

Vol 31  
Issue 3

# Sublink



*Next Generation*

Corporate Family Magazine Of The South Indian Bank Ltd.





# VALUE DECK FOR 9 CORE VALUES



## SENSITIVITY

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



## RESILIENCE

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



## OWNERSHIP

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



## INTEGRITY

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



## PASSION

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



## DIGITAL

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



## BOUNDARYLESS

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



## QUALITY

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



## SPEED

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

# MD & CEO Speaks



Dear SIBians,

A pleasure as always to see the new edition of SIBLINK shining in all its beauty before me!

As this edition further brings out the creativity of our organization, I cannot help but add that it is a joy to see it all here. The last quarter has been one that has witnessed a lot of celebration, be it the recognition that our bank has received on account of our achievements or be it the festivities of Onam – and now we are poised to go ahead with full strength and confidence.

Therefore, let me applaud the efforts that all of you are taking to further push our organization forward toward greater heights. It is tremendous and comment-worthy.

Here is wishing each and every one of you a very bright and enjoyable future and my heartfelt appreciation to all the staff members and the contributors!

Wishing you all the very best!

Best regards,  
**Murali Ramakrishnan**

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## *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*

All of us here at the Editorial Board is thrilled to unveil the latest edition of SIBLINK, Volume 31.3. This edition's cover page reflects the mood of our organization – one of marching forward with Strength, Confidence, and Hope, the very ingredients that are essential in the creation of a dynamic organization.

After having completed half a year this edition attempts to look back and reminisce the noteworthy achievements of our bank in both the financial and non-financial parameters. The last 2 quarters have been exceptional in terms of the recognition that the industry has seen fit to bestow on us. Be it for our HR department, IT department, or our Business verticals, this is a period that would forever be etched in our memory.

The icing on the cake was provided by the festive season of Aug-Sept where we witnessed our employees working hard and celebrating harder – the spirit of oneness and teamwork showcased during the Ganesh Utsav and Onam in the regions and the branches were a true reflection of our Bank's culture. This edition exhibits some of the most adventurous travelogues, inspiring works by the children of our staff, and beautiful Onam celebration photos from across the country.


It would be out of place if I do not place on record the contribution made by the members of the Editorial Board in collating, selecting, and editing the vast amount of contributions that we had received this time. The cover design and layout which reflects the mood of our organization is the piece de resistance and we hope that you like it.

Let me once again place on record my appreciation, this time for all the contributions made by you, my co-workers which form the heart and soul of this magazine. I sincerely hope that all of you will continue to support this initiative and help us take it to the next level.

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).

Best Regards,

**Rajesh Rajah**  
Editor



# Change - The Only Constant



**Sivaraman K**  
*General Manager, Banking Operations Group*

Our Bank is in the cusp of making a historical turn around. This turn around has brought in many changes in every facet of our Bank. Change has come to our organizational structure, our approach to business, our focus areas, our attitude towards adversities, our singular aim on profit in everything we do, the list goes on. Whenever history is being made, the people of the era would be either history makers or mere spectators or sometimes standpatters.

I am sure that we all would agree that we need to be history makers and avoid being mere spectators or standpatters. I would like to make an attempt to list out a few things as to what we should do in this regard.

**1. Accept the change:** Change is inevitable. It's time for our Bank to change. The ship we had been sailing has done wonderful things in its journey. It has weathered many storms on its way. It has many feathers to its crown. It has taken us thus far. It has done its duty. While we cherish it with so many fond memories, the reality is, it's time to change it. It's time to build a new ship which will take us for another 100 years. So accept the change and become part of the history makers.

**2. Equip yourself for the moment:** We need to pick up new skills. Be it product knowledge, negotiation skills, micro market awareness, interpersonal relationship development, positioning of our Bank, awareness about the expectations of our investors, the list goes on. We need to upgrade us in every single aspect to become a Change Maker.

**3. Take your colleagues along :** American army men are the taught Soldiers Creed from day one. "Never Leave Your Comrade" is one of the tenets of the Soldiers Creed. We too need to take all our colleagues with us. Talk to them, teach them,

convince them the need to change , help them in the transition. This moment our Bank requires every one of us. We can't have even a single SIBian out of it.

**4. Look for great deals:** It's time to book great deals. The deal should be great for everyone, especially for our Bank. Look for deals which will bring long term value to the Bank. Look for benefit to the Bank in every deal we make. Customer relationships are very important but bank's profitability is also very important. We can't sacrifice profitability for relationship.

Look for value to the Bank in every deal. If we can't charge a certain level of interest in an account, look for balancing it with other products which will compensate the low interest income. It could be CASA, it could be high yielding third party products or group / family / staff accounts. In every deal, look for what it is going to do to our P&L.

**5. Challenge yourself with stiff targets:** Bank would be giving us Targets. Apart from that let's set ourselves targets which are challenging ones. Self-Targets should be What Can Be Achievable + Something more. The additional component is what makes it fulfilling. The sense of happiness, sense of achievement you would be experiencing after reaching a challenging target would be something out of the world. The exhilarating feeling would make you to do it again and again. Go for it.

**6. Benchmark yourself with the best in the market:** In addition to aiming for becoming the best in our Bank, benchmark yourself with the best in the market. Be it in the business achievements or the skills you have developed or the subject knowledge you have gathered or the ability to get the best deal for our Bank, Be the Best in the Market, not just in our Bank.

I am sure there are many more items which can be added to the above list. But let's not spend too much time on making lists since we have history to make. All the Best SIBians. Bring out the animal spirit from within and make history. 🏹



# The Sri Lankan Economic Crisis



**Naren V**  
Chief Manager, Hyderabad Regional Office

The Sri Lankan economic crisis is an ongoing economic crisis in the island-state of Sri Lanka that started in 2019. It is the country's worst economic crisis since its independence in 1948. It has led to unprecedented levels of inflation, near depletion of foreign exchange reserves, shortages of medical supplies, and an increase in prices of essential commodities. The crisis is said to have begun due to multiple compounding effects like tax cuts, money creation, a nationwide policy to shift to organic farming and the impact of the COVID-19 pandemic affecting tourism which is one of the important revenue generation activities in the country.

## ***How did the crisis start ?***

In late 2019, the then newly elected President Gotabaya Rajapaksa carried out populist tax cuts, reducing revenues just months before the pandemic devastated the economy.

Remittances from overseas Sri Lankan workers dried up as well as many lost their jobs. The country was unable to pay for imports.

## ***What pushed it into default ?***

With foreign-exchange earnings plunging, Sri Lanka struggled to manage its external debt which had grown in part due to loans from China to fund ambitious infrastructure projects. Policymakers flagged to creditors that Sri Lanka wouldn't be able to make payments until debt is restructured.

## ***What is happening to the economy?***

The \$81 bn economy is close to bankruptcy, with Russia's invasion of Ukraine raising global prices of oil and other commodities. Consumer prices rose 54.6% in June from a year earlier, with transport surging 128% from the previous month and food prices rose 80% amid acute shortages.

Sri Lanka abruptly restricted fuel supplies in late June and encouraged people to stay home. The authorities have raised interest rates, devalued the currency and curbed non-essential imports. But with a meagre \$2 bn in foreign exchange reserves and \$7 bn in debt payments due this year, restoring the country's economic health is an uphill battle. The country owes more than \$51 bn to foreign lenders, including \$6.5 bn to China, which has begun discussions about restructuring the loans

## ***What's the plan to tackle the crisis ?***

Following the widespread protests by the people, President Gotabaya Rajapakse resigned after fleeing to Singapore. Before stepping down he made Ranil Wickremesinghe as acting president.

The G7 group of countries – Canada, France, Germany, Italy, Japan, UK and the US has said that it supports Sri Lanka's attempts to reduce its debt repayments. The World Bank has agreed to lend Sri Lanka \$600 mn and The International Monetary Fund has tentatively offered a \$2.9 bn to help the country. The IMF says it has reached a preliminary agreement with Sri Lanka on a four year bail out package aimed at restoring economic stability and debt sustainability for the crisis-ridden nation.

The funding is meant to provide some breathing space for Sri Lanka. The agreement with the IMF still needs to be approved by the Washington based fund's leadership, and hinges on Sri Lanka following through on range of previously agreed measures.





### ***India's helping hand to Sri Lanka***

Under the 'neighborhood first policy', India has responded with urgency to the government of Sri Lanka's request for assistance in overcoming hardships and will enhance economic linkages between the two countries be through infrastructure connectivity and renewable energy.

Till date, India has provided around \$4 bn worth of assistance to Sri Lanka. This includes a \$400 mn currency swap, deferral of a \$500 mn loan repayment and two lines of credit totalling \$1.5 bn. The LoC comprised \$1 bn for the import of food, medicine and essential items and \$500 mn for petroleum products.

