as an opportunity to learn. Life will have its own ups and downs. But I never get overly happy or sad. Then you will be able to achieve whatever you want to. And My Work Is My Hobby. 🌸

As told to Radhika RB and Anaghaa V of SIBLINK Editorial Team, during the interview with Beena Kannan



South Indian Bank new branch at Thane inaugurated on 8.3.2021 by Mr Ravindra Prabhudesai, MD Pitambari Products in the presence of Mr Pradeep Godbole , Director. Mr Pradeep V N , DGM & Regional Head Mumbai, was also present.

# Are you more of a salesperson or a marketing person?



Sawan Kishore  
RSM - CASA Ernakulam

For reaching an answer, we first must understand some basic differences between Marketing and Sales. Even though we may feel that both words are like synonyms, there are a few differences that keep them apart. We may even feel that one is a subset of the other.

The basic differences are:

- Marketing has a broader picture. Marketing involves Research, understanding market trends, latest products, developing new products, the advertisements and all those things that make our brand & products more visible. Sales is more about fitting the product to customer needs.
- Marketing is about understanding the total economy as a market as well as the local market, while Sales involves customer interactions and solving challenges of customers. Marketing is a long process and longer-term results are measured, while sales is all about day in and day out, everyday results matter.
- Marketing is a foot-board for sales and Sales makes all marketing efforts culminate to success.

Coming to our practical situation, Sales and marketing are integral part of every individual working in bank, only variations come in terms on the role you play at the moment. Are you a BDO or a Front desk officer/ clerk or a Branch Manager or an RSM?

- A BDO may be more of a Salesperson than a marketing person. The marketing role may go to the extent of conducting activities at institutions.
- For a Branch staff everything that he does creates a Marketing value and Sales is also important to bring results. Hence a 50-50 level of Marketing activities and sales creates value. Marketing of products by doing presentations and activities creates chances for sales, by creating Investment desks, Advisory desks etc. at the institutions where presentations were made.
- For a Branch Manager also Marketing and Sales go hand in hand. But as a leader of the pack, his role as a Salesperson is crucial in bringing big business. His role in Public Relations is also crucial for Marketing of the Bank's businesses.
- For an RSM, Monitoring of Sales activities and Planning of endorsement/ Marketing activities play a big role in Promoting the Business of the Bank.

The Roles of a staff at HO in RBD, may be more oriented towards Marketing, though there will be dedicated staff to monitor sales.

We must suit ourselves to the role that we play, be it a BM or a BDO or an RSM or a Branch Staff and tweak the levels of Marketing and Sales to bring the best results. 🌿

# Government Agency Business

A breakthrough for SIB



**Joly Sebastian**  
DGM & Head - Government Business Division

The Reserve Bank of India carries out the general banking business of the Central and State Governments through its own offices and through the Banks selected by RBI, appointed under Section 45 of the RBI Act 1934. These selected Banks are known as Agency Banks. For government business handled by these Agency Banks, RBI pays a commission to them called Agency Commission & in layman's terms, this is called Agency Business.

In our Bank, a Government Business Division was formulated in FY 2018-19. And we could undertake Govt Business which does not come under the purview of agency bank business only that are not eligible for payment of agency commission, such as the banking business of Autonomous/Statutory bodies/Municipalities/Companies/Corporations /Local Bodies, Payments which have been classified as capital in nature by government, Prefunded schemes which may be implemented by a Central Government Ministry/Department and a State Government Department through any Bank and any other item of work specifically devised by RBI or Central/State Govt as ineligible for agency commission.

As of now, the total book size of our Bank's Govt Business portfolio is Rs.2921 Cr. Our present clientele base is widespread including CMDRF, KSFE, KFC, KMSCL, RCC, NirmithiKendras, Oushadhi, TANGEDCO, TN Tribal Board, Karnataka Neeravari Nigam Ltd.



*In the month of July 2021, RBI authorized South Indian Bank to undertake Govt Business on behalf of RBI as an Agency Bank as a matter of policy change.*



Rajasthan Payment Portal, MP Online, Jabalpur Smart City, Aayukt Nagar Nigam Jabalpur,IRCTC, Delhi Jal Board, various welfare Boards, LSGDs etc., pan India.

Pursuant to that, an Agreement with Reserve Bank of India for appointing our Bank as an Agency Bank of RBI was executed on 27-07-2021, at Department of Government and Bank Accounts (DGBA), Reserve Bank of India, Mumbai.

*What kind of Government Business is our Bank entitled to do as an Agency Bank?*

With the authorization of our Bank as an Agency Bank, South Indian Bank is now able to undertake Government Business such as:

- Revenue receipts and payments on behalf of the Central / State Governments.
- Pension Payments in respect of Central / State Governments
- Works related to Small Savings Schemes (SSS).
- Collection of Stamp duty through physical mode or e-mode
- Any other item of work specifically devised by RBI as eligible for agency commission

In consideration of our Bank acting as agent on behalf of RBI, we are eligible for Agency Commission from Reserve Bank of India.



## Rate for agency commission as per RBI Circular dated 01-04-2021

Sl.	Type of Transaction	Unit	Rate
1	a. Receipts – Physical mode	Per transaction	Rs.40-
	b. Receipts – e-mode		Rs.9-
2	Pension payments		Rs.75-
3	Payments other than pension		6.5 paise per Rs.100-

### Accreditation

The next step ahead is the Accreditation process i.e., the process of authorizing our Bank for any particular Govt Agency business. The choice of accrediting an Agency Bank for any particular Govt Agency Business rests solely with the concerned Central Govt Departments/UT/ State Governments.

#### *To accredit our Bank for Central Government / Union Territory Business:*

Our Bank has to work out the arrangement with the Civil/Non-Civil Ministry/Department concerned and send the proposal of accreditation to the O/o Controller General of Accounts (CGA) for examination. The O/o CGA will forward their recommendation to DGBA-RBI Central Office (CO) and on consideration, RBI will formally authorize our Bank as an Accredited Bank.

#### *To accredit our Bank for State Government Business:*

The State Government Department concerned may work out the arrangement with the Bank and approach the Finance Department of the State Government, which will recommend the proposal for accreditation to the concerned Regional Director of RBI, who will forward the case to the DGBA-RBI, CO for approval and further action. On consideration, RBI will formally authorize our bank as an Accredited Bank.

During the accreditation process, our Bank's Core Banking Solution (CBS) has to be integrated with that of the State Treasuries & with the CBS of RBI i.e. e-Kuber.

