

Vol 31
Issue 4

Siblink



Next Generation

Corporate Family Magazine Of The South Indian Bank Ltd.

2023



A new year of possibilities!



**SOUTH
INDIAN Bank**
EXPERIENCE NEXT-GEN BANKING

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,

SIBLINK is a celebration of all that makes our bank special. The shiny new magic of this edition of SIBLINK reminds me of childhood and the happiness that celebrations bring in all of us.

The selection of articles and features, along with the faces of writers that bloom up in one's mind while viewing these works of art are essentially those dipped in the festive spirit. It has indeed been a platform for us to come together and share in the joy and camaraderie that has always been at the heart of our organization. Here we reflect on the past year, as well as look forward to the future.

I hope that you will enjoy reading this issue of SIBLINK as much as I have and that it will bring you a sense of pride and connection to our bank. Your tireless efforts and commitment have not gone unnoticed. Your contributions have been invaluable in driving the success of our organization, and I look forward to us continuing the work to achieve even greater heights in the coming year.

Here's to a bright and prosperous new year for us all!

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

Let me begin by wishing each and every one of you and your respective families a very Happy and Joyful year ahead.

All of us here at the Editorial Board are delighted to present the latest edition of SIBLINK, Volume 31.4. The cover page of this issue showcases our new brand image and logo, which has garnered much acclaim and appreciation. The changed logo and branding are a clear reflection of the transformation that our organization has embarked upon.

This edition includes a wide range of articles and features that spotlights the art, accomplishments, and Diwali - Christmas celebrations of our company, its employees, and family. We hope that this edition will bring us closer together to celebrate our organization's growth and achievements for the past year and also serve as a platform for coming together as a community, the SIBians.

Reflecting on the past year and all that we have achieved, we are reminded of the hard work and dedication of our team and the contributions that have been integral to our organization's transformation and success. SIBLINK, in this edition, captures the spirit of celebration and renewal that comes with the start of a year. As we turn the page to a new year, let's do so with hope and optimism for what is to come. Together, we are excited to see what the future holds and are confident that with our continued commitment and efforts, we will continue to thrive as an organization.

I once again wish you all the very best!!

Best Regards,

Rajesh Rajah
Editor



Cloud Services

A Customer Centric Innovation



Sreekumar Chengath

Joint General Manager & Head, BOG- Asset Operations

Cloud services for data storage, processing, computation etc. have been in use for quite some time and many organizations of mid-size have opted for it in order to reduce their capex. The pertinent questions which pop up in the minds of CIO/CISO of any organization are:

- Whether it is in compliance with regulatory guidelines?
- Whether the data / information is secured adequately?
- Whether to choose Public Or Private Cloud ?
- How easy is Commissioning / Decommissioning of these services?
- Whether the Organization has right mix of skill set, tool set and mindset to go for it?

This article is a simple attempt to address those concerns:

Cloud is indeed a customer centric innovation. With the rapid changes happening in technology globally, the way services are being rendered to the end customer warrants constant review and action so that durable demands of customers are met in time. Amazon is a best example for it. As a product and service facilitation entity, they ensure price, selection and convenience as the key indicators for its customers to bother and AWS (Amazon Web Services) make it delivered in terms of availability, security and ease of use.

Cloud services is the aftermath of using constraints as a forcing function. Time constraints push us to focus on things that matter and Resource constraints to do more with less. The success in adopting the Cloud does not matter technical aspects but the culture and people.

Leadership alignment, awareness of competition, time pressed for launching service/product, upskill and reskill requirement, think big and start small are some of aspects which are to be dwelt upon while contemplating Cloud Services.

Basically cloud services are available in two broad category – Private and Public. Private is more secured as the manageability is vested with the organization, not depended on third party; also the cloud is not shared.

We have many success stories for cloud services. For instance, Ashok Leyland tracks vehicle with AWS (In Country). They could do the migration within 50 days. Further they leveraged the managed services for better customer experience; as a result 200% improvement in data processing leading to 20% cost reduction is achieved.

Speed matters in business. As many decisions are reversible without much extensive study, there is always scope for taking calculated risks and move on. Many organizations including banking such as RBL has moved to cloud option to reduce cost of operation and reach out to customers in quickest possible time as far as products and services are concerned.

We at SIB always embrace technology as a forerunner for business to propel and we are second to none in adopting this technology even. Our mailing solution runs in private cloud (Zimbra Solution on Premise Cloud). Our technology department has taken a few steps already to move applications (low risk ones) to cloud platform to reduce cost of maintenance/operations. The current regulatory guidelines also supports such adoption due to its robustness in terms of security, migration and maintenance.

Adopting cloud services requires meticulous planning and execution. Some of the key drivers towards it are as follows:

- Cloud Policy Formulation
- Formation of Cloud Migration Team –Cloud Squad
- Identification of Workload to be migrated
- Evaluation of Security aspects
- Fixing timelines

- Ensuring Zero business disruption
- Evaluation and Feedback of service – Subscription (Public) or In premise (Private)

WFH (Work From Home) applications, V-KYC (Video KYC), Real Time Alert Monitoring etc. are a few use cases in other banks where cloud is deployed.

As per available information, Cloud service decommissioning is also feasible and forms part of contractual obligation for the service. Prominent Cloud Service Providers – Amazon, Microsoft, Google, IBM, Oracle are all already or in the process of setting up their infra in the country itself to comply with the RBI stipulation of data not being flown out of country.

To sum up, Cloud is a high availability, agile, secured, cost effective scalable platform which organizations can look for deployment as CLOUD addresses 3 vitals of business drive, namely – Durable/Ongoing Needs of Customer, Constraints being faced to have quick wins, Speed with which a particular service can be launched at the sometime business being undisrupted.

Only time to tell that in the days to come, some of the product and services will be available only through Cloud platform! Let us be prepared for it.



Handing over ceremony of 718 Preapproved SIB One Card-Credit Card facility to Group Salary savings accounts of Rajagiri Hospital to Rev Fr Joy Kilikkunnel CMI (Director Administration Rajagiri Hospital) by Mrs Biji S S (CBG, Business Head) in the presence of Mr Binoy R K (Regional Head), Mr. Prajin Varghese (RSH, CBG), Cluster heads, PLBG team, Branch Team and CBG Team

'Onnichirikkam Oonjalaadaam'

Swinging together for unity and prosperity



Ramesh K P
AGM, Marketing Dept.



On the 9th of October this financial year, we conducted a unique record setting event to celebrate unity and prosperity at Marine Drive in Cochin. With over 101 traditional swings (Oonjals) our objective was to strengthen the brand recall in the home ground, Kerala.

Here's a sneak peek of the efforts and strategy that went behind the event from initial ideation to final execution;

In this highly competitive world, brands are constantly trying hard to create an emotional connect and engage with the customers & prospects and thus be relevant to them, we at South Indian Bank wanted to improve Top of the Mind recall among our customers and the general public during the festive season in the home state. With this intention, we planned an engagement that will help us to connect with the public culturally and emotionally

The event "Largest Oonjal gathering in a single venue with 101 Oonjal" was planned to bring public participation and take them down the memory lane by evoking the nostalgia of the good old days. Such experiences always remain afresh and one will inevitably cherish their childhood memories Hence, we strongly believe that the public will recall the brand for gifting such a memorable moment.

Oonjals (traditional swings) are very close to the culture of Malayalis. In the backyards of every traditional house in Kerala, the swings conceive laughter, chatter of kids and grown-ups alike. In Malayalam literature, Oonjals hold a prominent reference as a symbol of happiness and joy.

The event was promoted through the social media and influencers. OOH visibility was created through hoardings at selected vantage locations in the city. Event posters were placed inside metro rail to reach out to the commuters. Apart from the above mentioned mass media, leading FM radio station were used to amplify the message of the event.