### ***Key economic reforms needed for Sri Lanka***

Sri Lanka requires wide – ranging economic reforms for long-term sustainable growth to service its debt obligations and to emerge from the crisis stronger. A stable monetary policy is important to keep macroeconomic stability and confidence in the local currency. Tax reforms are essential for revenue based fiscal consolidation, another prerequisite for economic sustainability.

Instead of merely increasing taxes, the government should widen the tax base and implement a system to efficiently collect taxes. Sri Lanka has to improve its forex earning capacity in order to achieve debt sustainability as well as to move beyond and above recovery.

Fiscal consolidation is needed as a medium-term measure, but the reforms should be extended to eliminate the country's anti-export and anti-FDI biases. A crisis is an unprecedented opportunity to carry out the necessary reforms – one that should not be missed. 🦋

*Courtesy – BBC, Bloomberg, Reuters, The Diplomat.*

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*Inauguration of new premises of Anchal Branch by Father Bowas Mathew, Local Manager & Bursar, St. John's School, Anachal in the presence of Ms. Jacqueline Fernandez, Regional Head, Thiruvananthapuram, Mr. Antony Roshan, Branch Head, and esteemed customers*



*Art Work by Hima Jose, Clerk, Facility Management Group*

# Technological Innovations with an element of emotion



**Sawan Kishore**

*Senior Manager, Ernakulam Regional Office*

Unified Payment Interface popularly known as Scan and Pay has touched the life of millions of people in India. The UPI transactions powered the payment systems, triggered by the Covid pandemic scenario. Though we had a rising number of users of the smart phones, the UPI technology was not gaining popularity in the pre pandemic period.

Now as per RBI statistics, in the Financial Year 21-22, about 80% of the number of Retail credit transfers and 20% of the retail credit transaction volume took place in the UPI ecosystem, which means it has more or less become a part and parcel of the daily life of many a Indians.

UPI though convenient has been fraud prone and has its own set of challenges to deal with. Static and dynamic QR has both been subject to scam based on the forging and affixation of false QR codes and through sending links of QR codes, bringing into question the authenticity of QR codes and many more of such crimes to come in future, for which solutions have to be made by the experts.

But which cyber domain doesn't have such Challenges??, so we do have to move on with the technology, revamping and safeguarding it. The future innovations in UPI like Invoicing, mandates, authentication processes, the progress of the E-Rupi etc. will definitely help lift the technology.

The pointers above indicate how influential the technology has become, which is why more and more cyber-attacks may be coming at it. Because of the smaller amount of transactions, many of the scams in UPI remain with the user itself who has not raised the complaint. The theme of my discussion is on an area that may have been thought by many but unexplored. This thought came to me as a sales person even before the days the UPI gained momentum..... the days of the POS machine, our then most popular Digital solution for collections.



Our Bank used to have collection arrangements for the Sabarimala Devasom with our Trivandrum Region having a strong tie up with them for accepting collections through POS machines, which happened through our constant relation building with them which included providing facilities like Mobile ATM, Plastic waste management solutions etc.

The theme that I had in mind was..... Digital Collections with a Human touch..... Usage of POS instead of putting money in the hundial may lack a touch of emotional content as we had a culture ingrained in us to put in coins or currency in the hundial and praying at the hundial where we felt that we have offered it at the feet of God for the betterment of the world and ourselves.

How could we place the POS machine into this scenario giving an almost similar feeling? The idea was to attach a Digital printing machine, which would produce a print out after the transaction with the picture of Lord Ayyappa with the inscription Thatwamasi. The print out may also have an inscription of our logo. A micro packet of Vibhuthi (holy ash) can also be given along. Together this will act as token of remembrance for the devotee and we as a bank will also be a part of that remembrance, something etched in memory. The same feeling also has to be imparted in UPI transactions at Holy places. It is not a feeling of a transaction that has to happen but an emotion of devotion, and thus the adaptation of UPI to the holy environment. This enhances the user experience in the UPI ecosystem.



Let us move to a hypothetical situation illustrating such an experience. At holy places we do have authorised counters of the institutions for providing services. Payments can be made at these places by scanning the QR code. By showing the payment receipts, the devotee can collect offering materials like a small pouch of rupee coins as multiples of 10 that can be quickly hand over the counter.

To handle a bigger crowd, we will have to automate the process through a machine, maybe an automatic coin vending machine based on UPI scanning. This will ensure the emotional connect so as the devotee can offer the coins at the shrine and if the offering can be recycled by the authorities through the vending machine or their counters, the coins will remain within the institution bringing a solution for the coin management at the hundial.

Sometimes the innovations can be easily developed and implemented. But this depends on the scale of operation as well.

The implementation of ideas are sometimes costly and we may have to look into strategic alliances in which a partner having the technology can invest and the other can provide the means, just like how we are using the alliances with the fintech companies. In order to stay relevant and competitive, a few banks can even come together, develop products in common and place in the market under different brands (just like Maruti Suzuki and Toyota).

UPI is just one technology; coming will be the days of many other innovations in the field of finance. But differentiation in how the technology touches human lives will definitely matter in creating a brand image. Technology and Innovations combined with human emotions helps to create a MAGIC. 🌟

*Note: My interactions with Mr. ShyamKrishna, then Head of POS as well as Mr. Shyam Shivadas of Digital Sales helped me this area which I had in mind.*



*The South Indian Bank wins the ET Ascent National Awards for Excellence in BFSI-Best HR Practice in Financial Sector. Ms. Rekha V R, JGM & Regional Head - Bangalore, and Mr. Jeral James Uzuvathu, Chief Manager - RO Banaglore received the Award on behalf of the Bank at the event conducted in Banaglore.*



**Jinu Johnny**  
Manager, RBD - TPP

People encounter umpteen number of problems while searching for a career. And it is common for everyone to tell that 'I do not prefer a 'sales' job or a target oriented profession. Nobody likes to go out the market and sell. It is a myth among the youngsters that sales is a loathsome profession and that life becomes boring that can even affect the family wellbeing. It is important to note that this is a wrong concept.

Sales is in facet one of the best areas which gives you more mental satisfaction. When you sell a product you aren't selling an item, you are actually providing an answer to a large number of need queries.

Most of the individuals believe that 'safety' is critical factor of any job and sales oriented jobs do not provide safety. I reiterate the fact that when safety increases, productivity decreases. If any job that you look for gives you the maximum safe would be evident that the job gives minimum productivity. Why do you think this happens? Answer can be very simple. Safety creates a comfort zone which later makes people lacks competency and slowly pushes them to unproductiveness. It is commonly said that:-

- Sales is a dead-end career
- Sales requires a talent called 'lying'
- Sales is purely a number game

Myths about sales are widely held but they are just a false belief. People complain often that they do not have the ability to sell. No one in the world has inborn creativity. The characteristics the one showcases are the results of ones hard work and dedication to learn. To be more specific let us learn the world SALES in detail to answer your questions and learn how to sell.

### **S-Self Motivated**

Every sales should start from the inner self. No sales will be a success without the spark to ignite within ourselves. The sales person should be ignited to talk and convince the prospective Customer. The renowned writer and sales person Shiv Khera in his book "You can sell" says "your self-confidence get transferred to the buyers and generate a level of confidence in you, your product and ultimately the whole company". So start the sales within.

### **A-Alert**

After the initial encounters with the prospect you must be more alert to clearly understand the tastes and get a gist of his likes and dislikes of the person.

### **L- Lively**


Third stage is the relationship building stage. From a one way communication this stage provides the customer an open field to tell about his /her profession, family and future plans. It is here where the customer shares his or her personal details. It is significant to understand that the sales person should be more a listener than a speaker.

### **E- Elect**

This is the continuation of the third stage. Continue your lively conversation with the customer. Meanwhile you should select the best product you can sell to the customer. This is the crucial stage where you market your brand.

### **S-Solution**

The sales ends with a solution to the need of the customer. Solution is the outcome of successful sales. Moreover a sales with a solution creates a satisfied customer.

Selling is not an arduous process but it is an art and all of us can be good artist here because you are not obliged to keep trying to keep trying to do the best you can every day. 



# Bharat Bill Payment System

## *The Future of Payments*



**Aravind P Nair**

*Assistant Manager, Retail Banking Department*

Bharat Bill Payment System (BBPS) is a concept developed by Reserve Bank of India (RBI) managed by National Payments Corporation of India (NPCI) which offers integrated, accessible and reliable bill payment services to consumers across geographies with certainty and safety of transactions.