Once RBI authorizes a Bank for any Government business, separate approval from RBI with regard to mode (physical or e-mode) and area of operations is not required and the same will be decided by the O/o CGA (for Central Government) or the Finance Department of the State Government, keeping RBI informed in the matter.


Further, Government Departments/State Governments have the option to discontinue the arrangement after giving notice to the concerned agency Banks, keeping RBI informed.

#### *Government Business Volume – Other Bank Comparison:*

State Bank of India is the market leader in Government Business with a market share of over 67% in Central Government turnover and more than 80% share in Government Agency Commission. SBI registered a Govt business turnover of Rs. 50.77 lakh Crores and Agency Commission amounting to Rs. 3617 Cr in the fiscal 2020-21. SBI had administered pension payment to 58.81 lakh pensioners and made disbursement of total pension amount of more than Rs. 1.5 lakh crores in FY20-21. New pension accounts of 3.38 lakh pensioners have been added in the current fiscal. As on 31st March 2021, Punjab National Bank recorded association with 3.44 lakh Agency accounts Pan India & is the accredited banker to 9 Central Government departments post amalgamation. HDFC Bank is one of the largest collecting Banks for Direct Tax (Rs. 3.02 lac Crores) & Indirect tax (Rs. 1.65 Lac Crores ). All these hint at how far we shall be able to go.

## Way Forward

The growing emphasis on technology-led banking by the Government to bring in transparency and efficiency, offers significant promise to this segment. Given our significant Branch network (including in rural areas) technological prowess, partnerships with key digital platform and solution providers & competitive product offerings, we are well-poised to further our market share in Govt Business. The Government Business Division focuses on providing end-to-end digital solutions to the Government departments and entities, by offering our bespoke CASA & Asset products and aims to become one of the major Banks of Central/State Governments on a pan India basis by increasing standards of customer service leading to all round value creation. The journey to become an Agency Bank was a very long one and finally we crossed the main barrier. Now let's march forward with greater goals for our beloved organization.

It's the Will, not the Skill... 



MD & CEO Mr. Murali Ramakrishnan launched our SIB- OneCard in the presence of Mr. Thomas Joseph K, Executive Vice President and Group Business Head

*“Digital Banking being one of the focus areas for South Indian Bank, this next generation credit card is the best product to offer to India’s young population. More tie-ups with fintech companies are on the anvil and we are happy to associate with OneCard to launch a truly next generation credit card”,*  
Murali Ramakrishnan, MD & CEO, South Indian Bank.

# The Mobile HRMS App - a successful inhouse project of the HRD Department.



## HRMS is now at your fingertips!

Our brand new MHRMS App, developed entirely in-house by the HRD-Tech team was launched at a dedicated management event at the main conference hall in HO, Thrissur.

The event was presided over by our beloved MD & CEO, in the presence of our EVP and SGM HRD & Admin. The programmed was organized and managed by HRD-L&D.





# The Afghanistan crisis and its aftermath



**Naren V**  
Cluster Head - Ameerpet

## *Why did the US fight a war in Afghanistan and why did it last so long?*

Back in 2001, the US responded to the 9/11 attacks on New York and Washington, in which nearly 3000 people were killed. Officials identified the militant group Al-Qaeda and its leader Osama Bin Laden as responsible.

Bin Laden was in Afghanistan, under the protection of the Taliban, who had been in power since 1996. When they refused to hand him over, the US intervened militarily, quickly removing the Taliban and vowing to support democracy and eliminate the terrorist threat. NATO allies had joined the US and a new Afghan government took over in 2004, but the Taliban attacks continued. President Barack Obama's "troop surge" in 2009 helped push back the Taliban but it was not long term.

In 2014, the US and NATO forces ended their combat mission, leaving responsibility of security to the Afghan army. That gave the Taliban momentum, and they seized more territory. Peace talks between the US and the Taliban started tentatively, with the Afghan government not involved and the agreement on a withdrawal came in February 2020 at Doha, Qatar.

As part of the Doha Agreement signed 29th Feb 2020, it was agreed to withdraw all foreign forces from Afghanistan, in return for a Taliban pledge to prevent Al-Qaeda from operating in areas under Taliban control.

It also provided for talks between the Taliban and Afghan government for a permanent ceasefire.

In April 2021, US President Joe Biden announced that the US and NATO forces would be withdrawn by September. In May 2021, the Taliban launched an offensive attack, quickly advancing ahead of the collapsing Afghan armed forces.

By 15 August 2021, the Taliban captured all the major provinces and finally seized the capital city of Kabul as the Afghan government under President Ashraf Ghani got dissolved.

On 16 August 2021, following the chaotic start of the Kabul airport airlifts, President Biden held a press conference in which he justified the reasons for the withdrawal of troops from Afghanistan, affirming his view that following through on the withdrawal was the correct decision.

## *Impact on the Afghan economy after Taliban takeover*

The economy was already extremely fragile, heavily dependent on aid. A nation is considered to be dependent when 10% or more of its GDP comes from foreign aid. In Afghanistan's case about 40% of its GDP was through international aid, according to the World Bank. When it became clear that the Taliban would gain control of Kabul, the western powers suspended foreign aid to the country. Foreign reserves of Da Afghanistan Bank (DAB), the central bank have also been frozen. DAB has reserves of roughly \$9 billion, most of which is held in the US.

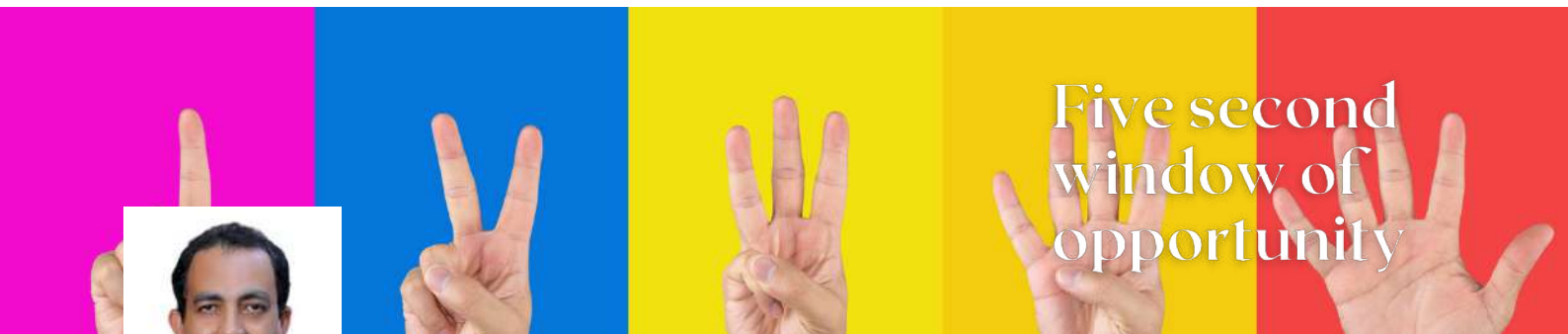
Ajmal Ahmady, the former governor of DAB said most of the DAB's reserves are held in safe, liquid assets such as US Treasury bonds and gold offshore.



