

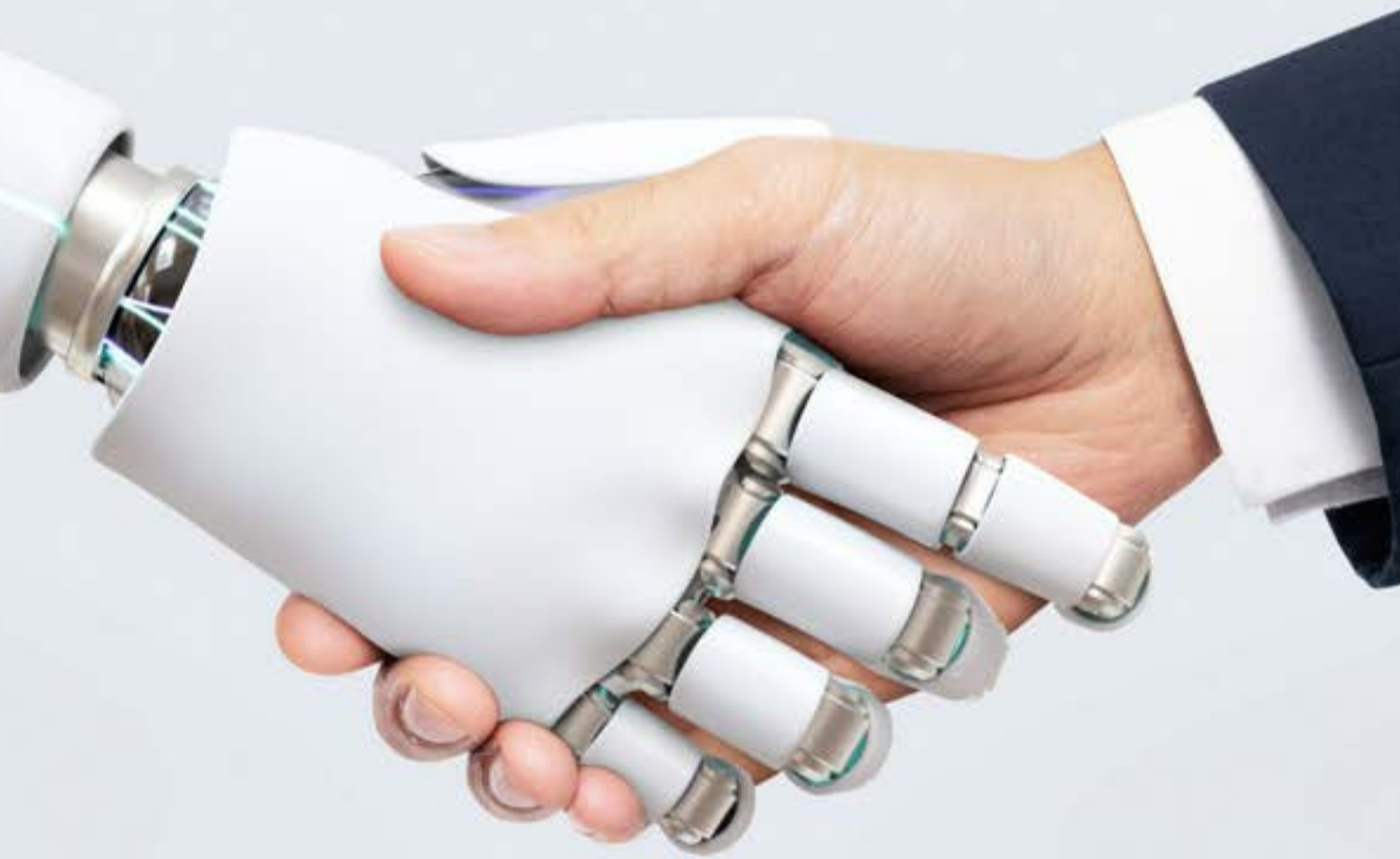
Vol 31
Issue 1

Sublink



Next Generation

Corporate Family Magazine Of The South Indian Bank Ltd.



“Awards in Recognition of our
Excellence in Technology”



**BEST IT RISK
MANAGEMENT
& CYBERSECURITY
INITIATIVES
(SMALL BANK)
WINNER**

**BEST
FINTECH
COLLABORATION
(SMALL BANK)
WINNER**

**BEST
CLOUD ADOPTION
(SMALL BANK)
RUNNER-UP**

**BEST
TECHNOLOGY
BANK
OF THE YEAR
(SMALL BANK)
WINNER**

**BEST
PAYMENTS
INITIATIVES
(PRIVATE BANK)
JOINT
RUNNER-UP**

**BEST
USE OF AI/ML AND
DATA ANALYTICS
(SMALL BANK)
JOINT WINNER**

ANOTHER ACHIEVEMENT FOR SIB
SIB BAGS 6 AWARDS at
IBA's 17th Annual Banking Technology Awards

It was an honor for our beloved Institution to receive these awards and we celebrate the many hands of those who have contributed to this climax...

Hip Hip Hooray!



MD & CEO Speaks



Dear SIBians,

I welcome each and every one of you to this new and promising Financial Year 2022- 2023!

The progress made towards the transformation of our institution and its growth is shown in the various key matrices of the bank, even during some of the testing times of the last FY. It shows the efforts that all of you have put in and the solid support you are extending to our beloved institution toward its betterment and growth.

Whenever I got to see an edition of the SIBLINK magazine, it was heart-warming to see the creative spirit of SIBians. This edition is no exception. No great institution has been built overnight and with few contributing. It is a proven fact that the institution is made of teams, who do their best in shaping the institution. It gives me great pleasure to be a part of this journey thus far. We, as an institution are marching ahead with the right steps, and is just a question of sustaining and improving the performance to reach the stated objective.

Needless to mention, with each edition of this magazine, you raise my expectation for the next one a bit higher, raising the bar through each edition.

And so, I thank each one of you, for the seeds of effort you are planting along the way, to grow our organization and it's my deep desire to wish all of you, loads of happiness and good health to keep in shape for this financial year as well.

Best Regards,
Murali Ramakrishnan

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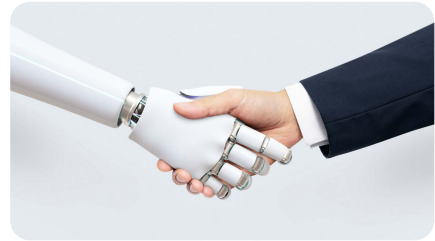
Editor's Note

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

It is with great pride and joy that I present you another edition of our corporate family magazine, 'SIBLINK'. The unique cover page of this edition signifies the concept of **hi-tech and hi-touch**, denoting our own brand of customer service that combines strong relationship management along with state of the art technology.



The magazine continues to win hearts as it continues on its journey and it's heart-warming for us to read your comments and words of appreciation about its transformation. Thank you for allowing us to showcase your creativity. It has added to the magazine's hue and color. Your continued support and encouragement keeps us striving for better.

This edition features some wonderful contributions, in the form of insightful articles, short stories, interesting travelogues, beautiful artwork, intricate paintings, and mesmerizing photos... everything carries with it a touch of emotion. While we have tried our best to include all your contributions, if there have been any inadvertent omissions, kindly reach out to us so that we can publish them in the next edition.

It is indeed a pleasure and an honor to publish all of these here so it reaches everyone at our Bank and beyond. Work of such magnitude can never be completed without the support of the Editorial Board members, who have gone out of their way to collect contributions. The Editorial Board has done a wonderful job of coordinating and putting everything together. Special mention is to be made to each of the Board members, who have gone above and beyond to bring to your hand this issue. Let me also make a special mention of Ms. Anaghaa Venugopal who was a part of the L & D Dept., for nurturing the new look of SIBLINK through to publication.

It is our ardent wish that all our staff members will continue to extend us your support through contributions for future editions as well. Once again wishing everyone a great read, and looking forward to reading your views and opinions about this edition on [ho2099@sib.co.in.](mailto:ho2099@sib.co.in),

Regards,

Rajesh Rajah

Editor

Letters to the Editor

Dear SIBLINK Team,

SIBLINK came to us in January 21 with a complete new look, with more articles, more pictures and with a lot more information about our bank. Thanks to the entire team behind this wonderful initiative, under the new leadership. Eagerly waiting for the newer versions of SIBLINK to reach us through which we can know our leaders more, their rich experiences, and about the beautiful creativity each of our fellow colleagues are bestowed with. All the best for the entire team!

-Lekshmi M, RSH, MSME - Trivandrum

Dear Sir/Madam,

The first issue for the year 2022 was indeed an eye-opener to aspects that we have to deal with in our day-to-day activities in the bank and also in our personal lives. What stood out was the untapped talent that lies in our branches and departments. This was our Bank providing them with an avenue to showcase their talents. This year's calendar is truly innovative, I have never come across a calendar that is made of photographs, paintings and artworks of the staff members of an institution. The vast issues covered in the magazine makes it an interesting read, kudos to the Editorial board.

Eagerly waiting for the next issue of SIBLINK.

-Rajeev Mathew Philip, Asst. Manager, Trivandrum NRI

Dear Team,

The Goosebumps say it all....!

The story of Jalandhar branch is more than inspiring to any bank employee. There are much more thrilling and rewarding experiences in a bank employees' job rather than going with the flow and routine, says the testimony of P.G. Varghese Sir. In a place where the name of our Bank was not at all familiar, the effort taken by Sir and his team is appreciable. They admonish us about the importance of SPEED in service and our willingness to initiate conversation. The experience of U K based Sardar, remind all of us to be confident enough with our products and services even if we have to deny their requests (which are against rules and regulations). Furthermore, his sharing about the inspiration, the motivation and care shown by our higher officials gives a strong family feeling.

All appreciation to SIBLINK for inspiring us at the right time...

-Theresa K.F, Clerk, Branch Kainoor

Dear Team SIBLINK,

It was indeed a great excitement to see the colorful magazine and read the articles of our SIBians.

As all of us are aware that our MD's wish is that each and every employee in our organization need to contribute for our business growth, we as employees have started moving to the same direction for achieving the goals. As our organization is in the transformation phase, the earnest efforts taken by SIBLINK team in redesigning our magazine in such a professional look is really appreciable. The passion and committed work of the SIBLINK team brings out the talent of each SIBians through this beautiful magazine. Looking forward to future editions.

-Priya A, Chief Manager, Kollam Cluster Head

Dear Team SIBLINK,

"SIBLINK" is an inspiration to many of us. The articles/work in each issues is of the highest quality and the contents of the magazine is very much informative and also helpful for SIBians and family members to showcase their talents and abilities. Thank you for the fantastic job and we really appreciate the hard work and dedication of all the team members.

-John Cyriac, Chief Manager, MSME & Corporate Recovery

Dear Team SIBLink,

Heartfelt appreciation to the entire editorial team of SIBLink for the novel design and layout enriched with contents worth repeat reading. It was the design layout of the magazine that caught immediate attention. The magazine is designed to be attractive, smart and insightful and the design layout is at par with the industrial standards. Diversity of the contents is the next thing which deserves an ovation. The interviews featuring the maestros from different walks of life, travelogues and other articles are worth investing our time for. Our DVP- HRD, Rajesh Rajah Sir's article commemorating our former CCO late Doraivel sir was truly touching and was having a deep sense of intimacy showing the strong bond they shared together as colleagues as well as friends. As rightly said in the said article, the insights shared by Dorai sir will stay with us forever. Mr. Pradeep's article about Mr. Devarajan, a layman who is indulged in the charity activities for the neediest in the Nalanchira village of Trivandrum is found to be a really moving story depicting what a human can do for others amidst his race for winning the bread for the day. 'The 6 principles of influence' by Vijay Korath sir, 'Design Thinking' by Mr. Vishnu and 'Sports a great teacher' by Mr. Sankar are all some examples of quality stuffs featured in the SIBLink Issue 2. Lastly, the interview with the legend Mr. Soorya Krishnamoorthy has elevated the standard of the magazine. I would also like to add that, it will be interesting to read, if the inspiring stories of the branches and senior professionals behind achieving the target or overcoming the challenges are included in the coming issues of the magazine.

-Deepak Davis, Manager, Inspection & Vigilance Dept.

A Layman's Analysis of Budget'22



Harikumar L
*General Manager & Head,
Branch Banking*

We live in polarising times and reactions to the budget are not surprisingly ranging from futuristic at one extreme to whimper of an event at the other. Our rating of/ opinion on the budget depends on our expectation from the budget and everyone is entitled to his or her opinion. This is one question which does not have a right answer.

Corporates look for lower taxes, Foreign investors look for predictability of taxes, Businesses look for ease of doing business, individuals look for lower tax slabs, farmers look for subsidies, youngsters look for jobs, economists look at improvement in macro numbers and the list goes on in a predictable fashion.

There were four things one could be sure of in the run up to the budget. a) Individual taxes would be cut so that there is more money available in the hands of the tax payer, which will in turn boost domestic consumption and can lead to uptick in various economic parameters. The scenario appeared even more likely since assembly elections are on the anvil in many states. b) Focus on infrastructure given the need to develop world class infrastructure and generate jobs c) Raise taxes and thereby prices of cigarettes. A no brainier, since it happens every year d) Push for electric mobility / digital assets / solar energy/ carbon neutralisation etc - the flavour of the season

And boy, was I surprised- like hell I was.