It offers bill payment services to consumers through a network of agents, retail shops, bank branches and digital channels like Internet banking, mobile app/wallets of banks and non-bank entities. It offers multiple payment modes like cards, UPI, net banking, E wallets, Aadhaar based payments etc and provided instant confirmation in the form of SMS, receipt or email. The customer who wants to make a bill payment can access any payment channels of the banking/non bank entity registered on the Bharat Bill Payment System. Customers will know Bharat Bill Payment System as "Bharat BillPay".

The concept of BBPS is developed for enabling a hassle free collection of payments by the billers who are present across different geographies and providing different bill payment options to the consumers through a centralized bill payment system. BBPS enables collection through an online platform which connects Corporates (biller), Consumers (Payer), Banks, E-commerce portals, online payment platforms and National Payment Corporation of India (NPCI) under one roof.

The Corporates or the biller can collect the bills through a single integration with Bharat Bill Pay system by adding the Corporate as a biller and make it available to the mobile apps and internet banking. 73+ banks, 10+ payment apps and 2.5 lakhs + retail outlets for collection. A consumer can login to a bank or non bank mobile application, internet banking application or any other payment apps which are connected to BBPS, search your biller and locate your bill using your unique ID such as consumer ID for Electricity bill or student ID for paying tuition fee and pay your bill.

Over the years bill collection and payments in India has largely been managed by utility service providers themselves either through online (website, mobile apps etc.) or offline (agents, customer service centres etc.) channels.

Introduction of digital /online payment methods has helped organizations reduce their operational expenditures and turn around time. The growing internet and smart phone users and entry of new players such as Paytm, PhonePe, Google Pay etc. in the bill payment market have provided the much needed push and this is clearly evident in the increase of transaction volume through digital channels for the last few years. So integrating all the billers to a single point has a wide scope in the present digital payment ecosystem.



Bharat Bill Payment Ecosystem comprises of five major participants

**1. Bharat Bill Payment Central Unit (BBPCU)** – NPCI is functioning as BBPCU, which will be responsible for setting up procedures, rules and business standards for technical operations and business requirements for all the stakeholders of Bharat Bill Payment System.

## BBPS collection cycle



### 2. Bharat Bill Payment Operating Units (BBPOUs)

– A BBPOU can be a bank or non-bank institution which will handle payment and aggregation of services related to bill payments under the scope of Bharat Bill Payment System. A BBPOU may opt to function as below

- Customer Operating Unit (COU) – BBPOUs interfacing with the customers
- Biller Onboarding Unit (BOU) – BBPOUs engaged in acquiring billers
- Both Customer OU and Biller OU – BBPOUs which manage both customers and billers.

**3. Billers / Utility Companies** – A biller is a service provider who receives a payment for the service rendered by them. By integrating the biller system with Bharat Bill Payment System the biller will be able to receive payments via multiple channels for the services provided to its customers.

**4. Agent Institutions** – Agent institutions are the entities who are currently involved in bill payment

and aggregation business or who want to enter the bill payments business. These entities connect with the customer BBPOU to access the entire bill payment ecosystem.

**5. Agents** – Agents are customer service points available in the form of agent outlets, business correspondents, bank branches, collection centers, retail outlets and other service points.

BBPS is also having a well-structured standardized system to handle customer grievance. Customer can register their complaint at any BBPOU portal or agent outlet/Branch or centralized website to register the customer grievance. As we know the digital transaction potential of a market like India, the scope of BBPS will be endless and onboarding every services will surely mark a rapid growth in the digital pace mission of our country. There are lot of avenue which are going to come in the future and lets together wait for it... 🚀



# Meet the Maestro - Dr. Tessy Thomas



**Radhika R B**  
Senior Manager, Trivandrum Regional Office



“FAIL” expands to “First Attempt In Learning” - says the Missile Woman of India, as quoted by her mentor

There was a starry-eyed girl who always gazed at the stars. The world above the earth always fascinated her as an enchanting fairy tale. As she grew up, she meticulously followed this fascination and soared to heights that no other woman in India could dream of. She hailed from a small town in the Southern state of our country, clubbed her passion with her career and emerged as the Director General – Aeronautical Systems, Defense Research and Development Organization – one of the most sensitive and key positions of our country.

Let's meet The one and only **Dr. Tessy Thomas, Agniputhri (Daughter of the Fire God) a.k.a The Missile Woman of India!!!**

**Radhika:** Madam, it gives us immense pleasure to have you with us for this issue of our SIBLINK. You come from a family that gave top priority for education. Please tell us about the role of your parents in shaping your dreams.

**Dr. Tessy Thomas:** My father was an accountant and my mother remained a home maker to look after the family. My parents ensured that their children received proper education and pursue careers of their own interest. During my growing years, my mother always told me: “The answer to life is only ‘yes’ and this is the only life you have, so make the best out of it. Take every opportunity that comes your way as a blessing and consider the risks as challenges. You should never regret the things you could not do because you were afraid to give it a try”. It is the perseverance and determination what I learnt from my mother, which has made me what I am today.

**Radhika:** Can you also share the parenting lessons from your childhood and growing up that you have imbibed in yourself as a parent?

**Dr. Tessy Thomas:** Strong will power & determined.

**Radhika:** Like any other inquisitive child, you were also fascinated by rockets from very young age. Was it due to your stay near the Thumba rocket Launching Station?

**Dr. Tessy Thomas:** From school days onwards, I was interested in mathematics and science. I was fascinated by activities of the Thumba Rocket Launching Station and was also astonished by seeing aircrafts flying so high. This exposure sparked my imagination and a passion towards science and engineering.

**Radhika:** What was the role of Government Engineering College, Thrissur in sharpening your skills about career decisions?

**Dr. Tessy Thomas:** Many eminent scientists and engineers have been groomed by this great institution which has contributed immensely to the Nation's building. All my teachers have contributed by the way of encouragement and inspiration, and it was from there that I got an opportunity to learn about Radar systems that gave me an insight to military applications.

**Radhika:** Born in a village-like town called Alappuzha, how difficult was it for you to get to know about your career prospects? In those years people in small towns of Kerala would not even have heard about DRDO, leave alone the Institute of Armament Technology, Pune.





*Dr. Tessy Thomas:* All my teachers were very supportive and encouraging and my parents ensured that their children received proper education and pursue careers of their own interest. Learning about Radar Systems as an elective in B. Tech gave insight into military applications. I was fortunate to get admission to Pune's Institute of Armament Technology (now Defence Institute of Advanced Technology) through a written test. An advertisement was published in the newspapers announcing a selection test for the postgraduate course. Seeing the advertisement, I applied for the course and got through the test which enabled me to pursue a master's degree in guided missiles, that led me to the scientific world I dreamt of.

*Radhika:* Can you throw some light on your early days in DRDO? It has an image of a highly male-dominated workplace. Was it difficult to prove your mettle there?

*Dr. Tessy Thomas:* The world of missiles opened up for me after I happened to be picked as one of 10 youngsters from around the country for a DRDO (Defence Research and Development Organization) programme in 1985. I joined IAT (Institute of Armament Technology) which is now known as Defence Institute of Advanced Technology, Pune as a faculty member in Guided Missiles for a year and then moved to DRDL (Defence Research and Development Laboratory), Hyderabad as a Scientist in 1988. I joined the Navigation group and was assigned the task, "Design of Guidance law for All-Solid-Propulsion Systems", for which thrust termination was not possible. Efficient guidance design makes the missile seek the target very accurately. My contribution to the development of the Guidance Law for the missiles was very successful. Subsequently, my responsibilities progressively extended into design of critical subsystems for strategic missiles. Growing up with DRDO gave me opportunities to learn, design and develop strategic systems for the defence capability and achieving self-reliance.

*Radhika:* You were fortunate to have a mentor that everyone in the world would yearn to have – Dr.A.P.J.Abdul Kalam. Can you elaborate about the guidance provided by him?

*Dr. Tessy Thomas:* Yes, Dr.A.P.J. Abdul Kalam was my mentor and role model. Working with him was both encouraging and challenging. He was a great personality, a true illustration of "Simple Living and High Thinking". He was a true legend who made DRDO one of the most renowned organizations in the world. He showed us that determination and hard work will render fruits and define our life the way we want it to be.

My first interaction with Dr Kalam was when I was posted as a Scientist 'B' at DRDL, Hyderabad, to work on Navigation and guidance systems for missiles. My contribution to the development of the Guidance Law for the missiles was very successful and that would not have been possible without the constant support of the Director.

My last interaction with Dr.Kalam was at the National Programme, Rashtriya Avishkar Abhiyan, in July 2015. This unique concept developed by the Ministry of Human Resources Development aims at inculcating a spirit of inquiry, creativity and love for Science & Mathematics in school children. At the inaugural session – it still reverberates in my ears – Dr Kalam introduced me to the audience of 3000 students and other dignitaries.