He added that the accessible funds to the Taliban are perhaps 0.1-0.2 % of Afghanistan's total international reserves. Around 4% of Afghanistan's GDP was made up of remittances, according to the World Bank. But in response to the Taliban's takeover and western countries halting foreign aid shipments, international money transfer companies suspended their services in Afghanistan. As a result, there is no hard currency for civilians to access - the banks are almost all closed and people are unable to withdraw money.

But international leaders are hoping that the Taliban will want to prove that they are able to govern effectively and so will be willing to compromise in order to get foreign funding reinstated.

The US and its allies have said they will continue providing humanitarian aid through the UN and other partners, but any broader engagement including development assistance is likely to hinge on whether the Taliban deliver on their promises of more moderate rule. 🌿



**R Premkumar**  
*Chief Manager, RO, Thiruvananthapuram*

Many of us often worry about the failures we had during the earlier times which affects our current working. We are anxious about achieving the goals which has become a bad habit affecting our performance. Psychiatrists talk about the "Golden Rule of Habits" which states that in order to change any habit you have got to replace one behaviour pattern with a different one. If we are already in the habit of worrying or having self-doubts and fear, that's how we think most of the time. If we consciously and consistently change the way we act, that will then overwrite our brain's operating system.

It is told that for most people there really is a five second window of opportunity. Scientists have shown that while our mind can process information and make decisions in nanoseconds it generally takes a few seconds of processing before thoughts and excuses can ramp up to full force and make us stop to think a little more.

It is also noticed that the longer we wait between our initial impulse to act and physically get moving the longer and harder it gets to force ourselves to move. We are amazing at fooling ourselves into staying exactly where we are. As soon as that impulse to act kicks in, we start rationalizing it away. That's why we have got to move faster-- so we can break free of our excuses before our mind traps us.

If the 5 second rule with its inbuilt countdown becomes our new behavior pattern, it will, over time, trigger new, more positive thoughts. We will essentially reprogram our mind. That means instead of defaulting to worry or having anxiety we will find ourselves automatically acting with courage and moving forward. Reprogram ourselves. 1,2,3,4,5. Make the Five Second Rule our habit. Do not doubt or procrastinate. Motivate ourselves and motivate our Team. Go full steam ahead; chase all our targets, dreams, and ambitions. 🌿



# Long live Vivian Concisso!



Anoop Puthran  
*Manager*

“Never in the distant of my dreams had I thought that I would be listening to your voice clips over and over, watching your videos in repeat mode, scrolling your messages again and again every night until I slip into my dreams. Today I am here sitting late alone at the terrace, gazing the stars, and typing a memorial for you, I wonder how fast things can change! We, your friends, know that a lifetime wouldn’t be enough for us to get prepared for waving you a goodbye, but this was way too early, Vivi. Day by day, your absence makes us realise more about our loss in missing your presence. In a blink of an eye, you left us bemused with a thousand smiles left in our hearts waiting just for you to bump into, but you wouldn’t show up. Never did we realise that you were teaching us invaluable lessons of our lifetime, without speaking a word and at the same time, being the best buddy, ever ready for anything and everything we did. Now it is for us, your friends, to speak high of you, knowing that that you may be reading this from above and laughing at us sarcastically, as loud as you can from so far that we can’t hear you.”

Vivian Concisso (late) having served our beloved institution in various capacities for 9 years

from 2012 January, was well known for his amicable approach to the colleagues and customers. His fondness for dance, sports and football, was popular in his friend circles. Being an amazing dancer and sportsman, he was a vibrant presence in several celebratory occasions of our bank. He breathed his last on 17th February 2021, while serving as the branch head of Chengaroor branch in Thiruvalla Region. He had succumbed to massive heart attack in the evening on his way back after a football match with his colleagues after a normal day at the branch. It was later when Vivian’s mother got a call from a renowned hospital in Thiruvalla that we came to know that Vivian had registered for a medical check-up which was scheduled on 19th February, which was two days after his date of demise. Had he gone through the check up, we wouldn’t have lost him so early.

With his never forgotten charm and smile, Vivian reminds us about the importance of timely and occasional health check-ups that are to be a compulsory routine with the alarmingly increasing occupational disorders among jobs of our profile. His loss is irreplaceable as far as his family, friends and our beloved institution is concerned.

As an evergreen performer in his professional as well as personal life, we take this opportunity to salute our dear Vivian Concisso and remember him for his priceless contributions, tons of happiness shared and his everlasting memories of friendship.

For the priceless lessons he left:

*'Smile enough, that your smile doesn't fade away over distance or time.'*

*'Laugh, but make sure that you are not laughing alone and that no one is left alone with your laughter.'*

*'Find time for what you love, sooner than later.'*

*'Face the worst of your days positively as yesterdays were and tomorrows are better for sure.'*

*'Win or lose, be certain that you do your best.'*

*'Life is too short that you may not get enough time to realize how short it is.'*

*'While you care for all around you, make sure you don't forget to care for yourself. Hugs dear Vivi!'*

# Servant Leadership



Wilson C J  
Manager, IT

A servant-leader focuses primarily on the growth and well-being of people and the communities to which they belong. The servant-leader shares power, puts the needs of others first and helps people develop and perform as highly as possible.

As a servant leader, you're a "servant first" – you focus on the needs of others, especially team members, before you consider your own. You acknowledge other people's perspectives, give them the support they need to meet their work and personal goals, involve them in decisions where appropriate, and build a sense of community within your team. This leads to higher engagement, more trust, and stronger relationships with team members and other stakeholders. It can also lead to increased innovation.

Servant leadership is not a leadership style or technique as such. Rather it's a way of behaving that you adopt over the longer term.



Traditional leadership generally involves the accumulation and exercise of power by one at the “top of the pyramid,” servant leadership is different.

“Ego is selfishly ambitious. Conscience, on the other hand, both democratizes and elevates ego to a larger sense of the group, the whole, the community, the greater good. It sees life in terms of service and contribution, in terms of others’ security and fulfillment,” Greenleaf wrote in his book *Servant Leadership: A Journey into the Nature of Legitimate Power and Greatness*. 🌿



# What is there in a name?



**Radhika R B**  
*Senior Manager - RO, Trivandrum*

"What is your Name?" Viswajith laughed and asked loudly.