Cigarettes were untouched - Umbrellas were taxed and horror of horrors, individual income tax slabs remained the same. Had they cut income tax rates I would have enjoyed the tax reduction but self righteously commented that it is a populist measure.

Now I don't know what to say - I feel uncomfortable that my hypocrisy has been exposed.

No, I don't like this budget.

A 'Not-So-Lay' Man's Analysis of Budget'22:

This is in response to the juvenile prose penned by my alter ego. The only point on which I agree with him is that everyone is entitled to his/her opinion, however I strongly recommend that he keeps his opinion to himself 'amrit kaals' away from public glare.

I grew up at time when everyone was talking about Moore's law, wherein the number of transistors on a microchip doubles every two years, though the cost of computers is halved. I live in these times where everyone is practicing Moorthy's law (remind me to get a patent on this term), wherein information available in public domain doubles every year but the attention span and ability to comprehend is halved. This results in a mass behaviour of people on social media irrespective of their area of expertise holding forth confidently on criminal psychology, political psephology, economic policy, business strategy, sport tactics, game theory....you get the drift.

In such a time and age, on the eve of the budget one can observe the entire nation behaving like children crying for lollipops. To borrow a line which the layman used - Corporates look for lower taxes, Foreign investors look for predictability of taxes, Businesses look for ease of doing business, individuals look for lower tax slabs, farmers look for subsidies, youngsters look for jobs, economists look at improvement in macro numbers and the list goes on in a predictable fashion.

To break free from the compulsion of instant gratification and deliver a forward looking budget aimed at improving our tomorrows, it calls for guts and gumption and this FM displayed that in spades.

Capital spending of ₹7.5 lakh Crs. Seven engines to drive growth - roads, railways, airports, ports, mass transport, waterways and logistics, complemented by energy transmission, water and sewerage sector and social infrastructure.

Need one look further. The decisive intent to ‘build our way’ out of the pandemic rather than ‘spend our way’ out of the pandemic, said it all. What followed was conservative revenue targets, sensible disinvestment estimates, prudent health care allocation etc. Cutting subsidies for food and fertilizer but increasing allocation for fisheries and animal husbandry gave an indication that the Govt was in no mood to appease. In a year which will witness important state elections you see that 80C limits and tax slabs, the area of interest of 90% of the TV viewers who watch the budget speech, did not even merit mention it’s time to understand that these guys mean business.

Product Linked Incentive scheme, AI, Solar, virtual digital assets...this was a budget that had something for every sector.

After watching so many budgets over so many years, given the circumstances it’s two thumbs up for intent and three cheers for the long term.

I love this budget. 🌸

Events & Highlights



Inauguration of Kunnathukal Branch & ATM, Thiruvananthapuram by SGM-HR & Admin, Shri Anto George T.



Shri Anto George , SGM - HR & Admin, felicitating Shri Premkumar, Chief Manager, RO Thiruvananthapuram



Mallapuzhassery Grampanchayat Digitalized: The POS machine is handed over to Mrs.Ushakumari S, President of Mallapuzhassery Grampanchayat by DGM Mr.Easwaran S in the presence of Mr.P K Muhammed Shafi, Secretary and Mr.Pradeep Kumar T, Vice President



Anicadu Grampanchayat Digitalized: The POS machine is handed over to Mrs.Prameela Vasanth Mathew, President of Anicadu Grama Panchayat by Ranni Cluster Head, Mr. Jince Jose in the presence of Mr.V Renjith(Secretary), Mr. Thomas Mathew (Vice President) and Mallappally Branch Head, Mr. Deepumon H S.

Road Ahead for MSMEs in India..



Pankaj Bhardwaj
DVP, MSME Business Group

The Micro Small and Medium Enterprises (MSMEs) sector is a major contributor to the socio-economic development of the country. In India, the sector has gained significant importance due to its contribution to Gross Domestic Product (GDP) of the country and exports. This sector has also contributed immensely with respect to entrepreneurship development especially in the semi-urban and the rural areas of India.

According to the provisions of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are classified in two classes i.e., Manufacturing Enterprises and Service Enterprises. The enterprises are further categorized based on investment in equipment and annual turnover.

Criteria	Manufacturing		Service	
	Turnover	Investment	Turnover	Investment
Micro	Rs. 5 crore	Less than Rs. 25 lakh	Rs. 5 crore	Less than Rs. 10 lakh
Small	Rs. 10 crore	More than Rs. 25 lakh but less than Rs. 5 crore	Rs. 10 crore	More than Rs. 10 lakh but 2 crore
Medium	Rs. 250 crore	More than Rs. 5 crore, but less than Rs. 10 crore	Rs. 250 crore	More than Rs. 2 crore but does not exceed Rs. 5 crore

Market Size

India has approximately 6.3 crore MSMEs. As per the data from the MSME Ministry, as on November 26, 2021, the Udyam Registration portal registered 5,767,734 MSMEs which replaced the former process of filing for an Udyog Aadhaar Memorandum (UAM). Registered micro-enterprises stood at 5,441,220 (94.34%), followed by small enterprises at 293,555 (5.09%) and mid-sized enterprises at 32,959 (0.57%). As on November 26, 2021, under the top five state-wise Udyam registrations, Maharashtra recorded maximum number of registrations with 12.18 lakh units, followed by Tamil Nadu (6.23), Gujarat (4.86), Rajasthan (4.68) and Uttar Pradesh (4.45). New online system of MSME/Udyam Registration launched by the Union MSME Ministry, w.e.f. July 01, 2020, successfully registered more than 5.7 million MSMEs until November 2021.

The Indian MSMEs sector contributes about 29% towards the GDP through its national and international trade.

The BSE SME (small and medium enterprises) platform is expected to witness more than 60 SMEs to enter the market in one year (2021-22) to bring up equity funds for meeting their business requirements. The initial public offering (IPO) route witnessed 16 SMEs enter the market; they raised Rs. 100 crore (US\$ 13.74 million) in 2020. In June 2021, Bombay Stock Exchange (BSE) announced that it has collaborated with Electronics and Computer Software Export Promotion Council (ESC) to build awareness among small businesses and start-ups about advantages of listing.

MSMEs are being encouraged to market their products on the e-commerce site, especially through Government e-Marketplace (GeM), owned and run by the government, wherefrom Ministries and PSUs (public sector undertakings) source their procurement. As on November 26, 2021, the GeM portal has served 8.16 million orders worth Rs. 159,483 crore (US\$ 21.38 billion) from 3.1 million registered sellers and service providers for 55,929 buyer organisations.

Domestic business requires a strong financial stimulus with concessional working capital loans to ensure adequate liquidity is maintained in business operations from the government and financial institutes. Indian Micro, Small and Medium Enterprises (MSMEs) are rapidly adopting digital payments over cash, with 72% payments done through the digital mode compared with 28% cash transactions. Rise in digital adoption presents prospects for further growth in the sector. New online system of MSME/Udyam Registration launched by the Union MSME Ministry, w.e.f. July 01, 2020, successfully registered >1.1 million MSMEs until November 2020. In June 2021, the Ministry of Micro, Small and Medium Enterprises extended the validity of Udyog Aadhaar Memorandum from March 31, 2021, to December 31, 2021.

Government Policies

The Government of India has designed various policies for the growth of MSMEs in the country.

- In November 2021, the Indian government launched the Special Credit Linked Capital Subsidy Scheme (SCLCSS) for the services sector. This scheme will help enterprises in the services sector meet various technology requirements.
- In November 2021, the Ministry of Micro, Small and Medium Enterprises launched SAMBHAV, a national-level awareness programme to push economic growth by promoting entrepreneurship and domestic manufacturing.
- In September 2021, Union Minister for MSMEs, Mr. Narayan Rane introduced 'India Export Initiative' and 'IndiaXports 2021 Portal'. This initiative will help exports reach its Rs. 2,928,000 crore (US\$ 400 billion) target by the end of FY22 and further push it to Rs. 7,320,000 crore (US\$ 1 trillion) by FY27.
- In September 2021, Khadi and Village Industries Commission (KVIC) established the first 'Silk Yarn Production Centre' in Odisha to boost the local silk industry and generate employment.
- In September 2021, Union Minister for MSMEs, Mr. Narayan Rane inaugurated Rohtak Technology Centre, which is expected to train more than 8,400 trainees annually.
- In September 2021, Khadi and Village Industries Commission (KVIC) launched SPIN (Strengthening the Potential of India) scheme and built a pottery cluster under SFURTI Scheme in Varanasi to support about 1,100 individuals of the marginalised potters' community.
- In July 2021, Lok Sabha passed a bill on 'Factoring Regulation (Amendment)' to expedite the payments ecosystem for MSMEs.
- Budget allocation for MSMEs in FY22 more than doubled to Rs. 15,700 crores (US\$ 2.14 billion) vis-à-vis Rs. 7,572 crores (US\$ 1.03 billion) in FY21. The government also announced Rs. 3 lakh crore (US\$ 40.85 billion) collateral-free automatic loans for businesses.

- In Union Budget 2021, the government announced funds worth Rs. 10,000 crores (US\$ 1.36 billion) for 'Guarantee Emergency Credit Line' (GECL) facility to eligible MSME borrowers, giving a major boost to the sector.

Achievements in the Sector

The Ministry of MSME runs numerous schemes targeted at providing credit and financial assistances, skill development training, infrastructure development, marketing assistance, technological and quality upgradation and other services for MSMEs across the country.

Road Ahead

The Government of India has envisioned doubling the Indian economy to US\$ 5 trillion in five years. In order to achieve this goal, career opportunities for the young population have been generated and MSMEs have the potential to serve as a key employment generator. Therefore, the government has taken up promotion of MSMEs in order to create new jobs in the sector. Further, the government aims to enhance MSME's share in exports and its contribution to GDP. In order to achieve these targets, the government should invest in providing more back-end services to improve performance of the MSME sector as it supplies goods and services to big industrial enterprises. Lack of technology-based production activities and low investment in R&D activities are bottlenecks hindering the sector from becoming competent. Globally available technology could be subsidised by the government so that the product quality of MSME players can be improved using the existing resources. This also requires the help of academic institutions & Banks in the form of providing research and development (R&D) services and financing for product innovation.

References: Government Websites, Press Releases, Media Reports, Deloitte Report 

Meet the Maestros



Passion for what you do!

It was the seventh month of 1981. Seven youngsters, most of whom were in their mid-twenties and had left their first job at Patni Computer Systems, a job that is the dream job of many, to chase their dream together. Not one of them belonged to a family that could boast of any business legacy, but they created a new legacy, unparalleled to any of the business houses in India. Infosys was born as the brainchild of these young entrepreneurs who took the company to a height that was unheard of in the history of India. We are fortunate to have with us one of those great visionaries behind Infosys who proved that knowledge and proper planning can definitely fetch one laurels – Padma Bhushan Shri Kris Gopalakrishnan who graced us with his precious time, to share his thoughts with Harikumar and Rajesh Rajah on far ranging topics. (Transcribed by Radhika R B).

This is a non-technical interview that has been given exclusively for SIBLINK and it should not be copied or reprinted.

Harikumar: Sir, Being Bankers, let's start with the typical question a banker would ask first, KYC – about your name, “Kris” - It sounds pretty cool, how did it take shape?

Kris: It happened during my days at IIT Madras, I had to choose a user name while at the computer centre. My name being Gopalakrishnan I tried its derivatives only to find that the names Gopalakrishnan, Gopal, Gopi, Krishnan, Krish were all taken by others leaving me with the only choice of “Kris”. Later on, when I went to the US, where I worked for 7 years on behalf of Infosys, people over there found it easier to address me by my user ID rather than my original name “Senapathy Gopalakrishnan”. So it all started with the Computer Center.

Rajesh Rajah: So what were some of the things that have stayed with you and had their beginnings at IIT Madras? Can you share with us some of your memories of IIT Madras?

Kris: See, opportunity presents itself to all of us uniformly. How we make use of it is all that matters.



I took my B.Sc in Physics from University College, Thiruvananthapuram, then joined IIT Madras for M.Sc Physics. There I was introduced to computers and Computer science which instilled in me the urge to do M.Tech in Computer Science from IIT Madras itself. Fortunately for me, 1978-79 was the beginning of the use of personal computers in India and I completed my M.Tech in 1979, we started Infosys in 1981.

Thus it was not a planned progression, but rather taking advantage of opportunities and also proof that being at the right place at the right time matters a lot. When I talk to youngsters, I always tell them today that technology has taken the front seat in all aspects of life, especially in the financial field. The business models have changed significantly over the last 20-25 years due to technology. From a personal development perspective also, we should always be updating ourselves with the fast pace of technology keeping abreast with the latest trends in technology.

We should learn to make use of these transitions because only through these transitions can new ideas spring out and new businesses emerge. During Covid times also, it was technology that helped us to stay connected.

In the financial sector also, technology has

introduced so many novel ideas like Blockchain, Non-Fungible Tokens, digital assets, etc., which are quite new to the world. How these will progress is yet to be seen.

Rajesh Rajah: Right Sir, that's a lot of points covered in one answer. Right from spotting trends all the way to the latest trends. That indeed is a great insight of a very focused and intuitive person. From a lay-man point of view can you tell us what really the underlying asset in the cryptocurrency, is?