To this end, below-the-line activities like activation in residential round level societies, clubs and nearby colleges were done to spread the message to maximum people. 101 Oonjals for the event were made of traditional coir and wooden planks from Alleppey.

On the day of the event, the swings were decorated with flowers and the visitors were welcomed with the performance of Chendamelam (traditional music instrument) at the entrance. They were allowed to enter the swing area post registration. After taking part in the swing, they could visit our exclusive photo booth and Virtual Reality Booth wherein a visitor can experience the Vallamkali (the traditional race boat).

During the record setting time, 101 Swings were occupied by the registered public & invitees. Everyone swung together to create a new world record from the brand and business impact perspective, the event garnered more than 8000 footfalls. 101 Oonjals swing together to send the message of 'Unity and prosperity'.

Strategically various product promotion collaterals were displayed at the venue and one on one interaction was also arranged with the prospects. Those interested leads were later contacted through mail and SMS. The ones who showed interest in the product communication were later contacted. More than 10k people watched the event through 'Facebook live'. The event promotion through Social Media reached to more than 3Lakh people which resulted in 20% more FB page like & 33% more Instagram followers.

During the month, we saw a 10% increase in brand searches in Google. Website traffic saw an increase of 20%. Due to the event promotion in social media, we saw a good number of new visitors coming from this source. We also conducted a feedback survey for participants to gauge their response which resulted in a 4-star rating for the event.

his event was unique not just with the theme of 101 swings in a single venue but also with the concept of bringing together people from across all walks of life to enjoy the traditional swing which is part of the culture and will keep them grounded in their roots. The recognition by the World Book of Records was truly a feather on the hat.

This also helped us garner lot of PR visibility in the home state by being covered in publications like Malyalam Manorama, Hindu Business Line, TV9 etc.

To make the evening a memorable one, we also organized a music event for the participants.



Watch out for those Collateral Constraints



Gourishankar T M
Chief Manager, MBG

“Lack of foresight and diligence concerning, locating, laying legal claim to, taking possession of, and selling the collateral can result in a scenario similar to the spilled milk offered here”

The banks normally require guarantees on loans that appear to be riskier, because they are larger or because they are granted to borrowers of smaller size, less capitalized, and with multiple banking relationships. It also provides evidence that a bank loan is more likely to be secured when the borrower owns assets that can be posted as collateral. The interest rates on secured loans are less than the unsecured loans as the banks take the comfort of the collateral to offset the risk. However, in some cases the interest rates are higher than on unsecured loans, confirming that guarantees are not sufficient to completely offset their higher riskiness.

Collateral is an asset pledged by a borrower to a lender until a loan is paid back. If the borrower defaults, then the lender has the right to seize the collateral and sell it to pay off the loan. A closer look at this standard definition reveals why collateralization tends to pose access problems for small and new borrowers, why collateral is intrinsically linked to the legal system.

The main objective of any credit underwriting is that loans be both safe and sound. A sound transaction is supported by cash flow that is reliable and sufficient to service the needs of the borrower. A safe transaction provides a second source of repayment typically, collateral for the loan.

In a softening economy, reduced cash flows create a decline in soundness, and defaults rise. To mitigate the risk in such scenarios it is important that the loans are “well secured”. In light of this increased dependence on collateral, it is important for all banks to recognize the difficulty in getting full value from the collateral. In many instances it is evident out of our experience that during recovery hardly 30-40% of the book value is only able to recover from the collaterals.

Thus, financial institutions avoiding selling the properties unless the borrower is either dishonest or incompetent.

Historically, with the exception of asset-based lending, banks have not been strong in monitoring collateral. This lack of close attention contributes to a false sense of security, leading to the “well secured” perception.

Hence, the knowledge of collateral constraints will enhance the decision-making during workout process as well as assist the bank in setting aside the proper level of reserves.

The Primary collateral constraints are as follows;

- Locate the collateral
- Access to the collateral
- Lay legal claim to the collateral
- Take possession of the collateral
- Sell the collateral for value

Although these constraints seem logical, they are often taken for granted and are not assumed to represent a large cost. It is on this the bankers have to focus most.

Locating the collateral appears to be simple and straight forward. Yet, bankers must remember that troubled borrowers are prone to move often. As they move, so does the banks collateral.

Although these moves by the borrower may be supported by the needs of the business to do such things as reduces costs (rent) or improve efficiency of production with better space, the borrowers are not always forthcoming about these changes. This information and its timely disclosure may be critical to maintaining the lenders perfected lien position. It certainly is essential if the bank speaks to repossess its collateral.

We should not forget the fact that as the credit situation deteriorates, the communication between the bank and the borrower often declines. This put added pressure on the lender to stay abreast of the debtor’s activity.

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Presence of the clear and exclusive road access to the collateral is very important and also deciding factor during enforceability. It has been noted that many of the properties mortgaged to our bank can only be reached through aero modes as on records there is no established road access to the property.

On a lighter note, these properties are called as helicopter properties. The subject what went wrong which has led to accepting such properties as collateral is extensive hence not discussing here. However, the instances for such things might be;

- The schedule of property document submitted has road in one side
- The property owner of the property through which we reach the collateral mortgaged to Bank is already part of the proposal as co-borrower / applicant / guarantor

In liquidating assets, banks must look at the liquidation value of the asset when assessing loan to value positions. The proper way to examine value before considering the collateral constraints is:

- Forced liquidation value – what the bank can get
- Orderly liquidation value – what the borrower can get
- Cost or Book value – what is reflected on the balance sheet
- Market Value – what a buyer would pay in good times
- Enterprise Value – what a going concern might fetch
- Value in use – what the asset is worth to the borrower
- Replacement value – what it will cost to replace

A close look at these valuations reveals a pattern with the lowest value at the top of the list and the highest at the bottom. This observation, together with the cost associated with the collateral constraints, needs to be evaluated in determining if a loan is well secured.

Credit rationing arising out of informational asymmetry and lack of collateral is a well-recognized economic, constraint in the credit market.

Conclusions:

The lender should conduct due diligence on the assets provided as security to ensure the security provider's absolute title over the same. A lender should ensure that the borrower, third-party security provider and/or guarantor has the due capacity to enter into the financing documents and that these are enforceable under their respective governing laws.

The lender should try to demand the self-occupied properties preferably residential properties due to the attachment the customer will be having on the property.

The lender when accepting the properties especially vacant lands proper demarcation should be ensured for easy identification and for disposal in case of extremities.

The lender should also be double cautious while handling the properties with conversion orders from agriculture to non-Agriculture wherever applicable. The customers can submit fabricated or fake conversion orders. The titles of the property will be verified by the panel advocates however we may fail in ensuring the genuineness of the conversion order document submitted by the customer.

Hence, while accepting such properties we should either check with the issuing authority or with the line department persons associated with it as the copy of the same proceedings will be forwarded to them and ensure the genuineness of the document.

We should remember that money is multiplied in practical value depending on the number of W's: what you do, where you did it, when you did it and with whom you did it.



Jersey day at DTD to celebrate FIFA 2022

The New Currency: E-Rupee



Parichay Saxena
Assistant Manager, Br. Jabalpur

CBDC, also known as the "e-rupee" is the virtual equivalent of fiat currency, whereas UPI is a platform for easing banking transactions. When the retail CBDC pilot programme was introduced, the RBI had announced that the implementation will happen in stages in cooperation with a few banks and in a few locations before being expanded up. The pilot is being implemented among a small group of customers and company owners, beginning with the four cities of Mumbai, New Delhi, Bengaluru, and Bhubaneswar.

Shaktikanta Das, governor of the Reserve Bank of India (RBI), sought to clarify the key distinctions between the Central Bank Digital Currency (CBDC) and Unified Payments Interface (UPI) on December 7. He claimed that unlike UPI transactions, e-rupee transactions will not involve any intermediaries.