"eh-eh"...Little Asha stammered facing this question.

"What is your name?", repeated Viswajith in a louder voice.

Asha trembled with tears starting to drop her eyes as a heap of laughter from other kids slapped on her face. Looking around for support and finding none, she ran inside the house sobbing uncontrollably.

This happened back in the late 70s. We were a bunch of cousins gathered for some family event. Asha was the only one among us studying in Malayalam medium. She was in the 3rd or 4th Standard. In those days, curriculum running in Malayalam medium taught the students all the subjects in Malayalam only. Even the English alphabets were taught only from the 5th standard and unless someone put special efforts to teach the kids English at home or school, they remained totally untrained.

Viswajith was an elder cousin who always used to taunt Asha over her inability to speak English. She tried to avoid him. But Viswajith sought her out and bullied her whenever she was around. I used to play the role of a saviour, but never succeeded in winning Asha's confidence. To my greatest dismay I found that even the elders joined in this harmful game of harassment. Viswajith's mother, who was one of our aunts, used to enjoy her son's deeds and laugh loudly at Asha instead of correcting him, and it would result in group laughter by all the elders.

Asha would stand at the center, her big eyes filled with tears, feeling deeply humiliated. I felt sorry for the girl. I could understand that such actions were alienating her from all of us. She was slowly drifting away from all of us and remained mainly in the kitchen whenever family functions were going on. She slowly became reclusive and silent.


Years rolled by. I was happy to see Asha doing brilliantly in her studies. The greatest surprise was that she topped English in her 10th Board exams beating even the students of English Medium. She cleared many competitive exams and was offered jobs in many institutions and finally joined as a Probationary officer in a leading bank.

We lost touch as she was on All India Transfer. Though she used to come to our city every year to visit her parents, she never contacted any of us. However later I succeeded in reconnecting with her through social media. Meanwhile Viswajith pursued English literature and landed as a professor in the University.

Last week he suffered a stroke and was hospitalized. We were relieved that he was out of danger and was shifted to a normal ward in the hospital. Asha was in town and she expressed her wish to pay a visit to the hospital. She requested me to accompany her.

Thus both of us entered the room where Viswajith was admitted. He was surrounded by his wife and children. A physiotherapist was trying to help him come back to his earlier self. But his senses were deeply damaged.

The therapist asked him. "What is your name?"  
"Eh-eh".... he fumbled. I startled and looked at Asha.

She was standing motionless with tears dropping from her eyes... 



# Travelogues



## *Auto World Vintage Car Museum*

**Sheetal Joshi**

*Nerul Branch, Navi Mumbai*

If you are an automobile lover, you should definitely visit the Auto World Vintage Car Museum. It has a huge, unique collection of vintage cars and bikes. It is situated in Ahmedabad, Gujarat and takes an approximate 30 minutes drive from the city. This museum has 150 odd vintage cars and 10 bikes, which were earlier owned by the Royal family members in pre-independence India. The models range from 1906 to 1963, which include several models of Rolls Royce, Bentley, Ford, Cadillac, Chevrolet, Lincoln, Austin. They were collected from different parts of India. Mr. Pranlal Bhogilal is the museum owner. The best part is that all the cars are still in working condition and very well maintained. Each car contains a brief description of the model, manufacturing year, and the country of its origin. I had visited this place with my daughter, and it was a very royal experience riding in a vintage car!



## *Munna*

**Rajashri Kedar Gore**

*Asst. Manager, Bandra Branch, Mumbai*



It was in June 2010 that I first 'met' Munna, one of the most handsome tigers that ever lived in Kanha. The reason I say we met because we were face to face with each other for over an hour on the Mukki-Kanha safari road. He sat right in the middle of the road in the forest that he ruled and protected. No other vehicle to disturb us and break our 'communication'. He stared, rolled, yawned, again stared...his eyes communicated with us. It was love at first sight...The forest was almost silent. Not a single alarm call, only birds chirping in the background. It had rained the earlier evening and the forest floor was still damp.

I didn't know he was called Munna then till the guide revealed his identity and about his 'CAT' mark. After an hour, he decided that he had enough of us and disappeared in the wilderness leaving me with the best tiger memories of my lifetime.

I saw him several times in Kanha thereafter walking on the road, lying around waterholes and sometimes disappearing in some culvert. He commanded immense respect as the king of the forest that he ruled for several years. There were other male tigers in Kanha but Munna remained the blue-eyed boy of all guides, naturalists and nature lovers!

As he grew older, he was mostly seen around the villages in the buffer preying on livestock but also occasionally taking down wild prey. His body proportions, poise were among the best in wild tigers, and he has passed on his genes several times and ensured that his legacy will continue...

Munna was a legend and legends never die. They live on forever...Munna will certainly live in our hearts.



*An ethereal medieval dream*

**Niveth KS**

*Assistant Manager - Pudukottai Branch*

There are places that you revere, you reminisce often, you cannot get enough of irrespective of the umpteen times you visit them. For me, Brihadeeswara temple, locally known as Thanjavur PeriyaKovil is one such place. Words fall short to describe the beauty and unmatched aura this place has to offer. For the same reason, I'm diffident on writing anything on this place, but here goes my humble take on it.

Right after I shifted to my current workplace in November 2019, I was keen on exploring the new places I had never been to. Customarily, I had to resort to Google with "Places to visit near me" and chose this one arbitrarily out of the list of places that popped up. And I am glad that I did!



Of all the journeys I have had in my life till then, I believed that the winter wonderland in German countryside was the most beautiful sight I have witnessed and nothing could ever change it. But this place proved me wrong. I could not complete my Thanjavur temple trip not being emotionally overwhelmed and aesthetically spellbound every single moment. Dedicated to Lord Shiva, the temple ideally represents the sovereignty of Chola empire and finesse of Dravidian architecture. It is prescribed by UNESCO as a world heritage site.

Even after more than 1000 years of its existence, the temple continues to intrigue each and every visitor who sets their eyes on this massive beauty.

I was no different. My inquisitiveness took me to reading more about it and here are a few facts about the place that I found to be extremely distinguished:

The entire temple is made from Granite and there are no traces of granite quarries found in the 100 km radius of Thanjavur. How the craftsmen managed to find the best of granite and transport it to the spot is baffling.

The temple has the world's tallest Vimanam (temple tower) and on top of it lies a single stone weighing 80 tons. There is still no certainty in the exact methods employed to transport the stone to the top of the 216ft Vimanam. Clearly, no sophisticated machinery was available then. The temple never casts its shadow on the ground. Every single event starting from the construction of the temple is recorded as inscriptions and frescoes on the wall.