It was a great privilege and cherished moment of my life. He said – "I want to introduce to you two great innovators and inventors, who are not on the dias but seated among the audience here - One is Dr.Tessy Thomas, the Agni-V lady. She is the designer, developer and maker of Agni-V missiles and the other one is Mrs. Nandini Harinath from ISRO". I still cherish that moment.

*Radhika:* Both you and your husband (Mr.Saroj Kumar is a part of Indian Navy) hold very sensitive positions, can you share us the difficulties you faced while balancing a highly demanding career and a toddler?

*Dr. Tessy Thomas:* Being a defence scientist is not a 9am to 5pm job. Being part of research and development could mean late hours of working, especially when we need to work on new designs. Work-life balance may be difficult. It was tough when my son was in school, especially when he was in 10th and 12th. With the support of my husband and family I could manage both work at office and home.



**Radhika:** Your son's name is Tejas – an anagram of the names of his parents (I suppose)– Tessy and Saroj, is also the name of the Supersonic fighter aircraft developed in collaboration with DRDO. Both must be very close to your heart, can you throw some light on these two?

**Dr. Tessy Thomas:** Definitely. Tejas, my son was born to me during the initial days of my career. Since then, Tejas has been a part of my life. Towards the fag end of my career, I was given the responsibility as the Director, Advanced Systems Laboratory, followed by the Director General, Aeronautical Systems, which gave me the opportunity to work closely for Tejas Programme of DRDO.

**Radhika:** You have been referred to as the “Missile Woman” and “Agniputhri” of India. What do you feel about this unique status?

**Dr. Tessy Thomas:** I am immensely happy. I have worked for more than 33 years and made remarkable achievements in the field of missile systems.

**Radhika:** Can you describe your journey through the many “Firsts”, developing indigenous ways and creating things that were totally new to the world of science?

**Dr. Tessy Thomas:** I was associated with Agni Programme right from its developmental flights. In my career spanning more than 34 years, I have contributed in various fields such as Guidance, Control, Inertial Navigation, Trajectory Simulation and Mission Design.

I led a major project AGNI-4 as Project Director and I was also the Project Director (Mission) for the long range AGNI-5 system. Many new technologies for the first time were developed for these systems. Looking back, I feel, an energy management guidance scheme designed and developed for the first time in the country for an all – solid propelled long range systems as my biggest achievement.

**Radhika:** How do you maintain motivating yourself as well as your fellow scientists?

**Dr. Tessy Thomas:** There has to be always a motivational spirit in a leader to lead the team. When you work for the project of National importance and when the country is challenged with first-of-its-kind technologies, it is the intuitive nature of the scientist to rise to the occasion and work towards the goal.

**Radhika:** Set- backs and failures are very common in the world of research as one reaches at conclusions only through trial-and-error method of which many trials may fail disastrously, how do you face them?

**Dr. Tessy Thomas:** You see, at the end of the day, it is hard-work and most importantly passion that drives an individual to follow his/her dreams. With first-of-its-kind technologies, failures are common. I take Challenges as opportunities to prove myself. There is no doubt that heading a missile project is a demanding job filled with challenges and the technologies first time to be proven. Hence one needs to have proper planning and decision-making capabilities.

**Radhika:** Also, failures usually come with a baggage of criticisms, how do you keep yourself unbitten by negative comments?

**Dr. Tessy Thomas:** Going by the words of wisdom by Dr APJ Kalam, I believe that FAIL is “First Attempt In Learning”. Learn from mistakes and take corrective action so that every challenge is an opportunity to improve.

**Radhika:** How will you motivate young girls to take up such a challenging career?

**Dr. Tessy Thomas:** More women can become part of the mainstream society once they learn how to overcome challenges that come their way. There is no short-cut route for success. Take one extra step each day and view all obstacles with a positive outlook. Keep striving hard; only if you try you will know how much more is left to be achieved.

*In Dr Kalam's words:*

“Learning gives creativity,  
Creativity leads to thinking,  
Thinking provides knowledge,  
Knowledge makes you great.”

I do follow these words.

*Radhika:* There were umpteen number of opportunities in the Corporate world for a person of your calibre, but you were never drawn towards them. What was THAT thing which kept you stuck to DRDO?

*Dr. Tessy Thomas:* The interest in scientific research and working for the projects of national importance were the driving forces which I never wanted to give up for any reason.

*Radhika:* Apart from science and sports, what are your other interests?

*Dr. Tessy Thomas:* Cooking.

*Radhika:* Do you watch movies?

*Dr. Tessy Thomas:* If time permits.

*Radhika:* Which language is your favourite as far as movies are concerned?

*Dr. Tessy Thomas:* Hindi and Malyalam.

*Radhika:* What about reading books? I have heard that you were a great fan of Enid Blyton.

*Dr. Tessy Thomas:* Yes, nowadays I go through only science journals and articles.



*Receiving the Lal Bahadur Shastri National Award for her contribution for making India self-reliant in the field of missile technology from the then-President Mr. Pranab Mukherjee*

*Radhika:* Do you still play badminton which was once your passion?

*Dr. Tessy Thomas:* Yes, as and when time permits.

*Radhika:* Madam, one question keeps me haunting always. Missiles are tools of destruction. In an increasingly fractured world how do you feel about your legacy?

*Dr. Tessy Thomas:* Strength respects Strength. That is why, these systems are weapons of peace. 🌸



**Introduction of Staff Name Badge:** Mr. Murali Ramakrishnan, MD & CEO handed over the newly introduced staff name badge to Mr. Thomas Joseph K, EVP & Group Business Head, marking the introduction of name badges in the Bank.



# Winners!

*Team South Indian Bank emerged CHAMPIONS in the All Kerala Corporate Cricket Tournament conducted by ESR Masters Retail Private Limited on July 23 and 24, 2022 at Kakkanad. In the tournament 15 teams from corporates like TCS, KPMG, HDFC, COGNIZANT, AGAPE, and QBURST participated. Team South Indian Bank Defeated Team Qburst in the finals and also won 3 individual category prizes:*

- 1. Player Of the Tournament**
- 2. Best Bowler**
- 3. Man of the Match in Final**



# Letter to My Daughter



**Kavitha P**

*Assistant Manager, Br. Kengeri*

Dear Daughter,

My intention is that this letter finds you when you are at my stage in life. As in... you are running with the wind, conquering the universe, soaring in the skies; not trying to unravel a hurricane by sprinting against it (me). I hope you are an ocean of calm and that you have it all together, poised, ready to take on the world.

You remember what I always lectured you on when you were younger? Beat 'em boys now, chase 'em later. I'm sure glad you took me seriously girl. It's what I tell any kid who will listen, do what it takes now to secure your future. Sacrifice anything that stands in the way of you being able to stand on your own feet. Everything else is secondary. Anything that matters will wait for you while you're at it.

I am so proud of the woman you have become. I'm sure glad I've taught you what not to be, if nothing else. There is no glory in doing everything alone. Find a support system that suits you, be it family or hired help. Accept that sometimes not only is your body exhausted, so is your soul. Accept assistance. At least in the home front. It will help you perform better everywhere else.

Teach your partner to feed your kid breast milk from a bottle. He might burn the lunch the first few times. But I promise it gets better. Agree with your mom-in-law now. Manipulate her to view from your vantage point later. Ok not manipulate. Have sensible conversations. Better? Are you one of those women who believes things will turn out perfect only if you are the one doing it? Gradually remove that thought from your head. Send your kids to a tutor. Enjoy the me time.

I hope you are preserving your integrity. Nothing matters more than integrity. We are all hard-working women making an honest living and trying to bring up responsible future adults.

Do not let anything or anyone make you compromise on your beliefs, your principles and ideals. Fight for what you stand for. Whatever it takes. Read that again.

Are you making time for yourself? Or are you stuck in an endless rut? Of course not. I've taught you better than that. Make time. For the steaming cup of coffee or the glass of chilled wine. For catching up on your reading or binging on your favourite television series. For meeting old friends or treating yourself to the spa. For educating yourself or learning something you always wanted to but couldn't. Do the things that make you happy. Time will not present itself to you. Make time.

You remember what I always used to tell you about women supporting each other? No one can understand a woman like another woman. It's the secret weapon to conquer the world ladies. Women having each other's backs. At the workplace, at home, everywhere. Sure we all have our quirks. But we also melt like ice don't we. That's what makes us so special ladies. Embrace your versatility. Be quick to forgive. For your own peace of mind if nothing else.

You don't seem like you need relationship advice but here goes anyway. Give each other space. Every once in a while. Take joint decisions. Weigh the pros and cons and come to a conclusion. Laugh together, console each other, be there for each other always. Patience is literally a virtue. You will both come around eventually, won't you? You will figure it out with time in any case. (refer to patience above). I love how women are leading practically everything. We have aced everything that were considered to be impossible for us.