Customers' willingness to use e-R has been questioned given the rise of UPI as a preferred digital payment option. Any UPI transaction enables the Bank to act as a middleman. Because of this, whenever someone uses a UPI app, their bank account is debited and money is sent to the bank of the recipient. You can withdraw Rs 1,000 in cash from the bank, keep it in your wallet, and use it in a store, according to Das.

One will draw the digital currency for CBDC and retain it in your mobile wallet. When you pay at a store or to someone else, the money is transferred from your wallet to their wallet. The bank does not route payments or act as an intermediary.

The CBDC can permit direct money transfers between two private organisations, including people and businesses, much like cash, according to deputy governor T Rabi Sankar. While using UPI, only two bank accounts can be moved. The applications for it (CBDC) are likewise endless. Money is capable of carrying out all of its obligations.

Our fintech and startup ecosystem's level of innovation, as well as the types of payment channels it develops, will determine everything.

Anonymity is another aspect that can be talked about, here. No one has any details when you give out physical money to someone, because the bank is not privy to this information. The case of CBDC is the same, because the bank does not have access to the data. It transfers from one phone to another phone.

Also, there is no distinction between paper money and digital money in the eyes of the law. For instance, CBDC would be subject to the same income tax regulations as actual currency. It is also conceivable to have a legislative provision to ensure anonymity while what exactly will happen will depend on how things evolve but anonymity is a basic element of currency and we'll have to ensure that.

It is announced that it will be expanded to Ahmedabad, Gangtok, Guwahati, Hyderabad, Indore, Kochi, Lucknow, Patna, and Shimla in the next phase.

The trial programme is being conducted by the State Bank of India, ICICI Bank, Yes Bank, and IDFC First. The RBI announced that four more would eventually join, including Bank of Baroda, Union Bank of India, HDFC Bank, and Kotak Mahindra Bank.



Impact of 5G on Banking



Vinay Pisharody

Chief Manager, RBD - Govt. Business

All of us are part of the transformation journey of our Bank. Similar transformation is also emerging in the digital world too. Taking India's digital transformation and connectivity to greater heights, Government of India has recently launched the 5G services.

This milestone unlocks huge possibilities for India with high tech technology and drives the way to bring transformation in crucial areas like Agriculture, Health, Education, Banking and Financial Services etc. 5G technology will bolster and propel India's position as an economic and tech powerhouse globally and will provide new opportunities for start-ups to come up with innovative solutions to solve existing challenges, create jobs and contribute to India's economic resilience.

What particularly may be interested to us would be – How 5G will augment Banking??

The benefits of 5G to Banking may be broadly viewed as follows:

High Speed Digitalization: High speed 5G networks can help banks carry out complex tasks in real time and help them improve the efficiency of the websites and apps. Banks can integrate devices like phones, wearables etc. to deliver a seamless customer experience across touch points.

Personalized Digitalization: The lightning-fast data transfer capabilities of 5G networks will help banks deploy data centric technologies such as AI and ML. This could ensure better lending decisions and loan processing, more accurate product recommendations and highly personalized digital assistants.

Reimagining customer experience: The increased bandwidth and low latency of 5G could enable the use of Augmented Reality & Virtual Reality in Banking. It can be used to equip virtual assistants and chatbots with better audio and video.

Improved Financial Inclusion: Despite decades of sustained efforts by government and RBI, Still lot more to be achieved to make the basic banking services available to common man. In the initial part of financial inclusion availability of mobile network in the rural areas posed key challenge in reaching the target population. However the reach has been improved with the introduction of 4G services. Introduction 5G is set to revolutionize the mobile network space and effectively address the previous issues associated with reach.

Security: 5G will facilitate fraud detection in real time. Security vulnerabilities identified by Banks can be updated in real time without interrupting the customer services.

With the recent advancement in digital banking including setting up of 75 Digital Banking units, introduction of 5G will drive the next wave of transformation in the financial industry. This generation is going to witness one of the biggest transformation of Banks in the digital world.





Sawan Kishore
Senior Manager, RBD

The Current Account Savings Account portfolio of a Bank, a.k.a. CASA is a strategic leverage for its business, with regard to generating higher profitability. As you may be knowing, the competitive edge of a bank in asset products (the loan portfolio) is hugely dependent on the ratio of CASA deposits to Total Deposits, the one we call the CASA Ratio.

Every three months, there is a general tendency to go through a cycle of ups and downs in CASA ratio mainly on account of garnering high amounts of CASA from a few numbers of customers. These CASA balances move out after a few days, creating a dent in the CASA ratio. A reduction in the term deposits portfolio due to various strategic decision may result in a higher CASA ratio. Then what can be a sustainable way around? The best thing to do is to aim at a Granular growth in Casa, that happens on a daily basis.

As you all know CASA balances are prone to movements in both directions, as these funds for are parked for flexibility of usage by customers. Hence outflow of funds decided by the customer may not always get averted, even with the best of managers around. The key is to find substitute funds through the new book (known as NTB) and the existing book (known as ETB). The role of us as staff members is to keep nourishing the NTB and ETB CASA portfolio.

The NTB portfolio growth account to approximately 40 to 50 percentage of annual Casa growth and the ETB portfolio growth accounts for about 50 to 60% on an average. These contributions ratios may change based on the various geography and customer preferences.

We have obtained the wisdom of management of CASA portfolio. Also we do have a lot of other business parameters to achieve which brings to our mind the need of a process for CASA management to sustain our business.

CASA Process

The CASA process hovers around the various quality aspects of CASA, that have been emphasized by the senior management (through initiatives like IP 1 Million, Activation Depletion, “Your call makes a Big Difference”, “USE it or LOSE it” Drive etc.), that can be taken care of through creations of habits, to make winning ways.

On the NTB part

1. The person in charge of the account opening process should on the very first day keep the account opening forms of the customers on the Branch Manager’s (BM) Desk, which acts as an automatic reminder of the Process of welcome calling to the new customers. Once the welcome calling is completed, there is a greater probability of the account getting funded, thus dealing with the problem of depletion of value in accounts in the early stages (depletion is any situation in which the AMB of an account goes down the stipulated AMB for the variant of account). The BM then gives the form back to the staff members who have sourced it, after entering his mark in the data collection module (Information bank). The staff members within a period of 7 to 14 days can do their follow-up calls. These calls should bring a solution to the activation of the account through the sale of customer engagement products like mutual funds, recurring deposits, bill payment etc. (activation indicates a minimum of 1 customer induced transaction in the account every month).

Hence the quality parameters of depletion and activation are properly dealt with through welcome and follow up calls.

2. Another crisis to be dealt is the large number of accounts falling to dormancy, which has been given a lot of impetus with the use it or lose it drive of Head Office Retail banking department.

The theme being that we should not allow any account to become dormant and curtail dormancy to our intervention. The probability of reviving dormant accounts is very less compared to the chances of avoiding dormancy. We have reports in our core banking solution giving information about accounts falling to dormancy. One person in the branch can be the change maker in this area. The activity is taking a printout of the report and calling these customers. If we do not have phone numbers, we can communicate by emails or even letters. This activity can be completed in the first week, with further calling during the mid-way and the last week of the month, creating more chances of a comeback for these customers. Be sure to check the accounts before calling the customer. We can check the unrecovered charges in the account, assess the quality of the customer and then take steps to bring the customer back through discussions with the BM. Ability to prioritize the accounts based on account balances and other factors as well as transparency with the customer while talking about the charges in the accounts will create trust for the customer.

3. Activities like market outreach programs viz. market mapping with a team of staff members going out to meet the customers as well as activities at various organizations add value. This can be planned by BM on a daily basis.