I would recommend all of you to visit this place if you haven't already. Basking in its enchanting beauty has been one of the finest experiences I have ever had. This place is an absolute gem.



South Indian Bank Pallikal, headed by Mr. Subin Rajan provided financial aid of Rs.10,000 to President Pallickal Panchayath for the fight against Covid under bank's CSR Initiative

Team SIB Pallickal bought a mobile phone as an educational aid to a financially backward student and handed over it to the Vice President, Pallickal Grama Panchayat.





# Film Reviews for you

## My five favourite films

Achyuth Sankar

*Son of Radhika RB,*

*Senior Manager, Trivandrum RO*

"As an introduction, asking someone who consumes cinema on a wholesale level, with hunger, to pick "top 5" is an act of disservice, to both the list maker as well as the reader. I love quite a few films, equally, yet differently. However, my top 5 would heavily depend on my current state of mind, and what I am longing for at the moment, be it peace, be it empathy, be it angst, be it horror. But if I were to freeze myself in time, right this moment, and try my level best to name five films and why I love them so, then those films would be:

### **1. Apocalypse Now (1979; Dir: Francis Ford Coppola)**

Set during the Vietnam war, inspired by Joseph Conrad's "Heart of Darkness", it follows Capt. Benjamin Willard's off-the-books mission to find Col. Walter Kurtz, who has gone rogue. It is a journey into the utter darkness that exists within every human heart, if one sees enough horrors, losing oneself gradually.

### **2. Udaan (2010; Dir: Vikramaditya Motwane)**

Inspiring, and beautiful, this is Rohan's story of taking flight, from his apathetic father, who insists on making an engineer out of a storyteller. Amit Trivedi's breathtaking music, the moments of pain, glee, and utter poetry, stand alongside Rocky Balboa running the Philadelphia steps in terms of feeling.

### **3. Shame (2011; Dir: Steve McQueen)**

Watching Michael Fassbender and Carey Mulligan play Brandon and Sissy, psychologically damaged brother and sister, each dealing with their condition in entirely opposite ways - Brandon finding comfort in distance, coldness, addiction to sex, and Sissy emotionally wrecked trying to get close to Brandon - could, potentially, break you too.

### **4. Children of Men (2006; Dir: Alfonso Cuarón)**

Theo, an uninspired, alcoholic, middle aged man, finds his redemption, as he journeys, in a dystopian London of the near future, where humanity cannot reproduce, filled with internal politics and clashing ideologies, and high stakes, to escort a healthy Fugee girl safely out of England, for a handsome reward.

### **5. Blue Valentine (2010; Dir: Derek Cianfrance)**

What sums this exquisite film, is Ryan Gosling singing to Michelle Williams, "So if I broke your heart last night, it's because I love you most of all". It's Dean and Cindy's story, in two timelines, before and years after marriage, poignant, polar opposites of falling in, out of love.



# Special Achievements of SIBians



**Annie Mampilly, PPC 14659**  
**Assistant Manager (Legal), HO Legal Department**

In three months, cracked three professional certifications and qualified as:

1. Certified Fraud Examiner (CFE) from Association of Certified Fraud Examiners (ACFE), USA.

## Certified Fraud Examiner



*Under and by virtue of the provisions of the bylaws of the Association of Certified Fraud Examiners this certificate is granted to*

**Annie Mampilly**

*Given under our hands and the Seal of The Association*

May 26, 2021

*[Signature]*  
9th Floor  
National Center  
Exam



*[Signature]*  
Justice  
K. L. ...  
B. D. ...



2. Certified Forensic Psychology Expert (CFPSE) from International Forensic Sciences (IFS), Pune.

3. Certified Anti Money-laundering Expert (CAME) from India Forensic, Pune.



# Special Achievements of SIBians



**(Arjun Krishnaa V, PPC 15059) and (Merine Babu, PPC 10918)** have won first prize at PAN India level for two different certifications (Certified Accounting & Audit Professional and Certificate in IT Security) which was conducted by IIBF in the FY 2021-21.

On 27th August 2021, there was a virtual prize distribution ceremony hosted by IIBF with the theme “Transforming HR in the Digital World” which involved all the prize winners and top executives of HR Dept of many private, nationalised and foreign banks.



## Meet the most Creative Manager- Ramdas P S, PPC 5919.

He won Special Jury mention award in Nepal - America international film festival held in Maryland, US for the feature length documentary film 'Mannu: Sprouts of Endurance' directed by Ramdas P S.

'Mannu: Sprouts of Endurance' was the only entry selected from India for the final screening, which includes films from 14 countries across the world

# Special Achievements of SIBians



**Rakesh Raja, PPC 5554, CM & Cluster Head, Ghaziabad,** completed his Executive Program on Fintech, Banking and Applied Risk Management (EPFBARM)

**Yuvarani E, PPC-13634** qualified in AML KYC IIBF certificate exam



**Kripesh C.K, PPC 7696, RSM TASC & GB, RO Irinjalakuda** has received laurels from IIFF and GIFF for his poem “Vinnile Deepangal”



# Special Achievements of SIBians

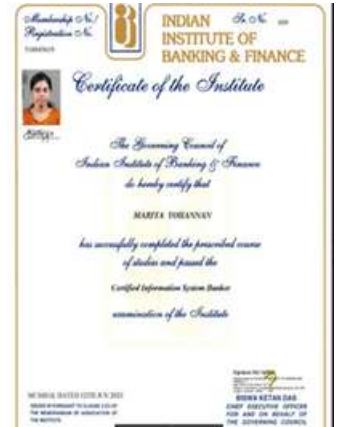


## Meet the Champ...

**Mariya Yohannan**  
**Assistant Manager,**

qualified in 5 exams, conducted by IIBF:

1. AML/KYC
2. Customer Service & Banking Codes and standards
3. IT Security
4. Certified Information System banker
5. Certificate course in Digital banking



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Membership/Registration No: 11004519	
MARIYA YOHANNAN THEKKEN HOUSE KUTTRADYHOUSE # D KONAKULAM ANGAMAL Pin - 682594	
Remote Proctored Examination CUSTOMER SERVICE & BANKING CODES AND STANDARDS	
DEAR CANDIDATE, WE WERE UNDER ADVISE YOUR RESULT OF THE ABOVE EXAMINATION	
Subject	Marks Obtained
CUSTOMER SERVICE & BANKING CODES AND STANDARDS	27
MINIMUM MARKS FOR PASS IN SUBJECT - 20	



## In Fond Remembrance



Senthil Kumar  
PPC 5090



Subalakshmi D  
PPC 7348



Raghavendra BM  
PPC 7809



Amrutha Anto  
PPC 11607



# Prize-winners from Suggestion Box



**HARINARAYANAN V S,**  
*Senior Manager (PPC:10223)*

Direct online submission of foreign bills (LC&NLC) from customer end to TFCPC to purchase/negotiate the same.