Kris: Unfortunately the nomenclature "cryptocurrency" has created some confusion.

There are two types of assets that have developed. One is a set of assets priced based on the stable currencies - digital currencies accepted by the Central Banks across the world, etc., which are basically very similar to the digital wallets we use today like the BHIM app, google-pay, etc., in which people store their money and use them for transactions. In India, the Government and the Reserve Bank have announced that they will come out with a stable digital currency.

This is something that a consumer can use instead of a credit card. Even assets like a painting, a photograph, or a song can be stored as a digital assets and transacted through this medium. The second type of asset has a different origin. Some people came up with a computed algorithm that needs to run for a very long time, it needs huge investment in the forms of computing power, electrical power to run the systems continuously, in terms of the complexities of the algorithms made to make sure that it cannot be replicated easily. It is called the bitcoin – a quote-unquote currency. They created an asset similar to gold. Gold is mined, similarly, a bitcoin is also digitally mined. It is so expensive that the promoters claim that only 22 million coins are available. This is unfortunately called digital currency in common parlance. The challenges for this are multiple— firstly, it is not backed by the Central Government. Secondly, its value is wholly decided by the market which causes the fluctuations to be very high. It is not regulated. And thirdly, it is quite opaque, nobody knows how the value is fixed. This paves a way to keep the black money away from authorities.

So, the promoters of this currency always want it to remain private. They don't want the Government to manage the currency or regulate it. Since it is very difficult to regulate these currencies, most regulators are reluctant to approve of these currencies. Its value can fluctuate every single day. My advice to the investors is that only if you know very well the underlying principles behind such currencies, one should get involved with these.

Harikumar: You were the start-up poster-boy of the country forty years ago. Now when we look at the current scenario of our country, how easy or how difficult is it for a person, to become an entrepreneur? Also, we want to hear from you why educational institutions are not imbibing pupils with entrepreneurial cultures. People are trained only to become employees but not to become entrepreneurs. What are your pieces of advice to youngsters on this?

Kris: Well, 40 years of time has changed the business environment significantly. Presently, if you have a good idea, there are umpteen sources to fund it like risk funding, venture funding, etc., not just from India but also from abroad so that the idea gets materialized. We have a lot of successful start-up companies which have come up very well in the last 10-15 years.

Unicorn companies are privately held start-up firms that have reached a valuation of \$ 1 billion. In India at present, there are more than 70 Unicorn companies. Every day we hear about a new Unicorn. It is expected to cross the mark of 100 very soon. What we call start-ups are those which can scale up rapidly with the efficient use of capital. It is no better time to think about beginning a start-up than today. India is one of the best locations to start up a business that is highly scalable. This is enabled because of the emerging technology. A lot of new technologies are coming up which will disrupt the existing business. For example, the financial service industry got disrupted by UPI, we may further get disrupted by blockchain technology. Retail trade got disrupted by the emergence of the internet and e-commerce.

Educational institutions are also taking a cue from these. Many of the universities have started incubators, accelerators, etc.. They are working with successful entrepreneurs to talk to the

students to inspire them to take on the challenges. As a result, it is estimated that 15-20% of the students are looking at entrepreneurship as their career choice. But business is not everyone's cup of tea. It involves huge risk. Any venture can be a great success or a total failure. So before plunging, weigh your preferences and gauge your circumstances. For example, at the time of finishing college, if your family is looking up to you for financial support, immediately grab a job, and don't be an entrepreneur.

To become an entrepreneur means to be able to manage without any salary for the initial few years. And sometimes your venture can end up as a failure too. In that case, get a salaried employment and be an entrepreneur on a later date.

Hailing from a middle-class family which depended only on salaried employment for generations, that too from a very conservative place like Thiruvananthapuram which never held a conducive atmosphere for entrepreneurs, Kris Gopalakrishnan proved that calculated risk supported by hard work never fails.

Rajesh Rajah: Rightly said. When you talk about failure in entrepreneurship, do you think that the tolerance towards failure in India is far less than that in other countries like the US?

Kris: Well, that also depends on the circumstances. India's is a developing economy with a per capita income of \$2000.00 approximately per year, which is about Rs.1.50 lakhs. So whenever a student goes out of college the expectation of the family is to get a job that fetches an income more than this. That is the hope for a transition to a middle-income family. So currently in India education is an escape from poverty, an elevation from the current income level to a higher income level, an escape from the current grim circumstances by joining an IT company or going abroad. That is why any failure is devastating. All the investments made into educating the children have not helped them shift the orbit to a middle-income group when they fail. Whereas in a developed economy one's standard of living is already very high so that failure doesn't affect much. Another factor is that the social security standards in India is very poor. If a person in the marginalized strata of society fails in his/her entrepreneurship, the entire family suffers, and

there is no backup for them. Our ability to take the downside of the failure is very poor. That's why in India we fear failure.

Harikumar: Actually we have not documented failures. We get only success stories to read so that people get motivated. Are there enough materials to learn from failures too?

Kris: Yes and No...you are interviewing me because I was successful. Would you have interviewed me had I been a failure? (laughs) You wouldn't even have known me.

Things are to be learned from failures as well. But many times failures are very tragic. So, people are reluctant to talk or read about it. I don't think there is anybody who has not faced failure at least once in their lives. It is part and parcel of living in this world. Some people are lucky to get over their failures and succeed later on and they talk about their failures...

But unless you are ready to face risk, the prospect of failure, the chance of succeeding in a big way becomes very slim. In a running race, many people may be participating, but who wins the race is quite unpredictable. The point is never to stay away from the race with a state of mind that you are sure to lose. You know that your chances of winning are very limited. But only if you participate in it you will come to know whether you will win or lose. In every activity, we should realize our weaknesses, try to compensate for the risk we are taking, and still participate. Gradually the rate of success increases.

From not being able to get into Medical School, from not being selected for a course in IIM due to lack of communication skills in English - to being one of the members on the board of Governors of an IIM - to being the captain of a company that is second only to the centuries old Tata Group - Kris Gopalakrishnan is a role model to many proving that "Failure isn't fatal until you give up".

Harikumar: Sir one catch phrase that has been moving around, especially now, is the "WORK-LIFE BALANCE" which keeps popping up in various forums. Youngsters joining any firm today will have a totally different meaning for this from those who are managing them. Could you spell out what

work-life balance means to you? What would be your advice to youngsters who join newly at any profession regarding this?

Kris: With the improvement of technology, we can access anyone from anywhere, receive and send messages from anywhere-the days of the pandemic have proved this. So, there is no differentiation between office-home, professional space-personal space, etc... It is the way how you manage your time; how you mentally shift your focus from personal to professional and vice versa is all that matters.

It's all about time management and it's all about focus. Good time management is the key to work-life balance. Efficiently learning to use tools and technology, your team, keeping up your commitments, etc., matter a lot. We have to understand the dynamics in today's collaborative work environment.

Harikumar: The last two years were snatched by the pandemic. What were your learnings for the last two years?

Kris: There are many. Our life depends on innovation and development in science. How the developments in technology, science, etc. helped us overcome this crisis is a thing to be inscribed in history - never in the history of the world has a vaccine been developed successfully in such a short time and put to use. We learnt how to manage the disease also through science. The speed at which we learnt to work collaboratively is a huge lesson for us. The speed of regulatory mechanism which approved these vaccines and accelerated their production the world over is another lesson. We learnt to resolve issues by working together and accepting the changes that are needed faster. Board meetings and Annual General Meetings were conducted virtually. All of these got approved in no time because there was no other option. and businesses started to get back to the normal gear. We learnt that prevention is better than cure, realized the importance of building immunity, emphasis on preventive health, eating healthy food, doing exercise, etc. started gaining importance. I hope all these lessons will continue to be taken forward to be the part and parcel of our lives.

Rajesh Rajah: When you spoke of the pandemic, I thought of asking you this question. All of us are talking about this "New Normal" that the pandemic has brought in. You also gave examples of AGMs and meetings being conducted online where the physical presence can be done away with. There is also a school of thought that we can never be free of this particular virus that spreads the pandemic. Do you think the "New Normal" method of doing and conducting everything virtually will stay or will we move back to the physical meetings and conferences once we learn to live with the virus?

Kris: A crisis always accelerates change. These changes would have happened gradually, but the crisis accelerated them. Our lives and businesses will all be different in the future. The changes that are good for the environment will stay. I feel that the flexibility of the working hours is good for the office as well as the employees – they can take care of family emergencies as long as productivity can be maintained. Using technology in education, healthcare (like telemedicine), etc. saves time in commuting, and such things will sustain.

Wherever the benefits are very clear, they are going to be taken forward. People will say that this is the "New Normal". But in reality, every single day is a new day. It has never been experienced before.

Rajesh Rajah: So according to you, the market forces will filter out the better norms to stay, which ideally should be the case.

Kris: Yes, definitely.

Harikumar: Last few years have been seeing a lot of banking transactions moving towards digital. In our own bank, 93% of the transactions are happening digitally. You are very closely associated with the RBI Innovation Hub. Where do you see these heading 5 years from now? Are we going to witness dramatically different banking in India? Where do you see the future of branches in brick and mortar model of branch banking?

Kris: The industry is evolving. Hence, it is difficult to predict what are changes to come and at what time the changes will be coming. But we can definitely predict a larger number of transactions, a larger number of people and organizations

participating and new products and services being created, like peer-to-peer transactions, etc. being invented. If I know your phone number, I can transfer money to your account, which the bank will come to know only later when the money gets credited to the account. These changes are here because:

- The technology allows us to do that
- The digital platform has been created
- The regulator supports this and wants this transition to happen

Banks have embraced that. It is happening because the feasibility to change is there due to development in technology.

This will stay because the costs are coming down. Unless you work along with the technology some other banks will be doing it and you will be left behind. So be one of the leaders.

Harikumar: Do you remember the last time you went to a bank branch physically?

Kris: I have an advantage of the bank coming to me.

Rajesh Rajah: Yes, being a high net-worth customer.

Kris: (smiles), Yes. But I think the necessity to go to the bank has been tremendously reduced because of the apps that are being created to do banking transactions sitting at your own place.

Harikumar: With all the new tech which is available, on the one hand, we read about the tech being a great leveler, giving access to people across the length and breadth of the country; but on the other hand, we keep on hearing that disparity is only widening among those who have access to tech and those who do not have. You spoke about the cost of apps coming down. Do you think that cost of access to tech will come down and level this disparity or whether it will take longer?

Kris: Yes, the disparity is really significant. If you don't have a smartphone or PC with an internet connection, you cannot access any of these. Also, if you don't have the knowledge of English, because most of these apps are in English, one is at a disadvantage. For this, the Government has to play

an active role. Access to the internet of every citizen should become a fundamental right in the near future. Thankfully, smartphone costs are coming down, so that everyone would be able to get one. Another step is to consciously convert all our applications to vernacular languages. This effort should be put in by business houses and the Government. Parallely, we have to educate the citizens about how to use these apps, of course, these can also be done digitally through videos.

Harikumar: Yes sir, our mobile platform comes in many languages like Malayalam, Tamil, Telugu, Marathi, Hindi, and Bengali based on our geographical distribution.

Kris: Good. You should also try to include educational videos on this platform on how to use these apps. People should know that if they go to one of the platforms like YouTube, they can learn this.

Harikumar: Philanthropy is very close to your heart. Could you give us some glimpses of that?

Kris: As I stepped down from Infosys in 2014, I decided to create a second career to reinvent myself because I didn't want to be idle, I didn't want to compete with Infosys, so I decided to research innovation areas in entrepreneurship for my interest in healthcare.

As a result, I decided to support research in the area of brain sciences both on the computational side as well the clinical side in association with IIT Madras and the Indian Institute of Science, involving aging, and neurological diseases related to aging like Parkinson's and Alzheimer's diseases. There are no complete cures for these but we are researching their causes, prevention, and ways to lessen the suffering caused by them.

Here we have to mention the Naandi Foundation, which has got the utmost relevance currently, supporting farmers through collective effort needs, founded by Kris Gopalakrishnan. Through the Pratheeksha Trust, he gives scholarships to eligible students and also provides a monthly pension for about 40 senior citizens of Thiruvananthapuram - his native place. Keeping true to his words that each and every segment of society should be taken care of for the whole country to stand strong, he keeps himself rooted by taking care of the two

sections of the society that need the utmost support - economically weak students and elderly people who are at a point time in their lives in dire need of social security.

Harikumar: The start of your career was the time when the brain drain was happening at a very high rate from India. Most people associated with your field were looking forward to go abroad. Was it a conscious decision to stay back in India?

Kris: Well, from the beginning itself I wanted to leverage my knowledge to do something in India leveraging the opportunities provided by India. I felt that doing something staying with your family and friends for the community was important to me. Luckily, I succeeded in that. Opportunities were there to go abroad but I never thought about it.

Harikumar: In the background of discussions, we did read quite a lot about you. In one of your former interviews, you made a powerful statement: “My job remains to motivate each employee one by one as it was in 1981”. What exactly do you mean by that?