On the ETB front

4. We have a process called the portfolio mapping in which every staff is allocated a set of valued customers to build a better customer relationship. They have to contact these customers periodically. Two to three calls a day to the portfolio mapped customers help to cover them twice a quarter. But asking for funds from these customers directly without any prior knowledge of the customer and any relationship building is a common fallacy. Rushing the process will never give good results. An intended result at the time of need is always produced only when the customer connection has gone through the process of relationship building by repeated value addition calls to the customers. A daily check on the movement of the customer's account value will help to chase the funds and bring it back at the earliest.

To keep a tab on this area, a suggested process is to keep one day of a week as a portfolio review day. The branch manager will have a one on one discussion with each staff and the staff explains his or her activities for the previous week on the portfolio, the results expected and the planned activities for the week ahead. A five minute interaction per staff will give great insight and helps to form appropriate strategies.

Other areas that are to be given importance are the thematic enablers given from head office to engage customers. Together with these enablers and other database given from time to time, a staff reach to approximately 100 customers a month and this will surely yield results. Staff upon improving their calling/ customer engagement quality can expect at least 20 good business leads from these engagements which might translate to at least ten good deals in CASA or other business areas. A focus on the digitised account opening through Insta, Diya KYC and Tab will help us give better customer experience as well as quality customer engagement, not to mention the savings on time and resources.

As Robert Collier said, Success is the sum of small efforts, repeated day in and day out.

Best wishes for bringing a bright future for our bank through robust growth in CASA.



“Knowing others is intelligence;
knowing yourself is true wisdom.
Mastering others is strength;
mastering yourself is true power.”

-Lao Tzu, Taoist Philosopher

Meet the Maestros – Shri P. Unnikrishnan



Radhika R B

Senior Manager, Trivandrum Regional Office

The 1990s saw the rise of many stars in the music world of India Cinema. Two most prominent names among them are music director A. R. Rahman and the ace singer P. Unnikrishnan.

Incidentally both have their roots in Kerala. P. Unnikrishnan's debut song "ennavale adi ennavale" in the movie "Kaadhalan" was a sensation as soon as it was released and continues to be so even now. It also won him the National Award for the best singer. Born in a joint family full of Ayurveda physicians and music lovers, music was already inside his soul. In the large house called "Kesari Kuteeram" in Chennai, he was the apple of the eye of all his uncles, aunts and every member of the family. He gracefully accepted SIBLINK's request for an interview.

Radhika: The many facets of your personality are strikingly varied and interesting – with a degree in commerce, Post-Graduate Diploma in Personnel Management, another degree in Industrial Relationship, a corporate job - leaving behind all these you chose music as your career, how did that happen?

Unnikrishnan: I never dreamt of becoming a musician. I started learning music only because of my mother's compulsion. During childhood, the only thing in mind was to go out and play always. Music was the last in my priority list those days. The music teacher used to come, take lessons and go. I was never keen on practising whatever was taught in the music class. But for my mother's relentless persuasion, I would have never taken music so seriously. My house was always filled with music. Somebody would play a song in the music player always. Most of the time it would be film songs or devotional songs by K.J. Yesudas or P. Jayachandran. Tamil songs also were frequented. My mother would teach me a fresh song every time whenever a music competition was held in clubs or any other organization and make me participate in all of them. Thus music started spreading its roots inside me without my knowledge.

Only after joining college, I took music seriously, that too after being trained under the legendary musician Dr. S. Ramanathan.

I had given my mother enough headache, never used to attend the music classes regularly, never used to practice my lessons also regularly. But eventually whatever I started doing, music enticed me towards its pristine beauty. I used to sing for concerts after cricket matches, after company meetings etc. Music was the only constant thing throughout my life.

Radhika: In those days you were more interested in cricket, were you not? Heard a lot about your friendship with ace cricketers like Roger Binny and K. Srikkanth. Can you tell us about those days?

Unnikrishnan: Very true, in fact I got admission in the college through Sports quota only. Whenever I was in college, I would be either playing cricket or participating in some cultural events. Hence I don't remember any of my classmates. To know them, one should enter the class at least once a while, (laughs loudly). Also in those days career options were very few, one has to choose to become a doctor, an engineer or a chartered accountant. Despite hailing from a family of physicians I always disliked science. So commerce was my natural choice. But I was very much aware that unless I acquired good academic credentials, I would not be respected in the society. So I dedicated enough time to complete my studies also and then joined Parry's.

Radhika: How did you reach at the mainstream Carnatic Music?

Unnikrishnan: While in college, along with my friends Sanjay Subrahmanyam (a much sought after musician at present), Vijay Shiva (another leading musician) and R. K. Shriramkumar (Master violinist) started "Youth Association for Classical Music". We used to have healthy and animated discussions about music regularly. That triggered the musician inside me.

Radhika: You acquired a chance to get trained under the legendary singer T. Brinda who is also notorious for her moody nature. Can you throw some light on that?

Unnikrishnan: T. Brinda is the granddaughter of legendary Veena Dhanammal, who introduced a detailed method of singing. Of late, this lineage was getting drained due to lack of knowledge which Brinda wanted to restore. So she called for applications for a rigorous training spanning 6 months. From thousands of aspirants, I too was selected as one of the 10 pupils and it was an eye opener for me. She was very generous in sharing her experiences and knowledge. It totally changed my approach to music.

Radhika: It is a very very rare coincidence that a father as well as his daughter are honored with the best singer award at the National level for the first ever movie song they sang respectively. You bagged it in 1994 for the song “Ennavale” in the movie “Kadhalan” under the direction of A.R.Rahman and your daughter repeated the history in 2015 through the song “Azhagu” from the movie “Saivam”, music directed by G. V. Prakash, the nephew of A. R. Rahman. How was your state of mind on both occasions?

Unnikrishnan: In 1994 when the award was announced, I was on a foreign tour. So I thought that someone was playing a prank on me and didn't believe. I was thrilled on verifying the news. But it was indeed an infinitely greater joy when I came to know about Uthara getting the National Award. She started learning music at the age of six. Winning the national award has increased her responsibility towards music. We have introduced all genres of music to her including Carnatic, Pop, Ghazal, Hindustani etc. She can decide later on to which stream she should adhere,

Radhika: You had performed a Jazz concert along with Saxophone player Elle and pianist Anil Sreenivasan. How was that experience?

Unnikrishnan: It was a concert arranged by the US Consulate. We met one another hardly one hour before the concert. So there was not much time left for any practice. But they both were so brilliant that they asked me to choose a raga. So I chose “Lathangi” as the main raga and the outcome was phenomenal. It was again a great revelation for me that music has only one language irrespective of its genre, which any music lover can understand. The whole concert was extempore. The standing ovation we received at the end filled my heart and eyes.

Radhika: You have started a YouTube series on how to enjoy Carnatic music. What led to the launch of such a channel?

Unnikrishnan: I have been trained Carnatic music by many stalwarts like Dr. S. Ramanathan, P. S. Narayanaswamy, Kalkatta Krishnamurthy etc. Without these gurus I would not have reached anywhere in the music world. There are many talented people in the society who have no access to such great Gurus. I feel that music should be accessible to anyone who desires for it. Anybody can learn songs just by listening to them. But to go deep into each raga, to know its structure, one needs guidance. Through my YouTube channel I try to impart whatever I have gained over years. Also I consider it my duty to give back to the society whatever I have gained from it.

Radhika: What are the preparations needed for a concert?

Unnikrishnan: Any concert spanning from 2 to 2 ½ hours is the result of hard work of many years. Behind each concert lot of ground work has to be done on song selection, duration of each song, accompanying artists etc. The songs should be of different lyricists, of different speed, different language – otherwise monotony will creep in.

Radhika: What are the matters to be taken care of to maintain the quality of the voice steadily?



Unnikrishnan: Discipline in personal life is the most important thing to keep the voice intact. Vocal chords are very tender and can be damaged due to any external element like climate, allergy caused by taking in some food which is not suitable to us or even by talking loudly. A singer should always have the safety of his/her voice as the first priority.