**MALINI S,**  
*Clerk (PPC:10139)*

Measures to enable Net-banking and Mobile banking in corporate accounts along with account opening which will reduce branch work and enables customer to obtain fully activated account once it's opened.



**VIGNESH RAJA T.**  
*Manager (PPC: 11815)*

To process & disburse a single Retail loan, we are on an average doing 5 BPM Work-items like 1.) RLOS 2.) Legal LOS 3.) Letter module (in case of RO recommendation for deviation, etc. The same can be done with a single RLOS/CLOS which can be redirected to the concerned authorities which shall substantially increase TAT & shall increase speed



**TOM GEORGE,**  
*Chief Manager (PPC:6888)*

For canvassing salary a/c of IT companies & other big corporate , there should be a dedicated team of 5 to 10 staffs especially in metros like Chennai, Bangalore and Hyderabad



**AMARTHALURU V. NIRANJAN,**  
*Chief Manager, Hyderabad RO (PPC: 6178)*

Yearly property inspection charges to be automated in system so that we can avoid the income leakage in inspection report



**MR.ARUN S NAIR,**  
*Asst. Manager, (PPC 8692)*

Centralization of loan closure to reduce income leakage and ensure compliance



# Prize-winners from Suggestion Box



**MR.RICHU HANS,**  
*Clerk, Coimbatore-Trichy Road (PPC  
15569)*

To send the overdue messages for gold loan 10 days before the maturity date to avoid SMA slippages to a large extend.



**MR.DITTU THAMPI GEORGE,**  
*Asst. Manager (PPC 12446)*

Special NRE account may be designed for mariners/Seafarers providing attractive features like preferential rates for forex transactions, international debit cum travel card etc.



**MR.JINTO M.SEBASTIAN,**  
*Chief Manager, Kolkata RO (PPC 7460)*

Automation of monthly stock inspection charges in Packing Credit account to arrest income leakage.



**MR.SREEKANTH P.N.**  
*Asst. Manager, Maradu Branch (PPC  
10442)*

Based on the total payment made to a vendor bank-wise, control to be built to check the threshold exemption limit to comply with the new budgetary TDS recommendation.





# Onam Celebrations



Madurai Branch in all Onam grandeur



Mumbai RO celebrating Onam



Chithra K.J. RSA , Thiruvananthapuram and family celebrating Onam.



Ms. Uthara ,D/O Ms. Remya A.R, PPC 9511, Branch Thevalakkara



# Onam Celebrations



RO, Thiruvananthapuram glittering in their festive outfits...



Vasco de Gama branch, Goa celebrating Onam



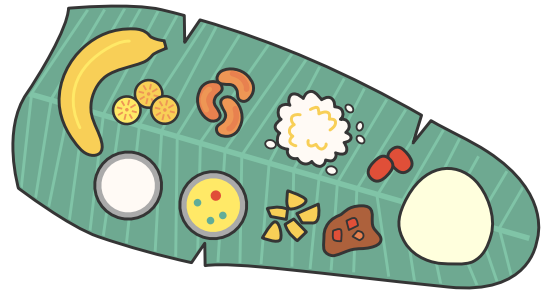
Kollam branch with their gorgeous Pookalam



# Onam Celebrations



Master Gautam and Miss Gowri, children of Ms. Rajani Nair, PPC 6385, Senior Manager, Branch Amrithapuri, enacting the Myth of Onam



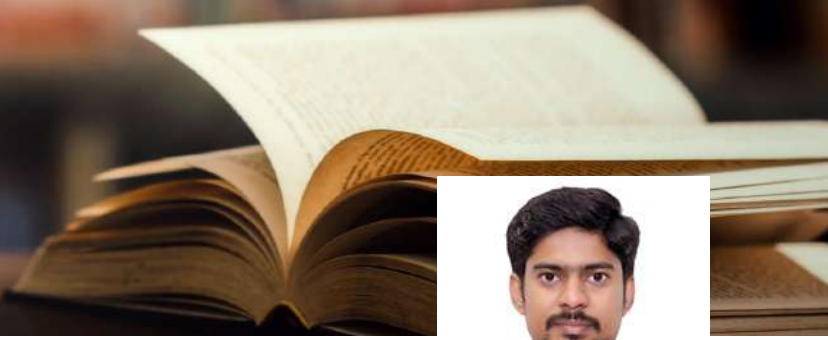
Ms. Aswathy, PPC 7897, Assistant Manager, Regional Office, Thiruvananthapuram and her family



Kallambalam branch celebrating Onam in style...



# Book Review- The Psychology of Money



Sabin Paul  
Cluster Head, Market Road

I recently read Morgan Housel's brilliant book "The Psychology of Money: The Timeless Lessons on Wealth, Greed and Happiness" with great interest. The book is a fantastic read. Unlike many other financial success books, this one does not try to dish out specific tactics or formula for financial success but delves into the mental models and behavior that shape a lot of our financial success with many short stories which can have lot of impact in our investing habits.

## Behavior Vs Intelligence

Doing well with money has a little to do with how smart you are and a lot to do with how you behave. And behavior is hard to teach, even to really smart people. A genius who loses control of their emotions can be a financial disaster. The opposite is also true. Which he explains with 2 real incidents as follows:- Ronald James Read was an American philanthropist, investor, janitor, and gas station attendant. He was the first high school graduate in his family. There was not much else worth mentioning as he worked in the gas station 25 years fixing cars. Ronald Read died in 2014, at age 92 which is when the humbled janitor made international headlines. He received media coverage in numerous newspapers and magazines after bequeathing US\$1.2 million to Library and \$4.8 million to local Hospital. Read amassed a fortune of almost \$8 million by investing in Blue chip stocks, avoiding the stocks of companies he did not understand, living frugally. Read saved what little he could and invested in blue-chip stocks and then he waited decades on and his tiny savings compounded to make more than \$8 million.

Few years before Ronald Read dies another man called Richard Fuscone was in the news, a Harvard educated Merrill Lynch executive with an MBA, rising through the ranks of high finance and included in a "40 under 40" list of successful businesspeople. He retired in 2000 to "pursue personal, charitable interests." Former Merrill CEO David Komansky praised Fuscone's "business savvy, leadership skills, sound judgment and personal integrity."