Kris: Everybody has to deliver to the fullest of their capabilities. That’s when the organization does very well. The role of a good leader is to create an environment for each of the employee and motivate them to be productive to the fullest of their potential. Today my endeavour, my role is to help others whoever comes into my contact to reach their fullest potential. For me that’s what leadership is all about. Make sure that people around you succeed, for their success defines your success. I work with entrepreneurs, scientists, researchers, etc. In every case, it is how I help that person to succeed. When you look at the larger context of the society and country, the country becomes a middle-income country when more people are classified as middle-income group; when one person rises economically, a family gets upgraded; when more and more families get upgraded, the social wellness increases. When enough members are transformed, the society becomes better, till that time the tensions arising due to the disparity will hold us back. I wish for this to happen faster so that the disparities disappear; I believe in the change from the bottom.



Rajesh Rajah: You have been very clearly articulating the need for proper education for the upliftment of the individual, and thereby, of the society. A lot of talks have been made on the wrong education system in India, particularly about the studies only from the examination point of view. Do you see this as an impediment? How do you think a good education system should be structured in India?

Kris: The answer lies in total social upliftment and social security. A large number of people are trying to improve their standard of living and quality of life.

At present, if you announce a job there will be 10,000 applicants. To select the most appropriate person you are forced to conduct an entrance and other aptitude tests. So, the present education system imparts preparedness for those tests. Only when we become a fully employed society, with all people having reasonably good jobs, only when we fully transform into a middle-income country where people are not hugely worried about the changes in the standards of living, the mode of education gets evolved into a more wholesome nature. I am very optimistic that we will reach that stage sooner than later.

Harikumar: Readers would like to know some personal interests, it’s the favourite part of the Maestro segment - what is your favourite food?

Kris: South Indian like Idli and Dosa (Chuckles)

Harikumar: Favourite Holiday destination?

Kris: Curiosity drives my travel. It can be any place

—a forest, an architectural marvel, whichever place I get a chance to visit, I hop on.

Harikumar: Do you prefer to drive or be driven?

Kris: I do like to drive myself though I get very less chances to do that.

Harikumar: Favourite singer?

Kris: I am not a person who understands the technicalities or nuances of music. I love any piece of music that is soothing and is not very loud. Both classical and film music I enjoy provided it is soothing to my ears.

Harikumar: Favourite Book?

Kris: I read both fiction and non-fiction. Among fiction, I like John Grisham, courtroom drama and mystery genres. Among non-fiction, I am reading about the brain. Learning about our own bodies helps us to know how we can lead a healthier life. The last two years have taught us how good health is important to us and why it has to remain important.

Harikumar: Favourite movie?

Kris: I am a fan of old Malayalam comedy movies which have a Mohanlal and Sreenivasan combo. Many of those movies I have watched 3-5 times.

Harikumar: Favourite Sport?

Kris: Cricket.


Harikumar: Favourite colour?

Kris: Blue.

Rajesh Rajah: Though the last question has been asked, when you said that your favourite food is idly-dosa, that struck a chord somewhere- When you said that, we are reminded of the company ID (Idly Dosa), It is a very successful start-up in the real space, i.e., non-tech world. Why are there only very few start-ups in the non-tech world?



Kris: There are thousands of MSMEs in the non-tech area, but they get stuck to profitability as they have to face a lot of challenges like manufacturing, funding, distribution, etc. in the physical world, so they remain unnoticed tech start-ups. It is difficult for them to scale up in the physical space with a velocity of that in the digital space. Unlike the digital space, you cannot acquire a customer anywhere in the world in the physical space. Actually, there are a lot of successful start-ups in that area too.

The chat ended with a promise from Mr. Kris Gopalakrishnan to visit our office whenever he comes to Kochi in the near future. 

Retirement: *The Beginning of a New Journey*



Saravanan M
JGM (Rtd.), Credit Department

Retirement is the beginning of a new journey and it's a celebration. Every Individual travels through many phases during one's life as toddlers, students, employees etc. Incidentally, a major part of our Journey is in the Career phase. In my case, I have completed 41 years in this phase, out of which as much as 26 years is with our Bank. Normally, people approach retirement with dread rather than anticipation. They tend to think that the career phase is the end of everything, the finish line. It is not so. It is just another mile stone in the journey. I take this retirement with much satisfaction and delight. When I fondly look back at these 26+ years with Our Bank, I reminisce quite a lot of rich experiences, fierce encounters, even many wars and battles. Let me share some of them with you.

When I was working as a Chief Manager (though not as the branch-in-charge) in Mumbai Nariman Point, the Branch had crossed the super milestone of Rs.5000 Crores in Total Business. Again during my time as the Branch Head of Bandra Branch, the branch had crossed the total business figure of Rs.1000 Crores which was again a historic moment for Our Bank.

My life, both personal and professional, has undergone several changes during my stint here in the Bank. The Bank as an organization teaches us the importance of being sensitive, disciplined, punctual, and courageous. I have imbibed traits well into my life. These traits have not only helped me to groom up my career but has also helped me in my personal life as well. I cherish and carry these qualities along with me, as I retire from the Bank.

From the rich experiences that I have gained, I would like to list out some concepts I have put together. It will help you to enhance your efficiency in your work:

- Meet deadlines and deliver results on time. It's even better to beat deadlines.

- Organize your tasks at hand.
- Get rid of clutter.
- Prioritize work and embrace the step by step approach.
- Focus on the most important thing first.
- Prefer working as a team.
- Delegate work and ask for feedback.
- Constantly communicate with your colleagues.

Our Bank just completed 93 years of wonderful services to the Nation. It has had its share of peaks and valleys on its journey. With the unstinted support of all the stake holders especially the resilient employees, Our Bank has emerged stronger every time.

Now on its transformation journey, the setting up of different business verticals and several control departments is complete and the results are already appearing in many windows.

One of the objective of this transformation is that nothing slips unnoticed through cracks and this in itself will go a long way in delivering superlative performances.

At this juncture, let me share two great quotes which manifests the importance of the CHANGE:

"Progress is impossible without change, and those who cannot change their minds cannot change anything" – George Bernard Shaw

"The world is changing very fast. Big will not beat small anymore. It will be the fast beating the slow" – Rupert Murdoch

With this, I wish this Institution and my dear colleagues a very bright future and stupendous growth. I will definitely miss all the SOLs and SOULS of the Bank.

All the Very Best !!! 

Leadership Awards



Our SGM - HR & Admin won the Leadership Award for the Most Admired BFSI Professionals by The World BFSI Congress. DGM RO Mumbai received the award on behalf of Shri Anto George T.



The Business Leader of the Year Award - Workplace and People Development by CMO Asia. DGM RO Mumbai received the award on behalf of our Bank.

Retirement Function of Shri. Saravanan M, JGM, Credit Department



As you step down from this beloved institution, you leave with us fond memories of comradeship, care, and ingenuity. Wishing you another great and exceptional chapter in the life ahead, dear sir! All the Best!

My 366th Day as an Employee at SIB- A Great Place to Work



Amit Kumar Sharma
Manager (CA), Inspection and Vigilance Dept.

Completing the first anniversary either in life or in a job is one of the happiest moments of life. Especially when you complete your first year of service, it gives you so much satisfaction and happiness.

I am writing to express my happiness, in finishing my one year of service at SIB on the 11th of January 2022. A year back, on the same day (11th of January 2021), I stepped into SIB and started my journey here as a fresher in the banking sector - full of insecurities in my mind with limited basic knowledge about the activities/operations of the industry. During this one year, I have improved a lot in terms of my skill & knowledge and gained so much experience.

I am grateful for being a part of this organization, there is so much that remains to learn from its culture. I am continuously evolving both professionally and personally by working here.

First of all, I thank God for all the good things He gave in my first year. I want to thank all the seniors of my department for being patient with all my questions, it's only because of them that I have learned my work. Without their help and guidance, I wouldn't have completed my first year successfully. They were always supportive whenever there was a necessity. I also want to thank all my team members and friends; they are amazing, always thankful for their cooperation and involvement.

Furthermore, I want to thank all the department heads with whom I got the chance to interact during my assignments. Last but not least, my sincere gratitude to the Management, who saw the potential in me and recruited me to this renowned organization. As a part of this journey, there was a lot of learning and unlearning this year and I hope, there is much more in store for me.

As I commemorate my first year of working, I want to share the things I've learned.

“Don't be hesitant to accept new challenges and explore new ventures”.

When I joined this organization a year back I had a hard time matching it. I was sad for a while and was too hard on myself. However, I took this opportunity to my advantage and moved forward. I tried my best to find out what was expected of me and then I made a plan, which included reading policies of the bank, circulars, audit reports, studying on my own, attending monthly e-learning tests, interacting with seniors & colleagues on queries, technical terms, and so on. A small step like that made a big difference and further, made me realize that the Inspection & Vigilance Department is a good starting point for my career in the banking sector. Yes, we will feel sad or low at some point. But this should not be the reason to give up.

“Don't stop learning and don't be shy to meet new people.”

I realize that I still have so much to learn. I have only theoretical and basic knowledge of the banking industry, but that is not enough to support my job profile. Part of my career plan is to learn as much as I can, taking it step-by-step. I still remember my first e-learning test. I prepared for the syllabus wholeheartedly by going through the entire last 3 months' circulars, although many of them went over my head on account of limited banking knowledge and nomenclature. And when I passed my first e-learning, I was on cloud nine! After that, I started going through the circulars daily after my working hours and became more active in the department.

I was the only person from the North of India in my department; I learned that I have to step out of my comfort zone. I took the initiative to meet people within and outside the department. I got to meet a lot of new people in the bank while doing the assignments. It's great to meet people with the same passion as mine.

“Work hard, stay determined and you’ll get recognized”.

I think I learnt this the hard way. I had a profile that involved many different business units (departments/verticals/sections) of our bank. My role was primarily doing Management Audit of Departments in HO and Regional Offices. I always had to communicate to different sections in the department, generate and share audit reports and create audit notes for the management committee. My first quarter went slow but I managed to improve in the subsequent quarters and so on. This happened because my department believed in me and motivated me. I learned that hard work really pays off. It takes time, but it will, eventually.

“Be patient, don’t rush, and don’t give up”.

This is probably the most important thing I learned. I’m sure that I’m not the only person from my batch (generation), who had this problem. In my personal experience, maybe I was rushing to my goal. And that just made me more anxious. I learned to be more patient. I believe that good things take time. Maybe now’s not the time for that. But I know that I’ll reach my goal eventually...which presently is, to become a successful professional.

These are just some of the things I learned in a span of one year. I’m grateful for a lot of things...my family especially my brother and friends who stayed and kept me strong, the people I worked with, all the challenges and struggles I faced.

I am very happy now with my work, department, and profile. I’m still learning and still starting out as well but I see the potential in me and the current job role. I have the rest of my department to help me out and I’m here to help them and share my knowledge. I know that I’ll eventually make a change. The work-life is just starting and I still have a lot to work on.

“The culture and the people that I work with”.

The Head of the department, executives, managers, colleagues were and are all so supportive while being realistic through all my role transitions.


They have been helping me with my assignments and to chart out a plan to accomplish them.

Whenever I speak to my family about my career and the culture at SIB, they really can’t say the same about the companies they work for. I went back to my native place on several occasions and at those times my superiors allowed flexibility in balancing my schedule. I appreciate their care for my personal life situations and allowing a work-life balance culture that allows us to work to our full potential.

With the growth aspects and opportunities that I have witnessed at SIB, I believe that it’s very important to invest in a workplace where I’ll be always able to grow in so many different directions. There isn’t a reason for me to look elsewhere when I can look within, especially with plenty of support and opportunities around me. Having Integrity, being dedicated, and being trustworthy became even more important to me, as those are my personal core values as well. I personally believe that the amount of work (quality, not quantity) you put in is the amount of praise and reward that you get back. There are days when things are great and there are days that are very challenging as with any job.

Keep in mind that you should choose an organization that will give you support to help you through any obstacles thrown at you. Look for a place where the opportunities for advancement are endless. If you are looking for a challenging yet rewarding career, then SIB is the place for you. With the way our bank is moving forward, what you start out doing now may not be what you will do in 2 years. Get planted here at SIB and watch your career grow.

I hope that the coming years will be full of learning, challenges, and fun as I grow with SIB.

To conclude “I’m truly proud to be a SIBIAN!!! 

A Ray of Sunshine, Hope & Positivity



Alma N
Asst. Manager, Branch Salem

It was a bright sunny day and I entered the branch with my usual smile. I greeted everyone, rushed to mark my attendance and my eyes started searching for Ms. Vatchala, a 1/3 PTS. She is a very cheery and down to earth “kochu” akka who is always concerned about others. She has numerous health issues despite which she is always happy.

But today she was looking very worried and clutching something very tightly in her hand. She summoned me aside and she showed me the gold coin in her hand which she had found at the gold loan counter. She was very agitated on my behalf. I was shocked and I wondered how it could have happened. I took all the gold loan packets of the previous day outside and checked them. They were all in order. We both decided to wait if any customer would come enquiring for it.

It was 2.00 o'clock and a gold loan customer came and asked if by any chance we had found their gold coin. They had released it the previous day and they were unsure if they had dropped it somewhere. We returned the 16 gms gold coin to the customer after checking the make, weight, and the shop of the gold coin. The customer was filled with so much gratitude which cannot be explained with words. And the bank earned a customer who would be loyal to the bank for his life.