Radhika: You have worked with a lot of music directors of the Indian film industry like Ilayaraja, A. R. Rahman, Vidyasagar, Deva etc. How different are they in their approach to music?

Unnikrishnan: Ilayaraja comes with a fully constructed song and orchestration. He never allows the singer to deviate from whatever he has created. He tells us very clearly what he requires from us. A. R. Rahman gives total freedom to the singers. He gives us a basic idea about the song and then asks us to sing it in all possible methods we can using our creativity. Then he chooses the best from it and gives it the final form. We will come to know about it only when the song is released. It was with Deva I sang most of my melodies. Vidyasagar chooses singers based on the song. One positive quality I have in me is my patience. I never get angry or impatient. Also I never get irritated when the music director demands for repeated takes. After all they are demanding it for perfection.

Radhika: You have been performing the part of a judge in many music reality shows. Do you feel that parents are putting undue pressure on the kids by making them participate in such shows?

Unnikrishnan: Pressure will be definitely there in any type of competition. What I feel is that kids get used to handle such pressure by participating in these shows. And it is not an easy thing to get such platforms to showcase your talents. The grooming sessions will definitely fine-tune their skills and make them better performers.



Radhika: Becoming an overnight sensation, how does that affect children?

Unnikrishnan: That is where parents have to play a crucial part. Many of the kids get carried away by the instant fame they gain and fail to hone their skills. Many of them forget that more hard work is required for reaching higher levels. Parents should always help their kids to stay grounded and to develop themselves in a holistic method. They should continue learning and practicing very hard and never rest in the shadow of sudden fame.

Radhika: I have seen a video in which you were plaiting Uthara's hair. It showed the thick bonding you both share as a father and a daughter. Is your parenting method different from that of your parents?

Unnikrishnan: Not at all. My parents were very generous in expressing their affection towards me. I am also following the same method. Our kids always watch our deeds. So instead of preaching to them about how to lead a good life, one has to show them by leading one. Knowingly or unknowingly our children start imitating us, so be very careful with your words, thoughts and expressions. Actually by making me a father, my kids have refined me a lot. Without my ever-supporting parents Rahakrishnan and Harini, without my encouraging wife Priya, I would not have become the Unnikrishnan you know now. It was my mother who realized my capabilities and steered me into singing. So I just imitate my parents in bringing up my children.

Radhika: You have a famous fascination for cars, how did that begin?

Unnikrishnan: I think I inherited that from my uncle. When I was a kid, he used to drive inside our compound keeping me on his lap. I used to hold the steering thinking that it was me who was controlling its movements! My father had an ambassador car. I remember its registration number even now – MSR 6854!

When I reached 17 year of age, he used to bring the car inside our house and teach me to park it inside the garage. The change of third gear in an ambassador car requires a special skill. Thus learning to drive the car slowly and meticulously so that I could park the car inside the garage perfectly made me a good driver. On my 18th birthday I owned my driving license. I relate driving to singing - more than reaching the destination, the way one drives one's vehicle is more important for the long-term well-being of the vehicle. This is the same with one's voice too. How one handles and takes care of one's vocal chords determines one's longevity as a singer. This passion has percolated to my son Vasudev also. He is an automobile engineer in the UK.

As he talked in a soft voice about his mature and beautiful views on life and music, the environment filled with a calmness that only a noble soul can emulate.



Love in the time of football

Movie review



Anoop A. V.

Asst General Manager, IRM Department

Georgian film maker Alexandre Koberidze's movie 'What do we see when we look at the sky?' which got ranked Number 7 by the British Film Institute in their list of the 50 best films of 2021, and became a film festival favourite, is a modern-day fable in which the hero and the heroine find their looks changed beyond recognition when they wake up on the day of their scheduled date at a cafe.

Watching this slow-paced movie is a wonderful and calming experience which slows down your breathing rate and gives you the feel of a relaxing quietness. The film is as much about the beautiful riverside city of Kutaisi and about the passion for football as much as it is about love. The football connection prompted me to watch it a second time, when the FIFA World Cup 2022 was taking place in Qatar.

One of the first references to football in the movie is when the narrator says there were only a few weeks left until the start of the football world cup. The owner of an open-air cafe near the White bridge (a beautiful bridge apparently named so because of its white colored metal railings) installs a white screen and a projector to stream football matches live for the benefit of his customers, only to realize later that this move would fail to generate any interest among the local populace.

After a few days have passed, the narrator continues, "Today the Football world cup starts. Kutaisi, like any other city, is in anticipation of some great football." Giorgi, the hero whose looks got changed at the beginning of the movie, is a fan of the Argentinian team, and has a Number 10 Messi T-shirt in light blue and white stripes on the wall of his room. The football watching traditions of the Kutaisi people are quite interesting: Vardy, a white and adorable street dog, a big football fan, waits for a long while for his dog friend Mertskhala. They had plans to go and watch the opening game of the world cup together, but Vardy felt offended when Mertskhala didn't turn up, and hence he went to watch the match by himself.

When the narrator tells us that traditionally football is watched at two places at Kutaisi, we are shown the casual shot of a man running along a sloped road. The narrator continues that the man was most likely running to one of those two places. Since the 1960s, football fans used to meet at the bar at the Red bridge (another beautiful bridge with red colored railings) where they watched or listened to the away-games of the home team Torpedo Kutaisi, and the World Cup, the European Cup and the Copa America matches.

The dog Mertskhala too wanted to watch the game there and that's the reason why he did not show up as promised to the dog Vardy. He knew very well that Vardy would not join him at the Red bridge bar (the reason behind which will become clear later), although at the Red bridge bar, as the narrator says, there was a cool breeze from the river Rioni during summer, the screen was big, there was enough space for everyone and the beer was always cold!



The second place in Kutaisi where people traditionally watch football is behind the Lado Meskhishvili Theater. This is where the neighborhood and the employees of the theater come together. According to the narrator, Torpedo Kutaisi played an away game a long time ago against Dynamo Tbilisi, a football club from another Georgian city. None of the TVs in Kutaisi received signals for some reason, but a radio in a prop workshop behind the theatre had reception.

The radio could be heard on the street and slowly people from the area gathered there. Torpedo won a historic victory that evening, and since then, watching football there became a tradition. The workshop is no more there, and people do not remember this story anymore either. But “a tradition is a tradition”, the narrator says. The dog Vardy, for example, never betrays this tradition even though his friends prefer the Red bridge.

The hero and the heroine meet finally at the White bridge cafe although they do not recognise each other. In the background, the narrator tells us that on that day Argentina defeated its rival 5 – 1. In one of the scenes, a group of eleven kids come to the White Bridge Cafe to have ice creams. It is only during my second viewing of the film that I noticed that when the camera pans across their faces with music in the background, the camera movement is similar to the way TV cameras usually move across the faces of footballers during the national anthem before a match. I had failed to notice during the first viewing, the relevance of the number of children in the group: Eleven.

The viewers are bound to get mesmerised by the beauty of the city of Kutaisi which has a small town feel to it. In fact, Devika Girish of ‘Film Comment’ calls this movie a city symphony and a ‘beautiful letter to Kutaisi’ while interviewing Alexandre Koberidze. In another interview (with Sarah Bradbury during the Berlin Film Festival; Source: The Upcoming) the director confesses that the movie started to grow in length (compared to what had been originally planned) after they started shooting in Kutaisi, as the “place was offering and giving so much”, and he had to finally decide that he has to stop at some point. According to the interviewer, Koberidze was “finding poetry in everyday images” of Kutaisi. During the 59th New York Film Festival, Koberidze told Dennis Lim, Director of Programming, in an interview, that his original plan was to shoot mostly near the White bridge.