But Fuscone filed for bankruptcy in 2010, fighting to prevent foreclosure of his 18,471-square-foot, 11-bathroom, two-pool, two-elevator and seven-car-garage New York mansion. This was after selling another home in Palm Beach following a separate foreclosure. "My background is in the financial-services industry and I have been personally devastated by the financial crisis," Fuscone's bankruptcy filing allegedly stated, "I currently have no income."

"Financial success is not a hard science, it's a soft skill where how you behave is more important than what you know". The author calls this soft skill "Psychology of money".

# Book Review- The Psychology of Money



1. No one's crazy: Your personal experience with money make up may be 0.00000001% of what's happened in the world, but may be 80% of how you think the world works.
2. Luck & Risk: is all around you. They don't fit the stories you want to tell. Luck & Risk both are reality.
3. Never enough: If you can't recognize, when you have enough, you will soon have nothing.
4. Confounding Compounding: Warren Buffet could have been an ordinary investor if not for his longevity. Few pay enough attention to the simplest fact; Buffet's fortune isn't due to just being a good investor, but being a good investor since he was literally a child.
5. Getting Wealthy Vs Staying Wealthy:  
More than big returns, be financially unbreakable. If you are unbreakable you actually will get the biggest returns, because will be able to stick around long enough for compounding to work wonders.
6. Freedom: People want to become wealthier to make them happier. Happiness is a complicated subject because everyone's different. But if there's a common denominator in happiness, a universal fuel of joy, it's that people want to control their lives and it is the highest dividend money pays.
7. Wealth is what you don't see: We tend to judge wealth by what you see, because that's the information we have in front of us.
8. Save money: Building wealth is little to do with your income or investment return and lots to do with your savings rate. One of the most powerful ways to increase your savings isn't to raise your income. It's to raise your humility. Don't spend money to show you have money.
9. Reasonable >Rational : Reasonable is more realistic and you have a better chance to sticking with it for the long run, which is what matters most in managing money.
11. You will Change: Imagining a goal in the context of the realistic life stresses that grow with competitive pursuits is something entirely different.
12. You & Me: The financial game has one fundamental parameter - the time horizon.  
Never copy someone working with a different time horizon than you.

Respect the mess. Smart, informed and reasonable people can disagree in finance, because people have vastly different goals and desires. There is no single right answer; just the answer that works for you. 🌿



# Da Vinci Corner



SREEJA S RAJ  
Asst. Manager, IT



ARUNA J  
Asst. Manager, IT



DHARSANA A  
Asst. Manager, HL Business Group



ANKITA W/O SUBHAM NANDY  
Manager, Credit Dept



ANANYA D/O RENJITH R NAIR  
AGM, Delhi RO



NIKHIL MOHAN  
Asst. Manager, HL Business Group



# Da Vinci Corner



SASIREKHA SV,  
Asst. Manager, Poonamallee



JOE THOMAS,  
Manager, Kilimanoor



DEEPTHI RAJASEKHARAN  
Manager, TBD Ernakulam



JOANNA J,  
Asst. Manager, Credit Dept.



KRISHNAJA W/O SARATH RAVI  
Asst. Manager, Jewel Loan Business Group



GREESHMA W/O ANUJ S M  
Asst. Manager, Facility Management Group

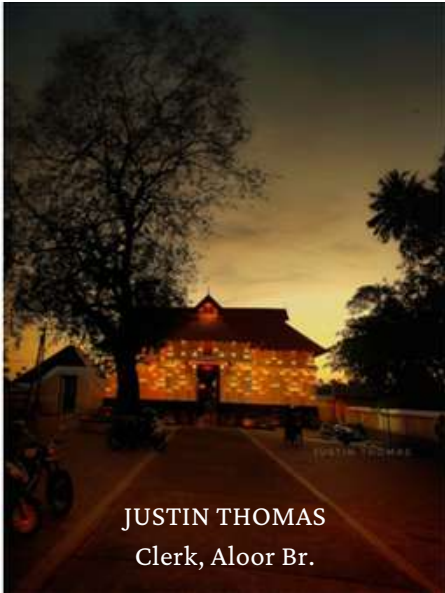


(Left) BLESSY  
W/O PRINCE ABRAHAM  
Manager, Madurai RO

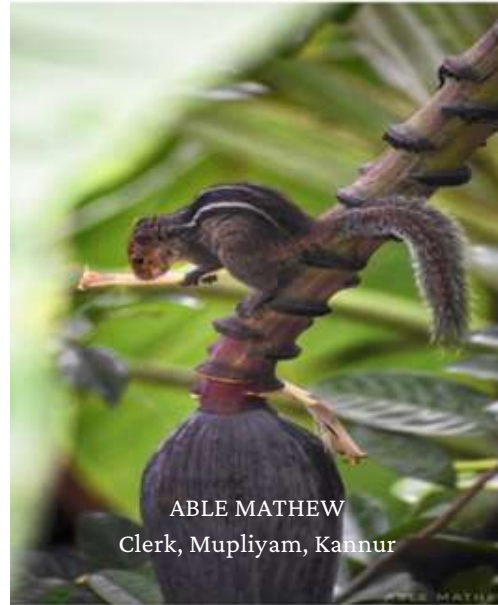
(Right) AJEESH P S  
Asst. Manager, Sacred heart Mission  
Hospital, Pullur



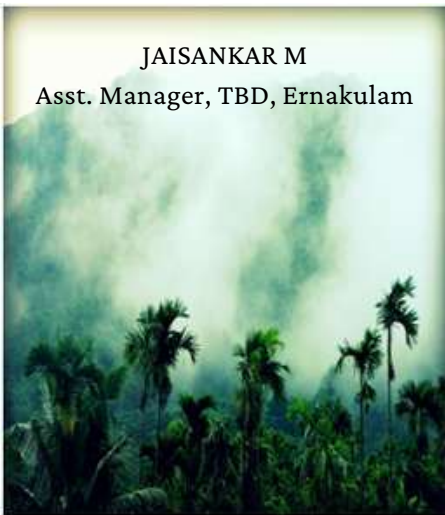
# Through the prism..