Akka is struggling to make her ends meet, she is supporting her aged mother and also her family. But we have to truly admire her honesty despite her tough life. Always ignoring all her hardships and health issues, she is always happy, cheerful and positive. She works from morning 5 AM till night 11.00 PM. We must learn from her, take life in our stride, be happy at all times, balance our personal life and work life. Ward off the negativity around you, be surrounded by positive people, Develop gratitude, Live your life to the fullest, open up to people around you in case of difficulties.

Be resilient, develop integrity and be sensitive to our coworkers, family and people around you. 🌸



*'Coffee with Regional Head' Celebrations
at Delhi Regional Office*



*93rd Foundation Day Celebrations at
Delhi Regional Office*

A Day in the Tree House...



Kiran Vijay
Manager, RBD

How marvelous it would have been if you woke up seeing birds and a mountain squirrel playing with a nut and suddenly you realize that you are in a house on the same branch of that tree. Would you call it incredible??? Yes, it literally is...

We never thought that our day in the treehouse would be beyond our imagination. A well-built luxurious room at a height of 90 feet, which offers all the wildness of Wayanad is awe-striking. The treehouse was situated 1km away from the main campus of the resort, inside the forest. There were five treehouses, wherein we selected the highest one which is 90 feet above the ground. The wooden dwelling was covered with strong grills to protect it from the wild. We felt it so safe that we were in a remote corner of the earth, unidentified by the rest of the world. The privacy that it offered was unparalleled.

We got into the room by 4.30 in the evening, when the sun was filtering through the window glass, giving a golden shade to the room. That wasn't the only surprise nature has kept for us. The giant trees around us resembled gigantic sculptures, the layered view of mountains was like a portrait created by nature on a large canvas, the chirps of wild crickets made the surroundings lively, the sound of birds was never so close to us ever before and it will never be. The narrow streams on the way to the treehouse enhanced the elegance of the scene.

The short walk in the evening made us close to Mother Nature experiencing the wild beauty with a sense of excitement. A steep hill ascent led us to a small but beautiful waterfall. My wife, like every girl, was as crazy as a child on seeing the stream. Our guide had a lot to describe each and everything out there, thanks to his years of experience.

After the short walk, we came back to the treehouse, when the sun was about to hide on the horizon. The greenery around us was gradually getting a golden yellow shade.

The view from the treehouse was incredible that the sun was like a vanishing beauty in the sky behind the veil created by the trees. Birds were in a hurry to reach their nest after a long hot day. They looked like dotted lines in the sky as they managed to maintain the order. We were all set for an evening photo-shoot and we ensured that all those eye catching visuals were captured carefully before the daylight goes.

Darkness, along with the chilling cold, invaded our surroundings very fast. The crickets continued to make noise, which added to the wildness. We got out of the tree house to reach the main campus for dinner. The night view of the tree house from the ground reminded me of an old army fort inside the forest. The security was so concerned about our safety that he accompanied us to the main campus. To my surprise, he showed his small room on the ground, very close to our tree house, where he stays in the night. Herd of elephants and other wild animals normally pass through the place but never had anyone attacked them.

After a sumptuous dinner, we came back to the tree house, through the cold, scary wilderness. The footway which led to the tree house, covered by dried leaves and the spider webs on the way side added fear. All those visuals, which excited us in the day light started scaring us now. Without waiting for long, in the ground, we rushed to that safe, isolated, private hideout of ours – the tree house. For our safety, the security warned us not to open the grill in the night.

We could feel the movement of the tree even in light wind. Monkeys had occupied the roof of our tree house and they started running here and there. The illuminated footway looked like a narrow line merged into the darkness. The cold breeze, with its soft touch, continued to pamper us. With great disappointment we bid adieu to that wonderful day. That wild beauty, those giant trees, the view from the room, the noise of the crickets, those lovely birds, that narrow stream – “That day in the Tree House” will always be there with us as a sweet memory... 🌿

A Sky Full of Stars



Aby Mathew
Manager, Retail Banking Department

The temperature was around 8 degrees, and the time was around 11:00 P.M. Two of us, fuelled by 17 years of friendship and ridiculously overpriced white rum, sat under a million stars dotting the crystal clear Kodaikanal sky. By two of us, I mean myself a nurse turned banker, & and my friend Gichu, an engineer who ended up becoming a photographer. Somewhere in the distance we could hear a loudspeaker blaring "A sky full of stars" by Coldplay, and that was enough for Gichu to take out his beloved DSLR and click pictures of the gorgeous night sky. Meanwhile, I sat there, reflecting on the journey so far.

We had covered 357 kilometres the previous day to make it to Kodaikanal AKA the Princess of hill stations. We set off for our destination at around 5:00 A.M. The Plan was to initially meet at the famous Edapally Church and then take the journey forward from there via Munnar. Post seeking blessings, maybe due to divine intervention, we took a complete U- turn with respect to the route.

We decided to ditch Munnar and instead take the Athirapilly – Malakkapara – Valparai - Palani - Kodaikkanal Route Instead. This route has always given me goosebumps, it's one of the best riding roads in India. A perfect thread of asphalt snaking through the reserve forests of Sholayar on both sides. The road, if taken, gives the best chances of spotting wildlife at close quarters. Except on weekends: weekends are when Enfield riding groups with their ridiculously loud exhausts hit the spot and scare away animals and humans alike. But luckily for us it was not a weekend, and while going through the register kept at the Vazhachal forest check post I realized that only a couple of vehicles had passed before us, which further increased the probability of animal sightings. At around 6:30 A.M we entered the reserve's forests of Vazhachal range riding towards Malakkappara, where we intended to have our breakfast. The road and our souls instantly connected; it was like a match made in heaven.

There was no traffic at all! Just us, the road and fresh elephant droppings. At every curve we would slow down partly due to fear and partly due to excitement of seeing an elephant on the other side. It was that intense. Both of us then realized that this part would end up being the best part of our road trip.

We stopped for a brief while at the Sholayar powerhouse to catch a view of the majestic feeder pipes that carry water from the Sholayar dam to the powerhouse. We also found time to massage our sore bottoms in between. We came across a bad patch of road as we approached Malakkapara forest check post and with that, our hope of catching glimpses of wildlife ended. Shortly after reporting at the check post we stopped for breakfast at a wayside hotel.

Called The Vazhachal range, it was quite a tease, it's like your high school crush who constantly ignores you irrespective of all the efforts you put in. This was my nth journey through the place without a proper wildlife sighting.

Post the breakfast we continued our journey towards Palani via Valparai. We were looking forward to meeting all the 40 gorgeous hairpin curves on the road towards Aliyar dam. A few kilometres past Valparai, we saw a warning board stating "mist spreading area" and all of a sudden the sunshine gave way to cold and strong winds, that's when our internal compasses spotted a road to nowhere to our left, and he instantly knew we had to take it. The road took us to a piece of heaven on earth amidst the tea estates. The views were mesmerising with strong winds, high peaks, the valleys below us and the low clouds taking our breath away. After spending uncharted few minutes there, we reset our course towards Aaliyar. Once we hit the Ghat section on our decent towards Aliyar dam the mood changed and the corner munching versions of us took over until we hit the 4th hairpin, where we spotted a group of Nilgiri Thars going about their daily business. We stopped for a couple of pics and restarted the ride only to stop a few curves down the road at the Aliyar Dam viewpoint.

From there, you can see the dam down below and what is left of the winding roads that will eventually get you down there.

Post the stop, aggressive corner munching continued till we hit the plains and then we had to stop for fuel. Once refueling was complete, we set off directly to Palani, only to take a wrong turn towards Elayamuthur and eventually ended up at the Amaravathi Dam, which was not a bad place to end up at all. After spending a little time at the dam, we reset course towards a dull ride towards Palani.

We reached Palani by around 2:25 P.M and immediately stopped at the Abirami residency for lunch, which I feel is the best and the safest bet for food in Palani. After munching down a plate of Porotta and Paneer Butter Masala, we set course for Kodaikkanal hill climb. The idea was to get to Kodaikkanal at the earliest and check into Woody's Resort, where our pre booked rooms were waiting. But the gorgeous scenery and dense mist slowed us down significantly and the 65-kilometer ghat section took us nearly 2.5 hours to complete.

We checked into our rooms by 6:00 P.M. By then the temperatures had already started falling significantly. We took a few minutes to freshen up and immediately set out to find an early dinner. We found great reviews for a place called Cloud street on trip advisor and hence decided we would feast on some wood fire cooked pizzas and Lasagne's for dinner. The place was warm and cozy with a fireplace and served excellent food.

The café is a must visit for all those who enjoy continental cuisine. By then the cold was becoming unbearable, so we set out in search of alcohol. We also decided that white rum would suit us the best as we had no room for a hangover the next day. We got half a litre of overpriced citrus rum from TASMAC and returned back to our rooms. We had to start early and make every hour count if we had to stick to our itinerary.

The next day we woke up around 7 am, and directly headed towards the lake for some tea and snaps. On our way back we had the surprise of our lives in the form a Wild Bison taking a casual stroll on the lake ring road.



We parked our bikes and took a few snaps of the majestic beast before it disappeared into the woods. The next destination was café Althaf. We found decent reviews for the place on Google, hence decided that it was worth a hop. The place is very close to dolphin's nose entry.

The moment we set foot on the property what stuck us was the view!!! Phewww!! It was gorgeous.

You could see miles and miles of cloud-kissed Western Ghats in all its beauty. The Iranian breakfast was ordinary with sunny side ups being the saving grace. The next destination on our list was pillar rocks view point and then from there Berijam lake and forest. Pillar rocks viewpoint ended being just an excuse of a landmark and can be totally omitted if cliff sides and mist don't interest you. Being overcrowded does not help either.


After Gichu took a few snaps, we started our ride towards Berijam only for it to end in utter disappointment. For some reason they do not allow 2- wheelers into the area, but trekking and other vehicles are absolutely fine! Logical eh?

Disappointed, we decided to call it a day and head back to Woody's for some rest. After a few hours of sleep we headed over to Cloud street café for some beef pie. We ordered the same, specially instructing the waiter to add a bit of our favourite meat, bacon that is, in the pie and waited patiently, only to be served lasagna again!!! With bacon it. We don't know what happened but since we love things with cheese and bacon in them, we ate it up in no time and headed back to our rooms.

Later that evening, much to Gichu's disappointment I decided that we should be taking a walk to the lake and around it. After around 2 hours, 8 kms and constant moaning from Gichu, we were back in our room. We freshened up and headed over to Muncheez Café for dinner. Gichu very bravely decided to be my pillion only to use me as a shield from the bone chilling winds, and I for once started appreciating all the heat my engine produced!

At Muncheez we had good beef sandwiches, relaxing by the warm and cozy fireplace the property had. Post that, off we went to TASMACH again for some citrusy stuff and headed back to our room.

By around 11:00 P.M we settled down on the veranda of our cottage drinking rum, discussing many things like why a job is a trap, why growing up is a trap, why marriage is a trap, etc., we also found time to look back and discuss on friendship, the whole 20 years that we shared.

Somewhere in between all the chatter we looked up and realized we were being watched by a sky full of stars. And somewhere in the distance, we could hear a loudspeaker spitting out "a sky full of stars" by Coldplay, and that was enough for Gichu to take out his beloved DSLR and click pictures of the overtly gorgeous night sky. I meanwhile sat there reflecting on the journey made so far. 



Normen Francis
Clerk, Inseption and Vigilance Department

Once in the middle of a train journey, little Peter found a young man standing near his seat. The young man was tired, his eyes were down with sleepless nights. Peter stood up and gave his seat to that young man. The young man thanked Peter & continued his journey relaxed.


Days passed; months passed. Again, this young man happened to be on a train journey. This time he confirmed his seat before the journey. He was enjoying his journey. At the next station, an old man boarded the train. The young man closed his eyes as if he was sleeping. He didn't want to give his seat to the old man.

Then he remembered his journey a couple of months before. That day he was given a seat by little Peter. The young man stood up, offered his seat to the old man. When the old man sat on the seat, stretched his legs, and heaved

Kindness



a sigh of relief, some kind of satisfaction filled the young man's eyes and brimmed up in his heart.

A kindness showed never stops there, it's repeated and passed on by whoever receives it. 

The Russia-Ukraine Conflict



Naren V
Chief Manager, Hyderabad Regional Office

Russia launched a “military operation” against Ukraine – effectively an invasion, on 23rd February 2022 triggering global fears of a major multinational conflict. Russian President Vladimir Putin announced the attack in a televised address, followed by his declaration that a 2015 peace deal agreed to stop fighting over breakaway regions of Donetsk and Luhansk, which is invalid. What followed were reports of explosions and missile strikes at key Ukraine cities, including the capital Kyiv and in rebel areas of Donetsk and Luhansk.

Why has Russia attacked Ukraine?

Russia believes Ukraine is moving closer and closer to the West via both the NATO or North Atlantic Treaty Alliance and the European Union. Ukraine is not a member of NATO but has cooperated with the alliance and frequently expressed its intention to sign up. While there had been tensions between Russia and Ukraine, a former Soviet Republic for a long time, the situation began getting out of control in early 2021. In January 2021, Ukrainian President Volodymyr Zelenskyy urged US President Joe Biden to let Ukraine join NATO.