But during the film crew’s one year of stay at Kutaisi, when they used to go out for walks for eating or for meeting somebody, they were spotting new locations and were then writing a scene for the location. The city was changing the script!

One of the dream locations shown in the movie is a place where cakes are baked, one where many activities related to the making of the cake take place outdoors. It will not be an exaggeration to say that the place looks almost like heaven (as if I know what heaven looks like! Well, never mind, this is a fairy tale anyway).

And, to cite something similar, here is an extract from Oscar Wilde’s *The Happy Prince*: “He looks just like an angel”; “How do you know? You have never seen one”; “Ah! But we have, in our dreams”). I had initially used the term “cake factory” in this article to describe the place, but then I felt it might not be an apt word for such a charming place featured in such a beautiful movie.

In this regard, it is worth mentioning what M T Vasudevan Nair once told about his iconic novella ‘Manju’ (Mist), that the only word that he subsequently felt he shouldn’t have used in that entire story is ‘Urulakkizhangu gavesakan’ (a person who does research on potatoes), as he felt it is not blending that well with the poetic charm of the words used in the story, and with the emotions evoked by those words. ‘What do we see when we look at the sky?’ too is more a ‘feeling’ than a story, and we feel the movie rather than watch it!

Giorgi and Lisa (the hero and the heroine), perhaps, start liking each other, in a silent dignified way. Of course, they still do not recognise each other. Then, the final day of the world cup arrives, and Argentina is one of the two teams that have reached the finals. Giorgi wants to watch the game more than anything else, but he surprises himself by going to Lisa that late-evening, and asking her if he can walk her home!

Alexandre Koberidze,
Film maker



On their way home that night, they hear loud cheers, apparently from people watching the match on TV. Giorgi pauses for a moment, Lisa tells him he can stay back and watch the match if he wants to, but Giorgi unhesitatingly continues to walk with Lisa. By the time they reached Lisa's place, there were only a few seconds left in the match. Argentina was leading 3-1, and everybody knew who would be the world champion.

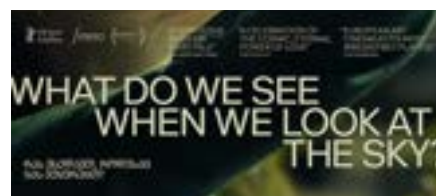
When the final whistle was blown, the narrator tells us, that millions of fans worldwide, and of course, in Kutaisi cheer, because "everything happened the way it had to happen". Giorgi and Lisa chatted for a while at the beautiful pavement in front of her place, and then they parted into the night. Over the next few days, interesting things happen in the lives of our protagonists.

The body movements of the characters in the movie embody the concept of 'mindfulness', loosely speaking. They are slow and relaxed and it is as if all of them live 'in the moment', enjoying the mundane without exerting any effort at all. In scenes where such a tempo is not otherwise possible, the director resorts to slow-motion! (like when a group of cute well-dressed boys and girls are playing football on the street, with great music - the official song of the 1990 FIFA world cup held in Italy - in the background).

Koberidze occasionally gets into a serious mode and on one such occasion he tells, through the narrator in the movie, that the period during which the story takes place was quite brutal and merciless, that it would be judged as one of the most violent times by future generations, and that they would not be able to comprehend our indifference to what is happening around us. On another occasion, he confesses, again through the narrator, that he would not have any answers when his children ask him about the reason for such brutality and such powerlessness, and when they confront him with the question as to what he was doing when all this was taking place. "What should I say? That I made films?", he asks. Koberidze mentions to Sarah Bradbury during their chat, that he is telling us, through the narrator, the things which he wants to tell as a human being, without making a film about it, and without making art out of it.

One question that Koberidze often encounters, during Film festivals and elsewhere, is related to his trademark style of using voiceovers to good effect. He tells Lim during the interview mentioned earlier that the voiceover concept is inspired by his grandmother who used to read him stories. Thus, he had grown up without reading, instead he was always listening to someone reading. He adds that he hates to write or shoot scenes which are 'functional' in nature, scenes the sole purpose of which are to set up the story. Instead, he condenses the information into a short narration and gets the job done. Koberidze also tells Lim about his introduction to football. He was 5 years old and saw Maradona weeping on TV after losing the Italia 90 Football World Cup final. His mother explained to him that he was the best footballer and that he had just lost the match. Koberidze says that he understood, at that moment, that you can be the best and can still lose, and that you can cry and still be cool.

He tells Devika Girish, in the interview, that as teenagers, he and his friends used to gather together mainly for two matters: to watch movies together, and to watch football together, and that both occasions were somehow very emotional. It's no wonder then, that he tightly inter-weaves film and football (especially the social nature of watching football in public spaces) in 'What do we see when we look at the sky?'. He comes across, in the interview, as a very warm person, much like his film. According to him, a simple word uttered to you like a "Hello" or a "Good Bye", or when a shopkeeper replies with the words "5 lari" when asked the price of cheese, the way these words are spoken can change your day, or a week, or even a lifetime, since they have the tender power to warm you. He feels that this subtle magic was happening to him more during his stay at Kutaisi for the film shoot, than he was used to in his life. He remembers that it used to happen just once, or twice or thrice, but when it did happen, it used to mean a lot to him. To his credit, he poured all that he received from Kutaisi, back into the film poetry that is 'What do we see when we look at the sky?'.



Exploring the Rajput Royalty -A Rajasthan Travelogue



Greeshma Jayan

Wife of Anuj S.M, Asst. Manager, FMG

A much-awaited visit to the Royal State of Rajasthan exceeded our expectations. Even though the peak season was just about to start during our time of visit, the palaces didn't fail to impress. Our journey was intended to explore the ethnicity, heritage and beauty of the state famous for its sandy deserts and extreme temperatures.



Beautiful architecture of the cities of Jaipur, Jodhpur and Udaipur boasts of the Rajput engineering skills and creative brilliance. Shopping through the streets of Rajasthan seemed like capturing the essence of our entire country into our shopping bags. Artisans of the state produces textiles, shoes, art and intricate perfumes which can blow the mind any true Indian. Block printed and tie and dyed textiles are available at almost every shopping destinations throughout the state. The culinary also touched the high marks with its mouth-watering flavours that I reminisce even after reaching Trivandrum. Must try suggestions being Dal Bhati Churma and Pyaas ki Kachori. We started from the city of Jaipur commonly known as 'The Pink City'. Staying true to its the name, the city walls were painted with natural shades of welcoming pink with its streets and buildings also washed with the same tones. Amber Fort was the first point of awe in our journey. The fort surrounds the Amber palace with beautiful gardens, a mirror palace, courtyard and a lake. The palace walls



feature meenakari designs painted with naturally derived hues of pink, gold and yellow. The mirror palace or sheesh mahal was gleaming with its walls embellished with intricate mirror work. We could spend a glowing evening at Amber Fort before proceeding for Jal Mahal. The Jal Mahal was partially submerged in waters only revealing the two stories of its four storied construction. We could also get a glimpse of the architectural beauty, Hawa Mahal during the drive back to the city. The very next morning featured the Jaipur City Palace which houses Chandra Mahal, the present residence of the royal family of Jaipur. Enroute Jodhpur we visited Birla mandir, the serene temple of lord Vishnu situated in the centre of a beautiful garden.



'The Blue City' welcomed us with its first treasure which bags the top place among all the destinations we covered in Rajasthan. Jaswanth Thada draws a similar picture to that of the marbled beauty Taj Mahal. The Cenotaph facing the Rao Jodha Lake, is

The memorial of raja Jaswanth Singh for whose construction the same marble stones were used as that of the Taj. The picturesque backdrops of the thada happened to have amazing photo points backed with glimpses of the blue city. Overlooking Jaswanth Thada was the Mehrangarh Fort, the highest point of Jodhpur. Lignite and sandstone seem to merge in the foundations of the fort with museums showcasing palanquins, arms and weaponry, painting a detailed picture of the Rajput era. The full view of the blue city can be devoured from Mehrangarh's high points. The tour of Jodhpur concluded with Umaid Bhavan Palace where an art, history and vintage car museums awaits to impart its belongings. We enjoyed a certain kulfi from the Palace compounds before leaving for Udaipur.