But behind every success story there is also the woman who fell asleep on the way to bed, who skipped meals because they forgot it was time to eat, or accidentally wore their clothes inside out. No one's perfect. We all wish there were more than 24 hours in a day. No. Don't wish that. That would mean more work. But all the above is the freaking definition of a superwoman. We are all heroes of our stories. We are beating all odds and climbing up the career ladder and being domestic goddesses at the same time. We have so much power. Latent. Yet to be unleashed.

So my dear darling daughter, light up the room you walk into, cherish the simple moments in life, be grumpy if you have to and take a break, but bounce right back up, walk away from toxic relationships, cry a river if it makes you feel better, draw a line wherever you feel the need to, grow yourself, appreciate the support, know that you cannot please everyone, know that you are beautiful exactly the way you are... 🌸

Cheers!

*PS: The daughter in my story is entirely fictional. Unfortunately...*

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## Inauguration of Wisdom Space

Inauguration of RBD Liability's library - "*Wisdom Space*" by Mr. Joly Sebastian (DGM) & Mr. Chackochan Mampilly (SM). *Wisdom Space* is a non-fiction library to facilitate the reading & learning among staff members at RBD, Kalamassery.



# The Perks of Negative Visualization Hand in Hand with Hope



**Samiya Sarah Abraham**  
Clerk, Br. Edakkazhiyur

An old biblical saying goes like this; "Faith can move mountains." To some it may seem poorly convincing. But to some others it may be a catalyst to move forward in uncertain times. While 'faith' is tinted with a religious charm, there is another catalyst that inspires mankind to thrive and triumph in life- we call it in simple terms 'hope.'

Considering hope as naïve and futile in times of turbulence is quite normal. But, hope is not just wishful thinking for an uncloudy future with only sunshine and rainbows. It is a state of mind where you convince yourself that even if the times are tough and you find yourselves helpless, there is a ray of sunshine behind the clouds. As Shane Lopez, a senior scientist and academic at Gallup, says; hope is "the belief that the future will be better than the present, coupled with the belief that you have the power to make it so." If hope is lost then we ourselves are lost. Hope brings endurance and resilience.

"Hope for the best, but prepare for the worst." This quote has deeper meanings to it than the ones visible on the outset, and talked about over the years. It does not simply mean that while hoping for the best outcomes, we should buckle up ourselves and put an extra effort to prepare for the worst scenarios.

While hope is often associated with positive visualisation of all possible good things that could happen, it should actually be a balance of both positive and negative visualisation.

The 'worst' could happen any time, but if you are mentally prepared for it, there would be less harm. Negative visualisation is a very powerful tool put forward by the great stoic philosophers like Epictetus, Marcus Aurelius, and Seneca. In the process of negative visualisation, one vividly imagines the negative outcomes of his/her actions and decisions. As writer Aly Juma says, this "isn't an exercise of torturing yourself just for fun," but rather is equipping yourselves to face the worst that could happen, so that when that time comes (if at all it comes) you will not be taken aback or flustered.

While positive visualisation is an act of being optimistic, negative visualisation should not be mistaken as being pessimistic. As it seems, it is dull and depressing, but at the same time it helps one to appreciate whatever he/she has in life, while imagining life without those.

As Epictetus says, negative visualisation helps you not only to prepare yourself for the actions yet to take place, but rather for the hindrances that might happen, so that you may not be vexed when it does happen.

The universe is full of uncertainties. Anything can go wrong anytime. Anything can go well anytime. And that is the beauty of life.

If everything was scripted from the beginning, there would have been no roller coaster rides of ups and downs in life. There is no point in crying over spilt milk. Maybe we cannot prevent certain things from happening, or maybe we cannot set certain things straight, but we could always hope for things to go our way; while not forgetting to notify ourselves of the possible shortcomings too.

As Emerson says, "once you make a decision the universe conspires to make it happen."

Therefore, it is up to us to make things happen, prevent things from happening, and all the more, to solemnly embrace the unfortunate.

Afterall, 'living by default' lacks charm, and will cause us to grow dreary someday or the other. Let the 'what if?' roll, instead of just the 'good times!' 🌈





## The Chosen

Eric John Luiz,

S/o Jacqueline Fernandez, AGM, RO Trivandrum

A bright summer day, the water halcyon,  
The tree breathing, sun beaming, in the small lagoon.

Opened my eyes to complete strangers,  
A hard shell on their back, the entrants,  
endanger.

The entrants are my fellow siblings, orphaned  
with a strong deed, but no lead,

Stuck in a small shaft to embrace ephemeral  
once freed.

A motive was there to escape the wrath of the  
gulls and the crabs,

Having to pace down the rough sand, Carrying  
myself with deft else receive, beleaguer from a stab.

The outcome determined by luck and sheer  
determination,

A strive for eternal salvation, a chapter to face  
without any hesitation.

It was time, a drama to endure, the Scorching  
heat of the sun beaming upon the lagoon,

No turning back, the survival of the fittest to view  
the beauty of another moon.

Placing my tiny flippers on the rough sand,  
Contemplating the jeopardy to face, I start from  
land. 🐢



*(The poem draws semblance of human life struggles  
with the life of turtle hatchlings - 'one has to fight  
his/her battles, alone just like the turtles hatchlings  
need to survive and reach the waters from the land, all  
alone')*



Art Work by Akul Nair, S/o Amjith G  
K, Chief Manager, Collection and  
Recovery Department



Art by Grace Job, D/o Sunitha  
George, Clerk, Br. Electronic  
City, Bangalore





## ***Murder on Beauty's Scale***

S Uma Devi,  
D/o Deepthi R, AGM, RO Trivandrum

A fluttering butterfly. Beauteous wings reminiscent of childhood's hands reaching for achievement and entrapment in a pretty mason jar. With air holes of course. A pulchritudinous body flowing through air, wings cutting the current. You sigh. With infinite ease, you pluck it out of its relaxed flight and break its wings before depriving it life. You don't sigh. A gasp and then an outraged yell pierces the deafening silence. "How could you?" Yet you did.

A scampering cockroach. Ugly, a vermin. Detested, denounced eyesour. Grotesque brown, hideous insect. Hastened steps to sidestep the unpleasant creature. You remember and then you forget, too

occupied with curling your lips against its distasteful presence. Gag and then turn around.

A gasp and then an yell. "Do something!" So you do. You trample it under your brown loafers and then step back. Quick to hold your loafer under the outdoor tap. Get the icky ick out, out, out. A dubious cheer rises up. You sigh. And then you don't.

Oh but when murder is measured in beauty's scale what choice awaits you but to sigh

If you crush a cockroach, you're a hero. If you crush a beautiful butterfly, you're a villain. Morals have aesthetic criteria. 🦋

*-Friedrich Nietzsche*

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Art by Alex Job, S/o Sunitha George,  
Clerk, Br. Electronic City, Bangalore





## The Smartphone Widespread

S. Madan Mohan,  
S/o Deepthi R, AGM, RO Trivandrum

So it is the year 1973. It was one of the most important years for the Tech Industry. Handheld Phones were invented this year. However, it was first available to the public 10 years later in 1983. As time passed, people slowly started adapting to the Mobile Culture. The feature phones ruled the mobile industry during the late 90s and early 2000s. In the year 1999, the first Phone with a camera was commercially available. The same year, we first met the front-facing camera. Nokia was the king of Mobile Phones during this time.

However, around this time, an important phone type called Smartphone started becoming popular. The revolution however started mainly after the launch of the iPhone in 2007. This was like a fantasy during that time. It had everything and more than a normal person can imagine.

People started using it in a vigorous way and thus started the Smartphone Revolution. A year later, Android OS was launched which was a cheaper and more sensible OS compared to IOS. After this, the widespread did not wait to look back, and just in a short span of time, everyone started using these smartphones.

Companies like Samsung, Apple, and Xiaomi managed to survive in this revolution. However, companies like Nokia and Blackberry couldn't cope with this revolution and hence failed.

The Smartphone widespread was mainly due to the features that are available in a phone. For example, The Videos and films that we can see on the phone using the apps.

The Smartphone widespread has its advantages as well as disadvantages. Disadvantages such as The addiction of children to smartphones still remains an issue.