Putin however is aware that Ukraine joining NATO would significantly increase the difficulty of bringing Donetsk and Luhansk within its control. He has also frequently accused Ukraine of being a ‘puppet’ in the hands of the West.

What is NATO?

The North Atlantic Treaty Organization also called the North Atlantic Alliance is an intergovernmental military alliance between 28 European countries and 2 North American countries. Established in the aftermath of World War II, the organization implemented the North Atlantic treaty that was signed on 04 April 1949. The headquarters of NATO is situated in Brussels, Belgium and the current Secretary-General is Jens Stoltenberg.

NATO constitutes a system of collective security whereby its independent member states agree on mutual defense in response to an attack by any external party.


Why do Russia, US and Europe care so much about Ukraine?

Both Russia and the West see Ukraine as a potential buffer against each other. Russia considers Ukraine within its natural sphere of influence. Most of it was for centuries a part of the Russian Empire. Many Ukrainians are native Russian speakers and the country was a part of the Soviet Union until winning independence in the year 1991. The new tension between Russia and Ukraine, which also borders the European Union, has repercussions for the EU. And that’s why the EU, most of who are NATO signatories has joined the US in announcing sanctions against Russian entities. UN security council resolution and India’s stand on the issue. On 25 February 2022, Russia vetoed a United Nations Security Council resolution which strongly condemned Russia’s invasion of Ukraine of which it was the target, effectively blocking action by the panel which is responsible for protecting and maintaining international peace. Eleven countries voted in favor of the resolution. China, India and UAE abstained.

India is one of the few countries that hasn’t criticized Russia’s decision of sending troops across the Ukraine border. India’s special and privileged strategic partnership with Russia attributes to its balanced stand on the issue. It also fully corresponds to its aspirations to enhance its status in global affairs.

Effect of the conflict on the Economy

Russia’s invasion of Ukraine carries huge risks for the world economy that is yet to recover fully from a pandemic shock. The assault already sent tremors throughout the world economy by ratcheting up energy prices.

Oil briefly climbed past \$100 a barrel and European natural gas jumped as much as 62%. Summing up, dialogue is the only answer to settling differences and disputes, however daunting that may appear at this moment. *Courtesy: TOI, India Today and Business Insider.* 



Retirement Function of Shri. Sreejil Mukund, AGM & Regional Head, RO Madurai

Gold Loan Canter activity by Marketing Department Flagged off by Mr.Sanchay Sinha (SGM & Country Head) in the Presence of Mr.Harikumar L (GM & Head Branch Banking) & Mrs.Minu Moonjely (GM & Head WBCPC)



Handing over the CSR ASSISTANCE towards COVID Relief activities of Thiruvananthapuram Corporation at the Corporation Office in the presence of the Honourable Mayor of Thiruvananthapuram Ms. Arya Rajendran

Agreement exchange with the Travancore Devaswom Board for online payments for Pooja Booking, E-Kanika, Annadaanam at Sabarimala



Just wait, your time will come!



Jinu Johny
RSM TPP, RO Irinjalakuda



The picture above won the Laureus World Sports Award for the Laureus best sporting moment 2000-2020. No cricket lover would forget this picture as this moment was not captured just as a picture but also as a promise, to millions. A promise to the most determined souls who do not step back from their goal but wait for the right time to seize the opportunities.

In the 2003 Cricket World Cup, the cricket experts predicted that the Indian Team would win the world cup after 20 years. Unfortunately, India lost the final match with Australia shattering the dreams of billions. The only legend who moved mountains to make India win for most of the world cup matches was Sachin Tendulkar, who later got the Man of the Series award. But the sad part was that he couldn't win the title as he was passing through the last phase of his cricket career.

Legends would never step back without achieving their dreams. After 2003, he played admirably well in all the games that followed. Though many of his peers retired, he continued winning streaks. Finally in 2011, after 28 years of burning candles at both ends, India won the Cricket World Cup and Sachin reached his career goal making this picture a historical moment. Sachin personifies patience. He is an exemplary leader who showed us that no matter how many times we lose, we can still learn from them.


Milton Berle once said “If opportunity doesn't knock, build a door”. In life, the feeling of discomfort and annoyance can push ourselves away from reaching our goals. But it is important to understand that **‘Winners are not people who never fail, they are people who never quit’**.

In the land of football lovers-Argentina, the king of football Lionel Messi, is known to be the successor of Maradona. After winning 7 Ballon d'or Awards, he couldn't make a win for Argentina in an International Cup. But he continued with determination giving no heed to the mocks of people.

After waiting for 28 years, the day came and we witnessed the winning moment in Copa America against Brazil in 2021.

Waiting is, in fact, a heart-rendering process, if there is no hope. It can sometimes be amusing to some though it is agonizing for those who undergo the arduous process. You could see 2 countries, that waited 28 years for a historical winning.

Every anxious waiting has an end, just like heavy rain stops the sun from appearing for some time and making us alive in its rhythm. Life isn't about avoiding all bruises but about collecting the scars, to prove that we showed up for it. So finally and most importantly,

“Wait patiently for the right time to achieve the best” 





Phebin James Mathew
Asst. Manager, Thrissur Regional Office

'Will' by Will Smith is a memoir about Will Smith's life, starting from his early hip-hop days, all the way through to his movies and becoming one of the most recognizable actors in the world. Written with the help of Mark Manson (Author of the multi-million-copy bestseller, *The Subtle Art of Not Giving a F*ck*), 'Will' is the story of how one person mastered his emotions, written in a way that can help everyone else do the same.

Reading Will Smith's autobiography was a whole rollercoaster ride of emotions for me, mainly laughter though. There were moments where I was beaming, completely taken by his sense of humour that seeps through the book and also melancholy moments when he touches on his life's difficult times. Will Smith give us an honest and open take on his life and the journey that has shaped the man whose music and acting is loved by millions around the world.

When you picturize Will Smith, you think of a stellar success, a happy- go-lucky individual who rose from being a rap artist to a Hollywood A-lister. Well, one would get a glimpse into that world in this book alright, but this book is more about his journey, the bare picture of a Philly kid, his ego-trips, his failures - as a son, a father, a husband and how he comes out on top of all this by learning the true meaning of "Surrender".


The book starts off with his childhood and then, Will Smith's transformation from a Black kid to one of the biggest rap stars of his era, and then again as one of the best movie stars in the history of Hollywood. That in itself is an epic tale- but that's only half the story. The other half is where we get to witness his teen years, where his self-description angles toward skinny and awkward. In the predominant White place where he lived, he would stand out among his peers and be open to ridicule and bullying - which accounts for his personality traits 'afraid' or 'cowardly'.

In Will Smith's mind, his successes are often tainted by his deep fears of failure and his anxiety about their perfection. While journeying through the many facets of his life reborn in this book, we get a deep character analysis of a man who is considered to be a massive blockbuster star.

We see both the good and the bad - most of what we see here is unfiltered. He exposes his soul and gives you a chance to walk in his shoes. Sometimes, no kidding here, you don't want to be Will Smith, and other times you feel no less than Will Smith, the legend. He hides nothing and shows his vulnerable self, with no shame.

I've been a fan for a while, not only because of his great movies and incredible music but I've watched enough of his interviews to know that he is a really powerful speaker. I've watched his movie 'The Pursuit of Happiness' quite a good number of times as it is my go-to movie to feel inspired. With this book, I have another addition to my feel-good kitty.

If you are a fan of Will Smith's, you never would have guessed that his life would be filled with such incredible hardship. Mark Manson's style of writing also really enhances the book — with pearls of wisdom embedded within each chapter, giving Smith's memoir a bit of a self-help-book feel. It is a memoir focused not strictly on the self but on a much larger horizon.

A perfect page turner. 



Book Review: Animal Farm



Niveth K S
Asst. Manager, Br. Thrissur Main

Animal Farm by George Orwell is a great satire on corruption, dictatorship and abuse of power. Although set in an animal farm in England, it is in fact a critique of the hegemony of Stalinism in the early years of the Soviet Union. A little knowledge on Russian Revolution is necessary to encompass the parallel connections in the allegory. Or not at all, to just read and comprehend it as an easy fable. There lies the beauty of this book.

It tells the story of animals in Manor farm who rebel against their cruel human master, Mr Jones (based on Czar Nicholas II), to create a society where they are free, equal and unbridled. They dream of a new era of peace and justice under the carefully curated seven animal commandments:

1. Whatever goes upon two legs is an enemy.
2. Whatever goes upon four legs, or has wings, is a friend.
3. No animal shall wear clothes.
4. No animal shall sleep in a bed.
5. No animal shall drink alcohol.
6. No animal shall kill any animal.
7. All animals are equal.

The novel begins with Major (based on Karl Marx), a white boar who has a dream on behalf of all animals in the animal farm.

It is a dream that envisages peace, liberty and redemption for all the farm animals. The principles and ideologies of Major paves the way to the philosophy of Animalism (analogous to Communalism in the Russian Revolution). A pig called Snowball (based on Leon Trotsky) puts his heart and soul into spreading Animalism and improving the infrastructure of the farm.

When another pig named Napoleon (based on Joseph Stalin) takes over, the commandments gradually turn into two-faced deceit, thereby contriving a clear-cut hegemony for pigs over other animals on the farm.

Squealer (based on Vyacheslav Molotov) is a pig who works for Napoleon, employs deceitful methods to baffle, foster false propaganda, and lies in order to establish downright supremacy over other farms animals.

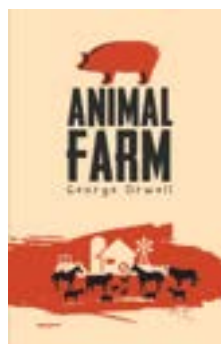
Over course of the novel, many animals get slaughtered by Napoleon. Other animals get to witness Napoleon wearing clothes, drinking alcohol, and sleeping in a bed. They even get to see the pigs walking on two legs over time. Their initial motto "Four legs good, two legs bad" soon gets altered to "Four legs good, two legs better".

The commandment "All animals are equal" gets amended to "All animals are equal, but some animals are more equal than the others". In the end, all the other animals watch the pigs sitting and playing cards at a table inside the farmhouse with humans.

The faces, as well as deeds of the pigs, strike an uncanny resemblance with that of humans that the other animals cannot distinguish them apart. The pigs turn exactly into what the animals had initially rebelled against. The oppressed become the oppressors!

The most distinguished facet of this story is the oppression that people without power face from elites who have it or rather abuse it. The reader associates with the probity, integrity, and endurance of the animals of Animal Farm and develops a hatred for the dominance of the pigs.

This one is an example of sheer brilliance in world literature. I would love all of you to read it. 🌿



George Orwell

Film Review: Hacksaw Ridge : Nay, to More Wars



Alka Maria Simon
Probationary Clerk, Br. Karukutty

"No man is so foolish as to desire war more than peace: For in peace, sons bury their fathers, but in war fathers bury their sons".

This haunting quote is often credited to the genius of the fifth century Greek historian, Herodotus. A partial yet poignant reiteration of these words strikes the viewer profoundly as it comes from up a gut-churning battlefield in the backdrop of WWII as presented in the 2016 Mel Gibson directorial Hacksaw Ridge.

Desmond Doss, the hero of the movie (literally so) is played to perfection by a charming and adept Andrew Garfield. The Faith that remains enmeshed with the Adventist soul of Doss is put to stringent test when he refuses to bear arms after having enlisted to serve at the Battle of Okinawa. Doss' convictions define him, and he considers them significantly crucial above his own life.

The Bible has been his refuge letting him bite the pain inflicted upon him and his family from a father who is mostly brutal and psychotic after having served the country in war himself. Doss stands at loggerheads to the general notion that a criminal is born out of a barbaric childhood that they had to endure. However, Doss does not believe in the eye-for-an-eye dictum. He does not harbor revenge. As a combat medic, this skinny Private nicknamed "Private Corn Stalk" carried nearly 75 wounded soldiers on his back and down to the safety of the army medical tent. Each time his hands got bruised and bloodied, he made a plea to the Lord to help him save one more. The courage and thirst he had for service leaves the viewer motivated and brimming with energy.


The movie offers salvation to a film aesthete upon realizing that it is a biopic made in honor of the real Desmond Doss becoming the first ever Conscientious Objector to earn the Medal Of Honor for his unparalleled service in WWII. Built upon some pacifist themes, the movie can be rightly applauded for its anti-war overtones. The director is unflinching in his raw portrayal of the war scene.

The intestinal mass gets strewn out in the open when worms move in and out of the dead man's eyes and rats feast on the human corpses lying emotionless. The nauseating glimpse of the War heralds its futility over anything else. Parallel to a profusion of heroism and altruism, the graveyards of the movie voice some silent questions of fruitlessness and oblivion.

History stands blotched with instances of such endless butchery and slaughter where men have fought each other recklessly. We have hitherto considered ourselves fortunate enough for neither having seen nor experienced battles of the kind illustrated in the movie. However, times have changed and we now hear sounds of the war drums, that too, not from afar. Humans around the globe are already battling Nature. With the advent of Coronavirus and its catastrophic effects on humans, life on Earth is by now quite at stake. Instead of joining hands in building brotherhood and maybe a little immunity, all we end up doing is to embark upon further bloodshed.