Artificial lakes of the city of Udaipur contributed to its inherent name 'The Lake City'. The City Palace of Udaipur with its authentic monuments and huge museums is the most popular destination all of Rajasthan. The Suryavamshi rulers of the Rajput clan who worshipped the Sun God, maintained a temple for the deity within the Palace walls. A profound view of the modern city is visible from the promenade of the palace along with an astonishing panorama of Lake Picchola, the artificial lake created to maintain ambient temperature at a comfortable level within the corridors of the palace complex throughout the year. After the tour of the City Palace we visited the Jagdish temple adjacent to the palace and proceeded to Fateh Sagar Lake.

Fateh Sagar is yet another artificial waterbody amidst the city featuring gorgeous viewpoints and other water related activities. A garden constructed for the Queen of Udaipur is situated in the heart of the city- Sahelion ki Baadi. A gorgeous garden complex with seven unique fountains placed evenly around a stoned walkway where the queen and her royal ladies spent their evenings with games, dance and music.

The travel back to Jaipur took a deviation for yet another wonder that was not included in our original itinerary. We took the route through Chittorgarh to view the gigantic Chittorgarh Fort. The rain that poured upon Rajasthan during the concluding day couldn't dampen the beauty of the spectacle of a fort that houses several other small forts including the palace of Rani Padmini, the queen of Mewar. Walking through the stone pavements of the Padmini palace drenched in rain revealed yet another scenery of Rajasthan's beauty.



That concluded the explorations of a royal state which encapsulated the true essence of India's architecture, taste and heritage. Yet eagerly waiting to return to these lands to devour the masterpieces that we missed this time. The hottest desert of Jaisalmer and the coldest hill of Mount Abu awaits us. Until next time Au Revoir.



The Pines, Peaks And Beyond...



Sonakshi Saxena

Asst. Manager, BOG-NACH Operations

My eyes were half open or say half closed when the words fell on my ear, "Don't worry just few minutes more and then we will reach the destination.", said my husband Jeet. I rested my head on the headrest and controlled my body swaying from left and right with every turn our car took. During the drive, I exclaimed, 'Why can't there be facility of helicopter which can directly take us to the places we want to visit?' I looked at him, he simply smiled and gazed out of the window, it puzzled me. Of course he was enjoying the ride but for me this motion sickness was obstructing my mind from admiring mesmerizing sights.

Though the pill I took before the drive restricted me from puking but the slight churning feeling in the stomach was disturbing. Small breaks do help in this kind of sickness, so I asked our driver to stop the car for a while. We both got off and took a 360 degree view which turned around so horribly beautiful. The rooftops of buildings and houses appeared ant size in the valleys encircled by the Himalayas covered with tall Deodar trees. The small curvy roads surrounding the mountains resembled a black rope tied around it, as if trying to abduct and control it. But, the mountains were so magically immense and cosmic that their presence seemed to tell human beings, 'I am huge and older than all so don't play with me, I'm the son of mother nature.'

We were in Dalhousie a hill station of Himachal Pradesh, this visit would mark my first ever mountain trip. In next 40 stressful and spinning minutes, we reached at starting point of trek to Dainkund Peak which was at the height of 2755 m above sea level.

We tucked a hoodie and got off the car. Being the last week of August it was drizzling slightly with temperature of 14 degrees. The breeze was cool and misty, the peak was covered with the sheet of clouds, and the trek seemed longer and riskier. I was neither a mountaineer nor did I ever climbed even smallest of the hill unlike my husband.

We choose off-season trip for a better experience but that made it look more scarier as you witness less number of people around.

The two young children selling candies and packed juices at the gate of the trek saw us standing with puzzled expressions. They approached and insisted us to visit the peak and the temple on the top yet I was still skeptical about the trek. By that time it wasn't drizzling, we decided to walk up at least a bit of the distance and come back if we find it difficult or risky. The way to the peak was narrow semi-built trail having as high as 50 degree inclination. As advised by Jeet, I was walking ahead of him keeping each step carefully and climbing up slowly. One side I could see tall trees trying to reach the sky but couldn't see their base. On the other side was the road which brought us here surrounded by other hills. We noticed a small bench on side of the path. Making ourselves comfortable on it for a while we decided to walk up at least till the next bench.



Moments after a little climb we met a couple walking downwards who told us, 'Don't go uphill. Its foolishness, peak and temple are too far, walkway is difficult and tiring as well.' I gave a confused expression to Jeet and then looked at our next bench which was visible few feet away. Giving them a side to walk downhill, we continued our walk uphill. We perched on the bench, sight from there was much more prettier. But, climbing up was a bit tiresome job, my legs forced me to sit a little longer. There we saw a small group climbing up the hill.

I was happy to notice humans around me. What caught my attention was a young man holding a 2 year old kid in his arms climbing as if doing a cake walk. He looked so fresh and motivated like nothing bothered him.

Jeet asked me, "Shall we return back now?". But, I had made up my mind and said, "No, let's touch the peak." He smiled silently, maybe he knew the answer already. Every next step towards the peak landed us in an eye catching scenic view. The freshness of the air mesmerized my heart and mind. The mountain slopes donned themselves with lush green turf which was covered with dewdrops. Some other adjacent hills had tall Pine trees and dense bushes spread all over the slope. The silence engulfed the place making audible only our breath and distant birds chirping around. The hilltops played hide-&-seek with the clouds. The breeze carried mist occasionally sprinkling on us as if welcoming the guests.

In sometime, we reached the temple and then on the hill-top. The peak had a small concrete hut shaped shack with seats. I was awestruck with the spectacular vision and immediately clicked some photos but soon realized that camera failed to do justice to the beauty. We got seated with our eye glued at landscape around. Now, I felt happy for not being surrounded by the tourists especially the traveloguers.

I gazed down at the valley from where we had started our drive, but had never acknowledged its beauty. I turned right and noticed some more hilltops at far peeping from the clouds. I turned left and stared at the path which haled me to the peak, it was indeed difficult yet very much attainable. The fact that I was sitting at the peak astonished me. I giggled at my thought of climbing up this difficult hill just to see other peaks, hill tops and the valley where we were staying in our hotel in Dalhousie. I had failed to admire these surreal surroundings when I was amidst them. But after climbing up this trek, the glimpse of all these places looked pleasing. Sitting on this peak I felt like conquering all the other hills, enjoying the sublime treks and the tranquil views.

The sound of footsteps heading towards the temple distracted me. I grinned at the passers by and felt satisfied for not listening to the couple we met in our climb. Else I would have missed so much. It's true, we do meet such folks in our lives, who restrict us from achieving our desired goals and dreams. And some you meet who will motivate and encourage you to be better each day; always stay around them. The way to achieve the goals and dream may have hurdles, some of this can be unavoidable, back-breaking and tough too. But, keep setting smaller missions and achieve them. This will surely help to achieve the ultimate destinations which might seem exhausting, laborious or painful but do remember nothing is impossible.

Once one destination is conquered do thrive to achieve the other, this will keep you alive and motivated rather being complacent. Then if you look back at the journey of your goal it will look more appealing and a memorable tale. My trance of thoughts broke with his question. 'Shall we now get down?' Observing everything around me I uttered to him, 'Let's stay here for some more time.'