Thank You. 🍷



Art by Neha S Krishnan, D/o  
Parvathy U S, Assistant Manager,  
Br. Ezhamkulam





*Art* by Aadidev Ajeesh, S/o Ritha P R,  
Clerk, Br. Angadipuram



*Paintings* by Ameya Sreejith, D/o  
Sreejith, Chief Manager, Mumbai  
Regional Office



*Painting* by Anushka Sikder, D/o Arpita  
Ray, Assistant Manager, Branch Garia





Paintings by *Kasturi Anoop*, D/o Sheethal Joshi, Clerk, Br. Nerul



Drawing by *David*, S/o Suha Thomas, Manager, Br. Gandhi Maisamma

# The Architectural Marvel of Hoysala Kingdom- Chennakesava Temple, Belur



**Sethunath S P**

*Manager, Inspection & Vigilance Dept.*

When I first saw a photo of actor Mohanlal in Yathra magazine (Malayalam Travel Magazine) a decade ago, the seed of 'Belur' sprouted in my mind. That amazing photo compelled me to flip through all of the pages and read the entire article about the Belur Temple in a stretch.

Sri Mohan Lal's travelogue was a reflection of the spiritual side of his life. However his composing style and epicness of the - Chennakeshava temple, Belur made me wonder about its reality. After finishing the review and going through all the pictures, I was in amazement at the loftiness and epicness of the Hoysala Architecture. That day, that very day, a new word entered my dictionary: 'Belur.'

My desire to visit this place grew stronger with each passing day, but for various reasons, it was put off for a long time. During all unrealistic and hallow tour discussions with friends, Belur used to pop up in my mind and ultimately fades away very fast amidst many fierce stares. Years passed and it took almost 10 years to fall up on Belur when my two friends and I finally decided to visit Mookambika temple. Then a dream turned reality.

We began our journey to Belur temple after visiting Mookambika and Murudeshwar. The temple is situated in Hassan District, Karnataka which is only around 100 KM from Mookambika temple. It was built in the early 12th century by the Hoysala ruler, Vishnuvardhana, when the town of Belur was the site for the capital of Hoysala Kingdom.

As we approached Belur Chennakeshava temple, the atmosphere gradually changed. When we arrived, it was almost dusk, and we could hear Vishnu sthrotham chants all around us. We hurried to the temple after changing our clothes as the sun was setting. We felt an upheaval to another world full of serenity the moment we stepped inside the compound wall.

We were transported to a mythic world of spirituality by the divine atmosphere and mesmerizing beauty of poetic rock architecture. We were only in the real world for a few minutes.

In the sky just above the temple, a few vultures could be seen. In the exact center of the compound, the temple stands elegantly. Because of the setting sun, it was a brilliant blue. Following that, we began to photograph the Temple in all of its glory. We began to miss the beauty of the temple's distant part as the sun began to fade.



We were compelled to skip the outside beauty to see the God Chennakeshava (Lord Vishnu) in all his glory because time was ticking away. We could see the epitome of beauty and spirituality when we finally entered the Sreekovil for Deeparathana. Lord Vishnu's idol (Prathishta) was an 8-foot rock sculpture.

Unlike any other temple, the Temple's main musical instrument was the saxophone.

The ability and imaginativeness of the Hoysala craftsmen who constructed this hypnotizing piece of profound epicness were more obvious inside the temple. We were so enthralled by the artistic works that we could even notice the sculptures' microscopic details.



Many senior citizens were chatting inside the compound wall while admiring the serene beauty and atmosphere. One of my outspoken friends interacted with them and joked with them.

He also introduced us to the grannies, with whom we took photos.

We finally made our way away from the hallucinating visuals around us around 8 p.m.

The temple, as well as the compound wall, was finally closed for the day. We had a difficult time leaving because there were still many parts of the place that we hadn't seen.

Before getting into the car, we took a moment to reflect on the great artists who created this timeless spiritual beauty under the guidance of many brave rulers. 🌸

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*Handing over of Replica of SIB Privilege program to staffs and Relatives of South Indian Bank by Fr. Julious Arakkal, Director- Amala Hospital to our EVP Shri Thomas Joseph K and SGM HR & Admin Shri Anto George T.*



*Inauguration of SIB Exclusive Helpdesk at Amala Hospital by our EVP Shri Thomas Joseph K, In the presence of SGM HR & Admin Shri Anto George T, GM Business Head Corporate Banking Smt. Biji S S, JGM and Regional Head of Thrissur Shri Madhu M, Director- Amala Hospital Fr. Julious Arakkal, Associate Director- Fr. Antony Perinchery, and CFO of Amala Hospital Shri Franco Joseph.*

# Thekkady *Nature Lovers' Destination*



**P Arun Gopalan**  
*Manager, Br. Anna Nagar, Madurai*

Thekkady, located in the Idukki district of the state of Kerala, is the place where the Periyar National Park is located. Thekkady lies very close to Kumily, which lies on the border of Tamil Nadu and Kerala. Periyar Wildlife Sanctuary, spread across an area of 300 square miles, is home to thick evergreen forests, deciduous forests, and a host of animal species, viz. elephants, sambar, tigers, NilgiriLangurs, etc.

The Mullai Periyar Dam has been built across the Periyar River here, resulting in the formation of an artificial lake, which adds to the scenic beauty of the place. Apart from the park, Thekkady has a few more tourist attractions. here is the Mangala Devi Temple here which opens only during the Chitra Pournima Festival. The Chellarkovil which is known for its waterfalls and the Anakkara are other attractions clove, cardamom, cinnamon, and black pepper.

Thekkady is also known for its natural spices which are found in abundance here in the form of has made concerted efforts to promote spice tourism in the area. The area of Anakkara along with Murikkady is known for its spice plantations.

The Periyar Wildlife Sanctuary is surrounded by the Cardamom Hills, with the highest peak being that of Kottamalai at 2019 metres. The varying altitudes of the sanctuary give it different temperature conditions, which results in different types of vegetation. The temperature during the summer months could be between 15-20° Celsius, depending on the altitude. Apart from being an ecotourism destination, Periyar Wildlife Sanctuary or Thekkady as it is often called, also attracts a lot of pilgrims every year who come here to visit the Sabarimala Temple here. Thekkady offers quite a few places to shop, for the most produces are spices and small Knicks-knacks.

Marketplaces are very few and not big on scales. But, there are a few attractive stalls centrally located in those areas.

One can buy fenugreek, rolls of cinnamon, white and green pepper, cardamom, star anise, coriander, nutmeg, cloves, and more. Talking about the orientation of the place, there is only one entry point to the Periyar Tiger Reserve, through the small village of Thekkady, 5 km from Kumily. We can either reach it by bus or auto rickshaw, both of which ply between the two villages.

The starting point of the Reserve is the boathouse, roughly 2 km from the entry gate. This distance can be either covered on foot or in a vehicle. All treks, boat rides, and walks begin from this point. Near the boathouse is the Eco-tourism Centre, where you can sign up for trekking as well as other activities.



The Pamba River flows on the western side of the Reserve. The best way of seeing the Reserve is by taking a boat ride on Periyar Lake. All vehicular traffic within the sanctuary ceases from 6 pm to 6 am and, unless accompanied by a guide, it is unsafe to wander around after nightfall. However, it is pleasant to take a stroll during the day, when there's a good chance of spotting many birds, elephants, the Malabar giant squirrel, and the Nilgiri langur.

Our team had a great experience in jeep drive and we climbed around 25 km on the hill in rocks and had very good involvement in all the rides and thrilling experiences in the forests. 🌿





*Inauguration of new premises of Paripally branch by Shri M. Abdul Azeez, Chairman, AZEEZIA GROUP OF INSTITUTIONS in the presence of Ms. Jacqueline Fernandez, Regional Head, Thiruvananthapuram, Mr.Ligin.S, Branch Head*



*Inauguration of Branch JLN Stadium Link Road, Ernakulam by Shri. Murali Ramakrishnan, MD & CEO, in the presence of Shri Anto George T - SGM - HR&Admin, Shri Sony A - GM & CIO and Shri. Binoy R K - DGM, RO Ernakulam*

## Track n' Field Presents All Kerala Corporate Cricket Tournament 2022



**Winners: Team South Indian Bank**

**Player of the Tournament: Vishnu V S**





# Wonders of the North East



**Jayson Joy**  
Manager, Br. Dispur

This is a story Of SIBIANS of northeast India who had embarked on a journey to explore the wonders of North East.

We joined in the year 2021 in different branches namely Guwahati, Dispur, and Shillong in the midst of the second wave of the Pandemic. All the northeastern States had strict lockdown rules and we were not allowed to travel to other states. In the month of September, the Meghalaya government relaxed the norms, and immediately that very weekend we left from Assam to Meghalaya.

We left on Friday night after finishing our office works and staff from the Guwahati branch and Dispur branch joined together to head out to Meghalaya. It was 10.30 at the night by the time we started our journey and after traveling for half an hour we reached the Meghalaya border. Guwahati to Shillong distance is 100kms and can be covered in a matter of two hours. After reaching the border and filling in necessary health forms and showing our vaccination certificates at the Meghalaya border they gave us a pass to travel for two days in Meghalaya.