Literature, art and media has suffered a catastrophic watershed moment after having been ripped off sideways by the Great Wars in history. As the World takes a breathless glance at the Russia-Ukraine conflict, there is much to learn from people like Desmond Doss. His ardent desire to serve his country did not come from his urge to destroy the enemy nor to build a fountain of blood at the warfront.

His service was one of peace and non-violence. He saved his fellow soldiers and even some on the other side. He saved them from their wounds and into life. However, men can be saved not just from their wounds but from violence and war itself. Wars, as some say, are not inevitable. It is a conscious choice, one that is voluntary. We can always choose not to war with each other.

Like Doss, we can also spread love. Love upon which the very foundation of humanity is laid. 



Sreenandhini Nandakumar

D/o Nandakumar G, GM & Head, MSME Business Group

When I was born, my parents had not noticed anything “different” in me. But once I started scribbling on walls and eating on my own, they came to know that I am left-handed.

Till recent past it was a practice to force the child to use right hand as left-handedness was not socially acceptable. Just to please the older members of the family, my parents consulted a doctor. He might have taken a neuro-science session to them as a result of which I was let free to use the side of my body as per my choice! This was not the end, but just another beginning.

Trouble started when I joined school. I messed up with English alphabets. Letters like ‘b’, ‘d’, ‘s’ & ‘z’ tested my patience level. Both my teacher and my mother had a tough time teaching me alphabets.

I had to think twice before opening a tap or a bottle. The words clockwise and anti-clockwise confused me.

Tightening a screw was once a great task.

At school, I always had to choose the left end of the bench, otherwise, my right-handed friend would get irritated as our elbows hit while writing.

In my case, I am comfortable writing with my paper kept at 180° position. At times I even had to choose between the right side and the wall on the left side.

The table-attached chairs that were given for the exams provided arm rest only for the right handed!

Filling my name or roll number in an OMR sheet is also a herculean task as each time I have to recheck that the ink doesn’t get spread.

Science says that left-handed people have higher IQ than the right-handed ones.

Whenever someone notices me writing, he/she exclaims: “Hey, are you left-handed? You must be a genius”!



God alone knows if I have got anything special me!

Some others would say: “Haven’t you tried your right hand? Well, try it now.”


There are many taboos and beliefs that exist related to using one’s left hand.

When I give money to someone, they stare at me. My parents would then say, “Malu, use your right hand”.

The elders in the family used to frown if I lit the lamp because I always used my left hand. Earlier I had a feeling that I was doing something wrong, but now I have accepted my identity. Our society has always considered the right to be auspicious and has discriminated against the left.

Being a lefty has many positives as well.

I belong to the 12% of the world population who are lefties. On one side there are taboos related to the left side, on the other side lefties are considered special.

And in between, there is me, trying to lead my life in my own way. 



Subramanian V

Senior Manager, Inspection and Vigilance Department

I knew that I was taking a risk. I checked the time in my watch. It has been more than an hour since I left home. Now it's time to return. The noon just paved way for the evening. Sweat, as always, irritated me and I cursed myself for wearing polyester shirt. The summer was just setting in but the heat was already unbearable and I wondered what it'll be like a month from now. I looked at the sun. Black smoke blocked my view and the smell of burnt tires stagnated in the air. I was balancing a loaf of bread and 2 packets of milk that I had managed to get from the shop where I regularly purchased. It was tough - sneaking out of our lane and reaching his shop, amidst the curfew. There were some sporadic incidents of violence this morning too. I walked back fast. But my luck ended there. There was a huge police barricade, which I don't remember seeing on my way out, a policeman and a few people standing nearby blocking the way.

"Hey!" The man who appeared to be the leader in the gathering showed a signal with his hand to go near him. I followed his instructions.

"ID card!" He stretched out his hand. I looked at the policeman.

"Arrey udhar kya dekh rahe ho?" (Why are you looking there?) The question was followed by a common cuss word in Hindi.

I looked down in fear. He brought his face closer. The strong stench of local-made vodka and paan hit my nose. It was an embarrassing moment. I visualized hitting him in the face. But I didn't have the nerve to do it, for many reasons. I was outnumbered and I was pretty aware of the consequences of such an action even if I managed to tackle them. I took out my wallet and showed him my driving license.

"Jaane do! Apne hi majhab ka hain!" They allowed me to pass through the small gap between the barricades as I belonged to the same community as them. The small incident made me sweat further. "Oi! Inside safe! Outside danger! Aur sun! If you

need daal sabji chaaval tell us. Don't try doing anything stupid!" He shouted while he hit the top of the barricade with a large stick. I nodded and rushed back home.

"Thank God! You are here! Where were you?" My wife asked while I was drinking water from the small earthen pot. I pointed to the bread and milk I managed to get.

"We were worried! A mob had hurled Molotov cocktails inside ANM Nagar." My wife told me. The fear was evident on her face and also the relief that I am back home. ANM Nagar was the place where my boss lived. I switched on the television to know more news about the communal riot. But I could see nothing. The cable was cut. I asked my wife how she got the news.

"I talked with your boss' wife. They are safe. The phone got cut in between. They have disabled all the communication channels it seems." She told Even though he was my boss, he was more like an elder brother. The religious disparities never raised a barricade between us.

The curfew continued for a few more days. I managed to get the groceries through the gang leader who threatened me on the first day of the curfew.

It was during that period of curfew that Chottu came into my life. I went outside my house hearing the rustling of leaves in the backyard. He was sitting near the mango tree, hiding from someone. He was hardly 10 years old and had a small backpack. Maybe someone came to attack him or followed him. I held his hand and asked him to come inside. He hesitated. I smiled and pursued him to come inside.

"Are you going to kill me?" He asked. I looked at him. And I realized that he really meant the question.

"No beta! What makes you think so! I would never

ever do that!" I replied. By that time my wife was also there who understood the situation and took him inside. She kept the name for him- "Chottu!"

On further conversation I understood that he was from ANM nagar, which was greatly affected by the recent incidents and we decided to give Chottu a temporary hideout. We asked him to wash his body, soon to understand that there were no dresses for him to change into. I went out to my friend's house who had a 10-year-old son, talked to him about the situation and got 4 set of old dresses for Chottu.

Chottu stayed with us for a few days. He hardly talked and responded to our questions in monosyllables. He was not thirsty; he was not hungry. He just followed our routine. He drank when my wife gave him water, he ate when we ate.

One day we decided to ask him about his parents. I didn't have the courage. So my wife volunteered. She made him sit and slowly ask about his house, his school and slowly moved the topic towards his parents and siblings. As expected, we understood that he had lost everyone in the riots. One day he heard a noise coming from living room and what he witnessed was enough to derail anyone's mind. Few men pulled his parents from the living room to the compound and pelted them with stones and sticks. Few managed to kick them and the crowd slowly took their lives. He watched with shocked immobility and managed to slide away from their vicinity. He kept running and reached our place.

"Do you miss them?" I asked him one day while we were having lunch.

"No!" He replied with a smile and slowly it turned into a huge cry. I regretted for posing such a rhetorical question. My wife stared at me angrily and immediately took on herself to console Chottu. He lay down on her lap and slept for a good few hours. We looked at his face like we have never seen his face, it was so peaceful. But we knew that staying with us is not a permanent solution. It was as if Chottu also knew the same thing. On that day, he brought a small piece of paper which he had taken out of his backpack to me.



There was a phone number written on it. It was a landline number, the STD code of another nearby district.

I looked at Chottu. As if he was reading my mind he said- "my mama" By this time the telephone connections were restored and we were expecting the end of curfew. I made a call to the number and Maama readily agreed to come and take him to his home the next week by which we expected the curfew to be lifted. I discussed the matter with my friend who gave some dresses to Chottu. He helped us put together the plan. He enquired and told us about the bus timings. I communicated the same to Chottu's Maama and everything was set.

"Maama!" Chottu pointed out to a tall person getting down from the bus. We were at the mofussil bus station. I received the call the previous day, a bit later than we expected. Still, we were here. Me holding Chottu's hand in one hand and his backpack in the other. His Maama came to me and thanked me with tears in his eyes. He hugged the child and grieved the death of his sister and her husband, who were Chottu's parents. I helped them find the next bus to their destination. The bus started moving. Everything went as planned.

I stood there watching the bus, with tears in my eyes. I knew it was not over till the bus reached their village. As if like a nightmare, I saw a few men, with flags, sticks, and other weapons running after the bus and boarding it. A chill shot up my spine. The fear returned and my throat went dry. My mind went blank for a few moments but I ran toward the bus building up some courage.

But suddenly a man blocked my way. It was the gang leader who had checked my ID card the other day.

I looked around for help but was shocked to see the friend who offered the dresses for Chottu standing there with an evil smile on his face. The guilt of being a traitor never touching him.

"Thu kya sochke rakhe ho? Ham sab bevakooph hain! Us din hee tum par shak hua jab toone zyaada chaaval aur sabzee maangana shuroo kiya!"

The man swung the scimitar-like weapon across me. I realized that the sharp edge managed to make a line from my shoulder, across my chest to my hip. I fell down.

I raised my head to see the bus. But tears and pain obstructed it. I felt a semi-solid red lump on my face. I might have been my blood with some dirt or flesh.

But before I could understand what it was, I was blacked out beneath the deep stench of paan and vodka. 🌿

Thrissur Management Association Business Conclave & Business Awards, 2022



The Plain Salad



Kavya B Nair
Pro. Clerk, Br. Kainoor

“Hey! What’s up? How have you been?”

All my life I answered this as “I am good...just the usual” and made a pretty boring face while delivering my answer. Well, little did I know that one day I would yearn to say it.

Like many of us, I too had my list of complaints with the year 2020 but I was unaware that it was going to teach me the fact that I was lucky enough to be able to live in the same schedule that I had all the past years and how I had taken it for granted.

October 2020, my lovely mother was diagnosed with cancer. It was like all hell broke loose on me and my family. The first few days were spent in denial of the diagnosis. Our entire life was halted and put into a different route. But, as weeks went by all of us knew we had to fight it together and fight it with all that we had. It was then that I realized how much I missed my old, plain, bland, boring life.

I missed seeing my family in the usual mood with which they used to move around the house. I missed seeing mom casually coming to my room to check on me. I missed those days when all of us would laugh at a joke without feeling our smiles fade away. I missed how we did not feel the need to pretend like we were not scared. I missed hearing appa crack his random dad jokes and how everyone would make faces at them.

I missed how my WhatsApp notifications would be empty with nothing, in particular, to talk about anything to anyone; now that they were filled with messages expressing concern. I realized how well my life was moving on – how my prayers had a general nature in them, how we did not need to

worry about the elephant in the room every time we sat for dinner, how I could just lay down on my bed and actually pay attention to the videos being played on my phone. I cursed myself thinking about all those times I complained about how my life was a plain salad. I was waiting for the best days of my life without knowing that I was actually living them.

Months went by in chemo and radiation and mom fought it with all her might. Finally, we arrived on the day we were all waiting for May 05, 2021; the day all of us would get back to our old lifestyle - the plain salad.

I received a call from mom telling me that she had finished her last radiation and how the doctor had told her she could get back to work again and how she was coming back home and didn’t need to go to the doctor the next day. I felt numb. I had immense gratitude for the boredom in my regular life. I learned that when you spend your life in the usual flow; you have a certain peace of mind which you realize only when that flow is stirred up.

So, as I come out of the other end of this dark tunnel all I want to say is that the next time someone says that they are living a pretty bland life I’ll tell them that they are living their best life.

Just being able to do regular things, being able to see the people you see every day, being able to be normal is itself a blessing. Trust me, that plain salad is way more flavorful than you feel. The sooner you realize this and the moment you come to terms with the fact that boring is beautiful, the moment you will have your peace of mind. 🌿



Devi Nandana Nandakumar

D/o Nandakumar G, GM & Head, MSME Business Group

I woke up with a shudder. The moonbeams filtered in through the curtains and painted the room with a bluish tinge. What had woken me up, I wondered. Nowadays my mind is restless because of the many things happening around me. My phone notified me with another usual message, it was half past twelve.

I moved to the window to get past the boring sleepless night, moved the curtains to see the moon accompanied with lantern-like stars. As I stared at the cool numb moon, I started to get the same restlessness I felt when I woke up.

Suddenly a face came to my mind- the one in the yesterday's newspaper- a face as beautiful as the moon but numb and dark as night. It was that of a migrant teenaged girl from Afghanistan who was trying to get out of there. A girl of my age, with a very beautiful but hapless face: her helplessness made me restless. I couldn't sleep that night.

The next day when I woke up, I had in mind the same grief-stricken, sorrow-full face... I took a cup of strong tea and sat on the sofa. Suddenly a wedding invitation on the table caught my attention and the flash of the girl again came into my mind. I have heard that the Taliban gets teen girls to marry and I could feel the restlessness of each and every woman's sorrowful mind. But I too am helpless, sitting here.

What can a small girl like me can do towards this?

As I checked my phone, a news report caught my attention. I saw a group of people with bright faces, those who were rescued by our country, and in that group I could clearly recognize a face that was shining like a full moon- that of the girl which disturbed me the previous night. I felt immensely happy for that unknown friend.