**JUSTIN THOMAS**  
Clerk, Aloor Br.



**ABLE MATHEW**  
Clerk, Mupliyam, Kannur



**JAISANKAR M**  
Asst. Manager, TBD, Ernakulam



**AKASH CHANDRAN**  
Asst. Manager, Odanchatram




**JUDE PRAVEEN D**  
Manager, Facility Management Group, Thrissur



**GOPEEKRISHNA KAIRALY**  
Manager, Nedumangad



# Through the prism..



RAJENDRAN , H/O ANAGHAA  
Manager, HRD-L&D



BHAVANA BHANUSHALI,  
Asst. Manager, Credit Dept



BARATH KUMAR S  
Manager, RBD, Ernakulam



ABU THOMSON  
Asst. Manager, Kanjirapally



AASHIMA VARMA  
Asst. Manager, CMOG  
Mumbai



AMAL JOHN C  
Clerk, Tholanur



# Through the prism..

**GAUTHAM NEELAKANDAN**  
Asst. Manager, Piravanthur



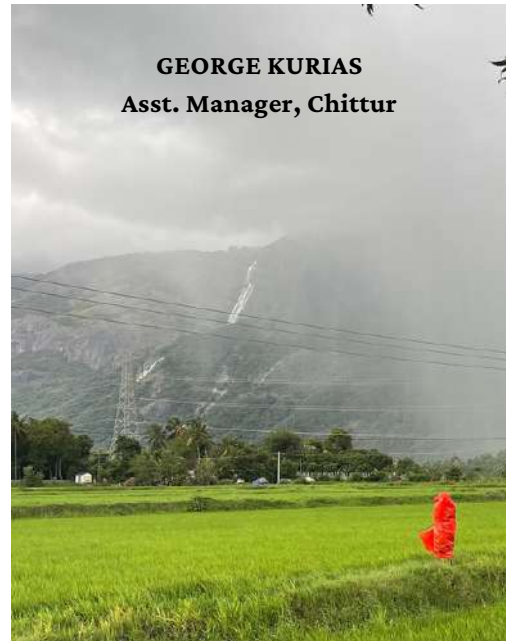
**DENNIS THOMAS**  
Asst. Manager, TBD



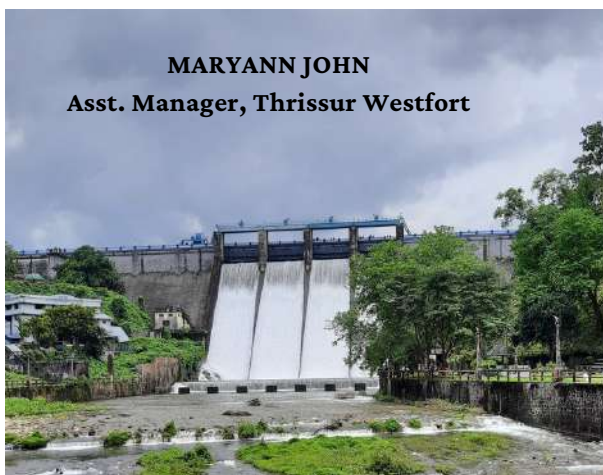
**PREMKUMAR S**  
Chief Manager, Trivadrum RO



**GEORGE KURIAS**  
Asst. Manager, Chittur



**MARYANN JOHN**  
Asst. Manager, Thrissur Westfort



# Masterchef

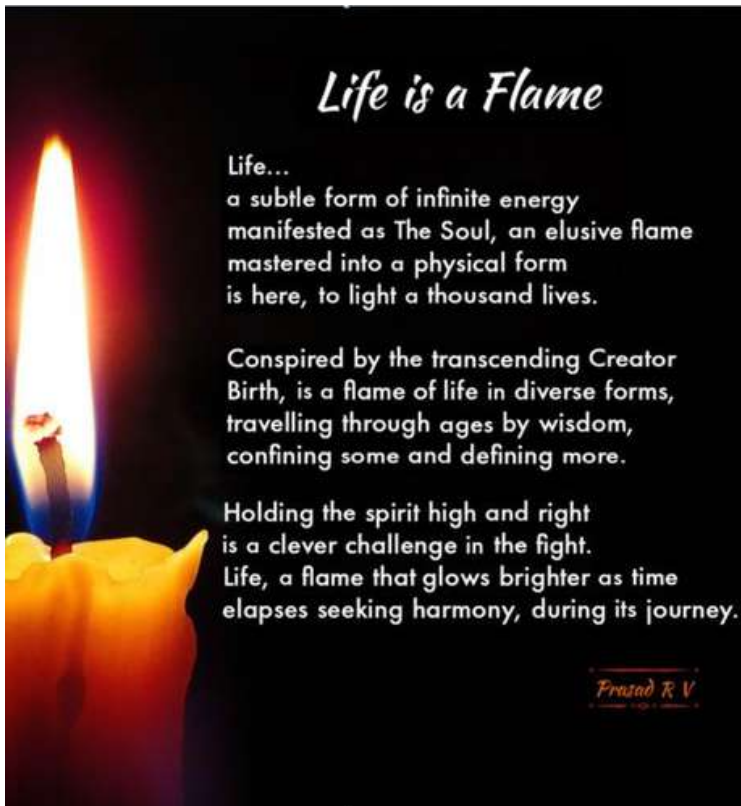


This is a dish called Pineapple steam cake (Pineapple puttu) made by Mrs. Aswathy Renjith, wife of Mr. Renjith R. Nair, Assistant General Manager, RO, Trivandrum



Seethu Sachin W/o Mr Sachin Joseph (PPC 6042), Senior Manager, SIB Bangalore Indiranagar Branch creates lip-smacking edible chocolate bowls! For the recipe, visit her Youtube Channel : Rojo my recipe world

## Musings of SIB-ians



Poem by Prasad R V  
Senior Manager, RO Bangalore

"Mind"

Mind is beautiful  
Mind is sacred  
Mind has it's own cadre

Mind can travel  
Mind can escape  
Mind is the ultimate power that stays

Tug between heart and mind  
Heart is his and mind is all thine  
Choose one in the race of life  
Mind is the superpower  
It ain't no lie.

Poem by Annu Arora, Asst. Manager  
CMOG-Ghaziabad





# Wedding Bells!



Mr.Arun V Mohanan, AM Br. Irinjalakuda married Ms.Anjaly Krishnan on 11.07.2021



Ms.Indhu R, AM Br. Mathilakam married Mr. Vijay S, AM Br. Koyambedu on 23.05.2021



Mr.Nivin Mathew Thomas, AM Br. Azhikode married Ms.Jini Liz on 08.04.2021



Ms.Archana P S, Clerk Br. Karukutty married Mr. Sunil G on 25.04.2021





# Wedding Bells!



Mr. Prasad C B, AM Br. Azhikode married  
Ms. Mini V M on 25.04.2021

Subham (Manager, Credit, Thrissur) and Ankitaa  
Nandy married on 2.5.21



Anand P (Asset Desk Manager, Kodungallur  
Cluster) & Gopika J married on 06/02/2021



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