It's a four-lane highway, however, it was pitch dark and we did not find a single person on the road and scarcely any vehicles plying on the road after entering Meghalaya [No movement cause of the covid Lockdown]. People in Meghalaya close shops by 7 pm in the evening and get back to family life and that's the reason we didn't see anyone on road.

We reached Shillong and our friend Joseph who is the Manager of Shillong [Meghalaya] welcomed us at his home with hot homemade chicken curry and Rice at 12.30 in the night and we retired the night at his house [Free Stay – Perks of Having other Bankers as colleagues]

We got up early next day had some nice Appam and Stew made by Joseph [hadn't eaten Appam after joining in Assam so it was a luxury] and started our journey.

Our Aim was to travel to Cherrapunji [known to have highest amount of average Rainfall in the world] which was 65kms from Shillong. The route to Cheerapunji is very scenic with lush greenery and has very pleasant Ooty like temperatures. After searching on Google we understood that throughout the way to Cherrapunji there's a lot of places to see and we selected on the first two places which were the nearest from Shillong and the first place was Nohkalikai Falls.



## **Nohkalikai Falls**

After driving close to an hour on superb roads and enjoying the scenery bestowed to us by nature we reached the Falls. We just got down from the car and behold we were standing in front of the **Tallest Plunge Waterfall of India** [Pic 2]..What a majestic grace it was to see the waterfall in its full glory. Below the falls is a plunge pool with water of an unusual shade of green.

On inquiry we understood that the waterfall is fed by the rainfall from the surrounding areas and is driest in the month of November to February. June July is when it would be in its full glory. We quickly took some pictures, saw the clouds cover the entire valley overlooking the waterfalls and in a matter of 5mins saw the clouds again disburse and the view became clear again. It was Magical. We had a last good look at the waterfalls and proceeded to leave from there. Our next location was the most talked about Double Root Bridge!!



### **Double Root Bridge**

This was an adventure of a lifetime. We reached the destination at 11.45AM and asked around people how to go to the Famous Double root bridge. No sign boards present at all, so after asking few local villagers got a response that it's a trek of ½ an hour to 45mins. They told us we need to trek 3500 STEPS to reach the place. There is no other way to reach the place.



Nobody was prepared for trek as we didn't know this place has to be reached via trek. All were wearing Jeans other than me and some were wearing Jeans without belt. We decided to do it anyway and started our trek. The steps were so steep that the calf muscles started painning as we started going down. After 1.5hours and 1800 steps we reached single root bridge.

Root bridge is a bridge formed between two trees which forms as a path for the villagers to move across over the mountain river streams. It's completely made of ROOTS of the trees and has nothing attached to it other than roots joining each other. After looking at this natural wonder for some time we decided to continue our trek down to double root bridge which as per villagers was 25mins from here but took us another 1.5hours and at 3.10 pm we reached double root bridge.

It was two roots connected to two trees running parallel. For the villagers it's just a path but for us it was just something to be remembered for a life time. We sat there and had Maggie from a vendor and some fresh litchi juice next to a beautiful waterfall under the double root bridge with our feet dipped in the water from waterfall.

So it took us 3hours of trek to reach this point and now it was time to climb back.

There is a rainbow falls which is another 30mins [as per the villagers, their 45mins took us 3 hours] but as it was already 3.30pm we decided against it.

On the way back we struggled, huffed pushed, held jeans without belt together all the way up. By the time we were half way we were completely drenched in our own sweat [It's humid in Cherrapunji].

Just cause it was a group we somehow encouraged and climbed up. After 3hours of climbing steps we made it to our starting point at 6.30pm. Every muscle in our body was aching but we were super happy on seeing this beauty. We couldn't walk normally for more than a week but still I would say it was one of the best treks ever.

We went back to Josephs place and next day saw sunset from a peak in Shillong and left back from Meghalaya to start our banking life from Monday. Total trip costed us 1800Rs per person for three nights two days with food and travel. Perks of working in North East!!

North East is a place full of Natural Beauty and it can't be described in words. This was just a two day trip and we did many like this in the last 1 year. Welcoming you to come and enjoy this Side of India.

Fellow Sibian!! 🌸



*Art Work by Yuvarani E, Assistant Manager, Branch Pappampatti*

# Kabini: A Wildlifer's Paradise



**Rajashri Kedar Gore**  
Assistant Manager, Br. Bandra, Mumbai

I must say, Kabini is one of the best forests I have ever seen in India. A part of Nagarhole Tiger Reserve in Karnataka, this forest is rich in fauna as well as flora. For a first-time visitor, it will be a 'paisa vasool' wildlife sojourn. Though in all tiger reserves the tourism more 'tiger-centric', it is a different case.

The main attraction here is a melanistic leopard (also known as black panther), lovingly named as 'Saya' by wildlife lovers! If one is very lucky, this black beauty could be seen resting on a branch of his favourite tree showing off his modelling skills... as if he knows that he is indeed the show-stopper. We, however, fell short of luck and missed seeing this beautiful creature but could see practically all the large mammals, including the majestic tiger. This forest is full of various beautiful birds, with their playfulness keeping the atmosphere lively and chirpy. Children getting scolding from mothers while studying is a common picture we see in every house. Well, resident students of the forest are no exception to this. Every moment in the jungle is a lesson for the young ones of wild animals.

If one is lucky enough, we get to see all these emotions of the jungle, where mothers teach their young ones how to catch food, escape from predators, and, most importantly, how to survive in the wilderness. Every animal leaves behind a trail by way of footprints, scent, scrape and scratch marks, droppings, shed feathers and antlers, and many others. It is important that the jungle folks interpret these signs for their safe survival in the forest. As 'survival of the fittest' is the basic rule of nature, and no living being, including the Homo sapiens, is an exception to this mantra that must be respected and followed diligently.

It is so very interesting to see how animals communicate with each other. How single mothers here bring up their children keeping them safe from their enemies. Every animal has a specific language for communication.

On a safari drive, we also start understanding this language of the jungle. Langurs are the self-appointed 'watchmen' of the forest.

Sitting atop the trees, they scan the forest for the presence of carnivores such as tigers and leopards. On seeing these large cats, langurs start calling loudly as if to warn the jungle folks of the danger lurking around. The deer too join these 'alarm calls' and the entire forest reverberates with these sounds. The atmosphere becomes so exciting that one can hear the heartbeat amidst this jungle orchestra! This excitement ends in a triumph for the predator of another lease of life for the prey. The game continues as goes the popular saying, jeevo jeevasya jeevanam!

This nature's wonderland boasts of mammals such as tiger, leopard, elephant, wild dog, sambar, sloth bear, stripe-necked mongoose, spotted deer, barking deer, jackal, striped hyena and Indian giant squirrel among others. Reptiles include Indian rock python, king cobra, Indian cobra, monitor lizard, etc., while bird life is vibrant with rarities such as white-bellied woodpecker, Malabar parakeet, blue-faced malkoha, green imperial pigeon, Nilgiri flowerpecker and osprey.

This forest is abound with species that have a well-carved out role in all ecological niches – predators, consumers, producers, scavengers and nutrient recyclers. Everything in nature is well planned, with roles defined to avoid conflict...until the greed of humans interferes with this nature's web of life. Being on a wildlife safari is a wonderful experience which one should not miss in life, I must say. 🌿



# A Trip to Remember



**Rejitha Mohan M**  
Clerk, IRMD

We had gathered at Thrissur for the retirement event of our beloved Wilson Chetan, who was leaving after thirty-nine years of service with South Indian Bank. As the event had brought us together, we thought it would be a good opportunity to do something exciting. On a whim, we decided to go on a one-day trip – eleven of us in two cars.

We were seated in Biju sir's car. My colleague who drove the other car knew the way, so we followed them.

Gradually, we slowly began to leave the hustle and bustle of the city behind. Trees lined both sides of the road. Listening to melodies, we made our way through the beautiful scenery, lowering the car windows and taking in the fresh air. The wind soon blew cold. Here and there, you could see homestay boards. That trip was to Athirappally, a dream destination for everyone.

We saw roadside stalls stocked with ripe mangosteen and jackfruit, and I couldn't help but feel a craving. We eventually approached the hanging bridge in Thumburmuzhi. We took a walk on the shaky bridge. It was exciting to feel the floor of the hanging bridge shaking under us! We took some nice group pics. There were numerous colorful butterflies floating around. The view was spectacular. We wanted to stay at Thumburmuzhi. But then, beautiful Athirappally was waiting.