It is really horrifying when we realize how humans themselves are being nightmares for fellow humans.




On one side there is a group which fighting for power ad on the other side there is a group of huge number of innocent humans who die in the dirty struggle for power by the other group. Power-hungry humans behave in a soul-less manner always.

Waking up from my thoughts I finished my cup of tea and moved to the balcony only to have the usual sight of an everyday happening –Our neighbor's son who was a drug addict getting his door delivery of drugs through a gang of boys.

It shook me again and I went inside with a heavy heart. While having breakfast I was reading an article about dowry, this also saddened me.

Suddenly a thought flashed in my mind – I had thought that I could contribute nothing to bring about a change- but it certainly is not like that.

Staying away from doing harm to others, being a good citizen can also bring a change.

This thought calmed my mind and I felt peaceful. I got the answers I was searching for inside my mind and with a great sense of relief, I got back to my daily routine. 

I Love UAE



Pradeep B. S.
Senior Manager, Trivandrum RO

I AM FROM India, but I love UAE so much....
I love UAE, its destiny started from Dreams and Deserts,
Now it reaches beyond the sky and the stars.
I love UAE, you made everything from nothing.
I love UAE; Once the world laughed at your dreams but
your dedication silenced them,
Now all cherishing the memories of your beautiful
dreams with their snaps and selfies.
I am thanking UAE for wiping off tears, hunger and
uncertainty of millions and millions.
I love UAE for keeping all equal here from cradle to
grave.
I love UAE, you are inspiring many with a vision
“Nothing less than first!”
I love UAE for your great visionary leaders.
I hope, once the whole desert will become beautiful
gardens spreading peace and humanity.
I hope your mountains will be the lanterns spreading
the light of righteousness.
I hope the waves of your oceans, clouds of your sky will
welcome the good ones again.
I am just a guest here but you are a generous host, quite
unforgettable.
Your memories are stitched my heart and stretched to
my life till its end.

*This was written as a homage to UAE during my tenure as a
Branch head at HADI Exchange, RAK from 2015-2019.*

Wings of Fantasy



Sherin Thomas
*Clerk, Inspection and Vigilance
Department*

Though the hot sun was piercing me,
I was enjoying a moonlight shower.
I closed my eyes in the midst of a crowd,
And opened it towards a lonely charming
seashore.

I got lost....
Amongst the countless twinkling stars,
Deep inside the mesmerizing blue ocean,
And in the perplexing dark woods with no ray
of light inside.

When the way back becomes
A strange mystery; I realize
I was floating on the clouds of illusion
And all were flights on the wings of fantasy.



Hall of Fame



Mr. Rakesh R Bhatt

Manager - Retail Banking Department



1. Diploma in Retail Banking - IIBF
2. Certificate in Ethics in Banking - IIBF
3. Certificate in Digital Banking - IIBF
4. Certificate in HRM - IIBF
5. Program in Banking and Finance – IIT Madras
6. Programme in Digital Banking – IIT Madras

Mr. Praveen Kumar G,

Asst Manager - Br. Kinattukadavu



1. JAIIB - IIBF
2. Certificate Course in Digital Banking - IIBF
3. Customer Service & Banking Codes and Standards - IIBF

Mr. Gerald Michael Dass K

Manager - Credit Department



1. Certificate in Ethics in Banking - IIBF



Mr. Siju Kuriakose, Manager, Br. Karukachal was part of the Kottayam District Masters Basketball team which won **First Place** in the 3rd Kerala State Masters Basketball Championship held at Kollam from 10th Dec to 12th Dec 2021. **Congratulations Sir!**



The son of our Staff, Ms. Lavanya R, Asst. Manager, Legal Dept., Master Suryadev Mithran, aged 2 years bagged India Book of Records and Kalam World Record for Outstanding Grasping Power for being able to identify and recollect more than 300 objects randomly and within a short span of time. **Congratulations to him and to his proud mom!**

Here is a chance to brush up on your general knowledge... We bring before you 10 questions from different spheres. Try to answer them. You can cross-check your answers on [Page Number 50](#).

1.

A 3-D combination puzzle was invented in 1974 by a Hungarian sculptor and Professor of Architecture. It won the 1980 German Game of the Year Special Award for the Best Puzzle. Name the puzzle we are talking about here.

2.

During the Renaissance period in Italy, the Pope held a position of power, and they could easily open doors of opportunity. Since they themselves didn't have children, they used their power to get jobs for their nephews. This gave rise to a word we use today, to indicate favoritism to people close to those in power. Which is the indicated term?

3.

Originally from Pune, X was one of the first Indian female doctors of western medicine alongside Kadambini Ganguly. She was the first woman from the erstwhile Bombay presidency of India to study and graduate with a two-year degree in western medicine in the United States. Identify X.

4.

"We're starting a new project," he told them. "It's so secret, I can't even tell you what that new project is. I cannot tell you whom you will work for. What I can tell you is if you choose to accept this role, you're going to work harder than you ever have in your entire life. You're going to have to give up nights and weekends probably for a couple of years as we make this product." Name the legendary product we talking about, that was first released in 2007.

5.

Abraham Lincoln, revered for his political skills and his abilities as a writer and public speaker, the president who played an important role in the abolition of slavery from the United States, used to be a _____ (profession).

6.

It consists of five interlaced rings of equal radius. The rings, from left to right, are blue, yellow, black, green, and red. Which logo are we talking about here?

7.

X came into being in Naples, Italy, in the heart of the poorest city in Europe. Some history books date the arrival of the first X as far back as 997 A.D. Today, almost every café menu will feature it. What is X?

8.

Amazon says that its logo conveys two things. One is that the arrow on the logo looks like the smile that they put on their customers' faces. What is the other significance of the logo?

9.

There are 11 timezones in this enormous country that is currently in the news. Which country are we talking about?

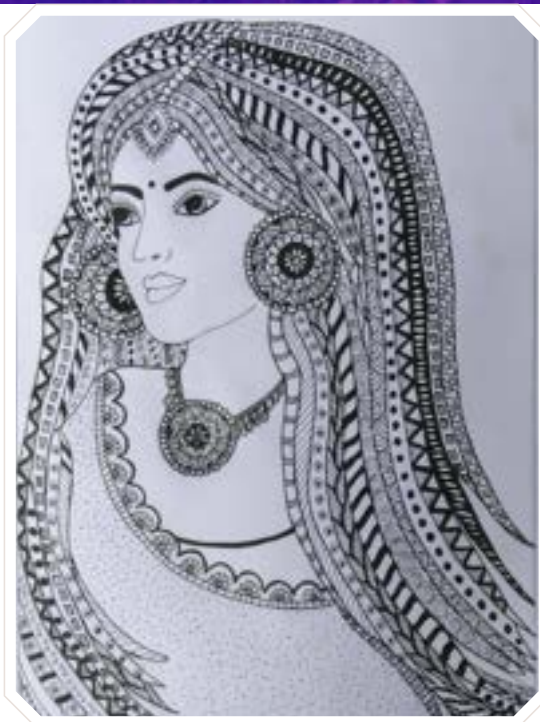
10.

Which book is the most sold book in all of the 21st century until now, where the author was rejected a whopping 12 times before finally, a publisher decided to take this book to print?

Da Vinci Corner



Rani Zacharias
Assistant General Manager, MSME Business Group



Ms. Nivea Jose, W/o Jijo Joseph
Senior Manager, CBG



Rayala Gayathri,
Clerk, Br. Malkajgiri



Kadambari Tushar Gambhir,
Clerk, Br. Fort, Mumbai

Da Vinci Corner



Suja T. S.,
Assistant Manager, Br. Trivandrum Main



Jaice Majo, S/o Divya Davis Thottan,
Assistant Manager, Br. Vadaperumbakkam



Rejitha Mohan M Clerk, IRMD, Kalamassery

Da Vinci Corner



Divya Davis Thottan,
Assistant Manager, Br. Vadaperumbakkam



Deepa Davis,
Clerk, Br. Kunnamkulam Thrissur Road



Indhuja S, Clerk, Br. Palladam



*Mr. Shibu Chandran, H/o Ms. Chithra K. J.,
Assistant Manager, Br. Chalai*



*Deepa Davis, Clerk, Br. Kunnamkulam
Thrissur Road*



*Claude D'Souza,
Assistant Manager, Br. Andheri East,
Mumbai*

Da Vinci Corner



Ponnu Peter,
Assistant Manager, Fort Branch, Mumbai



Anju Paul,
Clerk, Inspection and Vigilance Dept.



Dwinkle Anna Thomas,
Probationary Officer, International Banking Division

Through the prism



Sambhu Prasad K R,
Senior Manager, Br. Urakam



Umakanth Naidu K,
Manager, Br. Kakinada



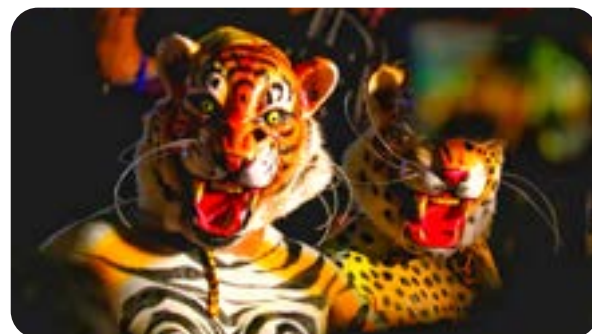
Krishna S,
Clerk, Br. Cantonment, Bangalore



Shetty Harishnagaraj,
Manager, Br. Burra Bazar



Manju Menon,
Clerk, Legal Department



Jishnu P,
Assistant Manager, Facility Management Group

Through the prism



Krishna S,
Clerk, Br. Cantonment, Bangalore



Rahul Mondal,
Assistant Manager, Br. Bhubaneswar



Adithya R Thambhi,
Assistant Manger, Br. Perumpadavu



Rahul R Nair,
Clerk, Inspection & Vigilance Department



Pratheesh Raj P,
Manager, Staff Training College



Shaik Arif,
Clerk, Br. Kandlakoi



Vishal James, Clerk, Inspection & Vigilance Dept.

Through the prism

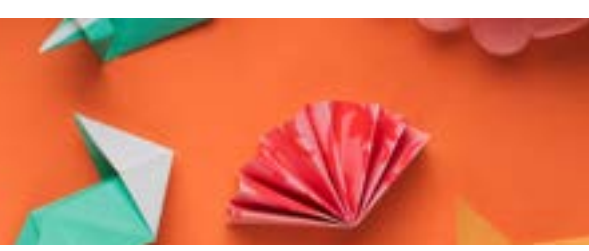


Krishnamoorthy V R,
Manager, Inspection & Vigilance Dept.



Pratheesh Raj P,
Manager, Staff Training College

Art & Craft



Preethi C L,
Asst. Manager, RO Hyderabad



Chocolate Cake (Using Microwave Oven)

By Mrs. Feena A K, W/o Mr. Joseph Biju Chirammel

Ingredients:

A. Dry Ingredients:

- 1.All purpose flour 3/4 cup
- 2.coco powder 1/4 cup
- 3.Baking powder 1 Tsp
- 4.Baking soda 1/4 Tsp
- 5.salt 1 pinch

B. Wet Ingredients:

- 1.Egg 4 Nos
- 2.Vanila essence 1 Tsp
- 3.Sunflower oil 1/4 cup
- 4.Milk(room temperature) 1/4 cup
- 5.Powdered sugar 1 cup

Mix well all the dry ingredients until it is combined.
Mix well all the wet ingredients using a hand mixer.
Mix well already mixed dry ingredients with wet ingredients to make a fluffy batter.

Use 8 inch cake pan for baking . Preheat oven at 180 degree and bake for 35 minutes at 160 degree .

Use whipping cream and chocolate ganache for decoration.



Quiz Answers

1. Rubik's Cube
2. Nepotism, from Italian 'nipote' meaning nephew
3. Anandibai Joshi
4. Apple iPhone
5. Wrestler
6. The Olympics Logo
7. The Pizza
8. The Arrow goes from A to Z, showing that they stock everything from A to Z.
9. Russia
10. Harry Potter

Women's Day Celebrations



Coimbatore Region



Mumbai Bandra Cluster



Delhi Region



Mumbai Fort Cluster



Kottayam Region



Irinjalakuda Region

Women's Day Celebrations



Human Resource Department



Secretarial Department



Attingal, Kollam & Kottarakkara Clusters



Trivandrum Regional Office



Trivandrum City Branches



Trivandrum Main

Wedding Bells!



Mr. Tomy J Kadavi married Ms. Sherin Chacko



Mr. Jenson Joseph married Ms. Sandra Mathew



Mr. Prasanth Joseph married Ms. Chinju Theresa Jacob



Mr. Kiran Vijay married Ms. Anju Asok S



Mr. Jaison John married Ms. Rossy A



Mr. Mathew Issac married Ms. Asha James



Mr. Vishnu A married Ms. Aswathi K B

Wedding Bells!



Mr. Sai Vijay Kumar married Ms. V Madhavi



Mr. Madhav Manmohan married Ms. Amrutha Hariharan



Mr. Jayakrishnan B married Ms. Reshma J R



Mr. Anand Yaram married Ms. Kancharla Anusha



Mr. Epton Thomas married Ms. Riya Lalachan





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