Our lead car was speeding along, like a *pushpakavimanam*, with us desperately trying to catch up. In due course, they had no choice but to slow down for us. We saw a monkey sitting by the wayside. It didn't mind us at all as it was busy eating. It was beautiful to behold herds of leaping deer and wild buffalo grazing calmly in the meadows.

Eventually, we reached Athirappally. It was my first time there, beholding its captivating beauty.

We stepped out of the car and moved slowly towards the ticket counters. While seven of us chose the exciting option of walking down for a closer look at the falls, the other three decided to view it from above.

The descent was not just a climb down. It was an adventure. The gravel and dirt road winded downwards in a tricky hairpin curve. '*Padachone, ingal katholee!*' - calling all the Gods we held each other's hands and slowly descended.

As we climbed down, we noticed that most people who were returning from the falls were wet. We finally reached the bottom, feeling tired and thrilled at the same time. And for a while the excitement turned us into children. Everyone was mesmerized, taking in the beauty of the waterfall.



No matter how long you look at it, you can't get enough of it. An amazing natural shower, ceaselessly flowing down. We couldn't resist the urge to step into the water, before turning back. Athirappally did not spare us, soaking us too before sending us back. The showers cooled us, body and mind. It was soon dusk.

Fully refreshed, we climbed back up with enthusiasm. The view from the top is just something else. Athirappally, goddess of nature, you are a beauty from any angle.

Here you experience a tranquillity that's like sleeping on a mother's lap. It was getting late, and we left the falls half-heartedly, yearning to remain there, feeling certain that we'll be back.

By the time we left the falls, we were starving. Suddenly everyone's eyes fell hopefully on Aminash sir, who hailed from a place nearby.

---

We rushed to his home without wasting any time. His loving parents received us with plates heaped with mouth-watering snacks. We shared our experiences, while relishing the delicious jackfruit, ada and cake. Night had fallen. Slowly all of us returned to our own nests. 🍷



**Reinvent**  
Anushree Singh,  
Pro. Legal Officer, Legal Department



## Musings

Reinvent yourself  
For you are the creator  
Reinvent yourself  
For you are more than your description by the haters.

Reinvent yourself  
So when things are apocalyptic  
You push yourself to be optimistic  
Reinvent yourself  
So that when fear becomes the greatest of sensations  
You wield power and let go of hesitation.

Reinvent yourself  
So that in times of consecutive failures  
You choose persistence to be your savior  
Reinvent yourself  
So that virtue is what you display  
Even if there is no one to watch your way

---

Reinvent yourself  
Not to just have a body perfectly chiseled  
But to have a mind which is in shape and a heart that is committed.

Reinvent yourself  
Because you are beautiful inside out  
And that you believe it without any doubt  
Reinvent yourself  
Because you are capable of so much more  
Much more of what you were before. 🍷



# Wedding Bells!



*Mr. Jess Joseph, Manager, Br. Patna and his wife, Ms. Shiyon Sunny*



*Mr. Vaishak Valsan P K, Manager, Branch Tanuku and his wife Ms. Betsy Eldhose*

**Independence Day Quiz Final Results**

*Congratulations!*

**Nitya E V (122277)**  
BR. KODAMBAK

**Sruthi Sreshtha (5446)**  
COO DELHI

**Rahul R Rair (10340)**  
BR. COMBATORE

We also appreciate and congratulate the other participants who made it to the finals.

**Happy Independence Day!**

# Hall of Fame

**Mr. Praveen Jose,**  
Assistant General Manager -  
Compliance Department

Honored as the Associate of the Indian Institute of Banking & Finance, Pune in recognition of his professional qualifications and experience in banking & finance.

**Mr. Adeeb K. T.,**  
Senior Manager - Br. Chittaranjan  
Park-New Delhi

1. General Management Program  
for Executives by IIM, Lucknow

**Ms. Vinitha A J,**  
Manager - CBG-Thrissur

1. Prevention of Cyber Crimes and  
Fraud Management Program by  
IIBF, Pune

**Ms. Arya R,**  
Chief Manager - Legal Department

1. Certificate Course in Cyber  
Laws – conducted by Indian  
Law Institute

**Ms. Shikha Verma,**  
Manager - Br. Punjabi Bagh - New  
Delhi

1. Certificate to act as a Specified  
Person for a Corporate Agent by  
IRDAI

**Mr. Anshul Gupta,**  
Asst. Manager - Collection & Recovery  
Department

1. Certificate to act as a Specified  
Person for a Corporate Agent by  
IRDAI



Upholding the learning initiatives of the bank, all the staff members of Branch Puvathur have cleared the Specified Person Examination conducted by IRDAI and have become the First Branch PAN India to achieve such a feat!

***Kudos Team Puvathur!***



# Onam Celebrations



RO Thiruvalla



Guwahati Branch Kolkatta



CBG and Corporate Branch Kolkatta



RO Ahmedabad



RO Hyderabad



RO Coimbatore



Hyderabad Corporate Branch



Thrissur Main Branch



Ambalappuzha Branch



Changanassery Main Branch



Thalassery Branch



Pattanchery Branch





# Onam Celebrations



Padinharethara Branch



Koduvayur Branch



Kannur Main Branch



Kadambar Branch



Chelakkara Branch



Pullad Branch



Tiruvalla Branch



Nungambakkam Branch



RO Madurai



Puliyannmala Branch



# Onam Celebrations



RO Delhi



RO Thiruvananthapuram



Mumbai Goregaon Branch



Varkala Branch



Trivandrum Main Branch



Kesavadasapuram Branch



Trivandrum Chalai Branch



Ayirooppara Branch



Chackai Trivandrum Branch



Sreekaryam



RO Palakkad



RO Bangalore



# Onam Celebrations



Kilimanoor Branch



Nedumangad Branch



Burra Bazar Branch, Kolkata



Lucknow Branch



RO Mumbai



RO Kottayam



Thevalakkara



Meenangadi Branch



Kuthuparamba Branch



# Onam Celebrations



MCCPC, IRMD, RBCPC (PL & VL), L&D Kalamassery



Kanhangad Branch



Kanjoor Branch



Kavilkadavu Branch



Pudukad Branch



RO Irinjalakuda



# Da Vinci Corner



Dhanya K, Asst. Manager, Br. Viman Nagar, Pune



Ms. Eliz Mertyl K T, Pro. Clerk,  
Br. Velankanni



Delsa Davis, Manager (IT), DTD



Deepa Davis K, Clerk,  
Br. Kunnankulam Main



Ms. Eliz Mertyl K T, Probationary Clerk, Br. Velankanni



# Da Vinci Corner



Divya A , Clerk, Br. Cherpulassery



Femina R, Assistant Manager, Br. Chennai Woods Road



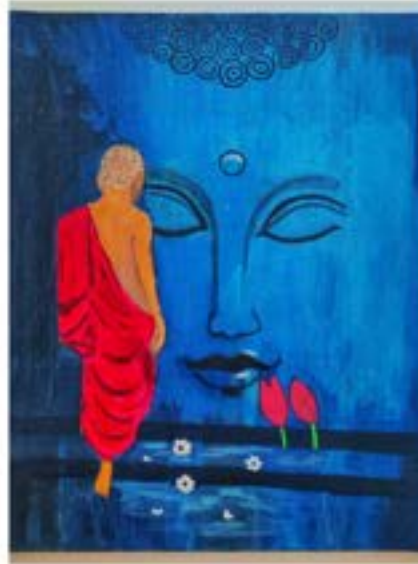
Rejitha Mohan M, Clerk, IRMD



Priyanka Raju Agarwal, Pro. Officer, Br. Kammanahalli



# Da Vinci Corner



Femina R, Assistant Manager, Br. Chennai Woods Road



Shikha Verma, Manager, Br. Punjabi Bagh



Parvathy U S, Assistant Manager, Br. Ezhamkulam



Sasirekha S V, Assistant Manager, Br. Poonamallee



# Through the Prism...



Mikku Eapen, Clerk, RO Thiruvalla



Sagar Tanwar, Assistant Manager, Br. Udaipur



Jubin Simon, Assistant Manager, Br. Ponnani



Muralikrishna T, Senior Manager, Hyderabad Regional Office



Prishita Kumari, Pro. Clerk, Br. Bhubaneswar



'Tricolor in the Sky' by Rakesh Raja, Chief Manager, RO Delhi

# Through the Prism...



Rahul Mondal, Assistant Manager, Br. Ballygunge, Kolkata



Rahul Mondal, Assistant Manager,  
Br. Ballygunge, Kolkata

Parichay Saxena, Assistant Manager, Br. Jabalpur



Shivam Singh, Senior Manager, Mumbai Treasury





# *Congratulations*

team, on being the first runner-up at the **All Kerala Manorama Trend Setter Pookalam** competition





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