Gayathri G Nair

W/o Ageeshh A, Manager, RBD - TPP

Do you want to master the art of Human Resources Development? Are you searching for a suitable trainer? Well, you need not go far in search of one...The female member of the middle generation of your family is the right one. Listen to Kavitha's words-

I have seen my mom juggling among the members of our family in a graceful manner. When we were young there used to be constant wars – between kids, between kids and grandparents (the rule was simple, your enemy's enemy becomes your friend. In that war we used to gather all our weapons against grandparents!). The ever peace-making ambassador was none other than our mother. Grandparents had the common habit of fault-finding with us – for not oiling our hair properly, for making sound while chewing, giggling all the time while eating...! I didn't know how many items they included in their "don't-do" list! We derived immense pleasure each time breaking the rules. When the heat of argument used to blow up mom would appear from nowhere and start pleading with grannies –

"Please Maa, they are kids, they will learn it.."

After the elders cleared out, she would just stare at us, grind her teeth and talk to us in a low pitch:

"How many times should I tell you? Don't irritate elders. Can't you people behave properly at least when they are around?"

The true capacity of my mom as an HR Specialist became visible to me at a much later stage. I was at my maternal home expecting our son's birth. My paternal grandmother declared:

"Pregnant women SHOULD drink kashaayam regularly!"

I literally fainted hearing this, for kashaayam is a medicine with the bitterest taste in the world. You take in one spoon of it and your taste buds will remain unconscious for hours.

Seeing my plight and sensing my urge to revolt, my mom intervened:

"Maa, this generation of girls won't do all these things. Why should we waste our energy?"

But that day itself she prepared kashaayam and made me drink it by brainwashing me with the ease of pushing a pin into a banana and that too in front of my granny! She scored both as an obedient mother-in-law and a caring mother!

Next was the hunt for a servant. There was already one, but mom was not satisfied. She argued with my father –

"See, there are two old women – your mom and my mom, your daughter and the soon-to be your grandchild. At least for bathing the child and cooking I need an assistant."

Hearing the words his mother, his daughter and his grandchild, my father was clean-bowled (He conveniently ignored his mother-in-law) and showed green signal for recruiting a new servant.

Mom started interviewing candidates. She made the prospective maids untie their hair in front of her in one pretext or other to know whether the hair was original or not. According to her, ladies with artificial hair had the habit of shaking their hair unknowingly while doing their work in the kitchen which was indeed hazardous!

Those who successfully cleared the first step were asked to make a cup of coffee for her, that too in a very discreet manner. She talked as if to herself –

"Oh, I am so tired. If only I got a cup of coffee...."

The eager job aspirants rushed to the kitchen and prepared the finest coffee as per their job knowledge. As soon as Mom sipped it I could read her mind-

"This much sugar ... the sugar factories (my father and his mother) are definitely going to make use of her..."

Then with a smile sweeter than the coffee she had, she said-

“Give me your address and I shall let you know” and the candidate never knew the result!!

A lady cleared the sugar test but failed miserably in the next level. She was asked whether she knew to bathe the new-born-

“What is so great about it? Rub properly and that’s all!!!”

Mom could not even stand even hearing of handling the baby so roughly.. She was also shown the way out. Finally one lady cleared all the tests and was enthroned as the special servant.

Mom entered the kitchen and appraised the maid of the health status of all the family members. Then she added –

“You cook as I told except for my daughter. I will cook her food myself”!!!!

I was bewildered and asked her –*“You only said that you can’t do everything alone and appointed her. Now why don’t you let her do it?”*

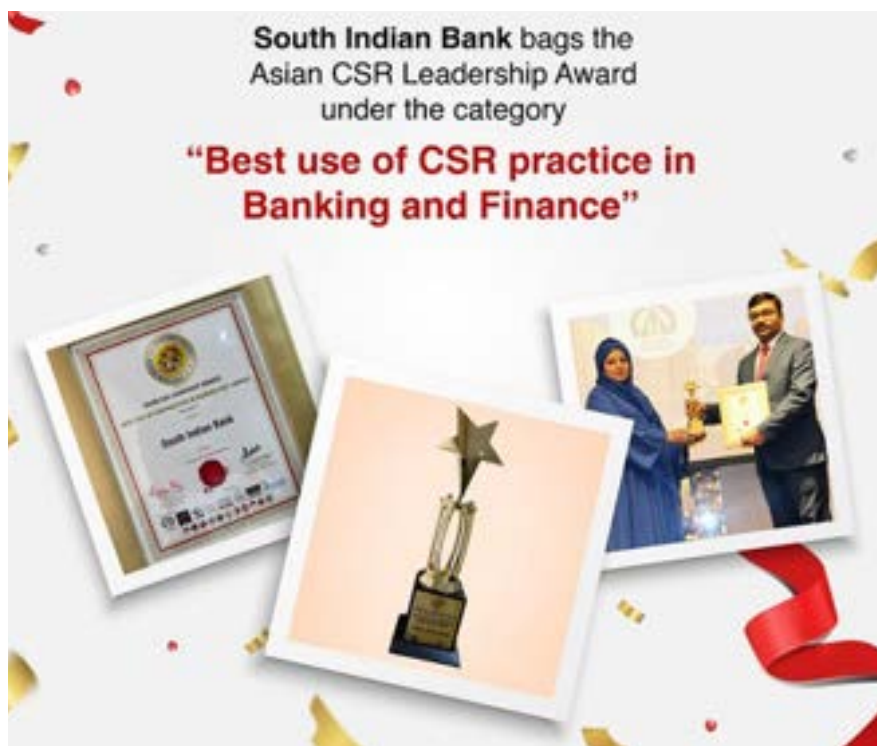
She replied- *“ Yes, but this is your first delivery. I can’t leave anything to chance. So let me do it myself”!!!!*

And finally the ordeal was over and my son made his presence felt by his shrill cry. I was back home with my tender bundle of joy. It was time for him to have a bath.

My mother made all the preparations. Of course she did not let the maid touch the baby. Slowly she took him to the bathing place and put him down. I gently touched my mom’s shoulders and told her-

“Mom, if you don’t mind, shall I bathe him?”

My mom smiled at me knowingly- yes, I started to show the results of her HR training!!



South Indian Bank bags the Asian CSR Leadership Award under the category 'Best use of CSR practice in Banking and Finance'. Mr George Joseph, AGM & Chief Representative Officer, Dubai collected the award on behalf of the Bank



Moments of Anxiety

S Uma Devi,

D/o Deepthi R, AGM, RO Trivandrum

Scattered thoughts racing too fast through a jumbled brain. I sit at the window, watching the incessant downpour. Torrential rain, drowning thoughts.... A melancholic sigh....
The telephone rings. Its shrill noise makes an uncanny disturbance in the masterful symphony of the rain.

“Mother,” I whisper, my tone raspy from disuse. It would be mother calling with a hint of hopefulness in her voice – may be her daughter has finally broken the shell, may be her own caterpillar has metamorphosed into a beautiful butterfly. My steady hand, with shivers buried just under the surface reaches out, anticipating my mother’s familiar warmth.

“Did?”

It’s not Mom, it’s Kiran. Kiran, the little bundle of joy shrouded in darkness but always radiant despite that. Kiran, whose mother works double shifts at two enterprises to make ends meet. Kiran who was determined to be friends with me, though what she saw in me was anyone’s guess. The eight-year old doesn’t come close to my window. She can see me now through hers. But the cascading rain prevents any semblance of clear vision. Kiran hangs up. I shudder, thinking of the movement, unfolding myself from the chair, displacing the sweater I was knitting from my lap to the tea table, rising to my full height. Steps, four steps to reach the window, four steps away from the familiarity of my chair.

Anxiety courses through me. Battling insecurities and utter, painful fear. Earlier, the scars decorating my body were starkly visible. There was no hiding from the reality they exhibited. But three months later, the physical ones are fading, but the mental ones remain stubbornly attached to my entire being. I hear voices inside my mind. Shock, terror and a helpless kind of anger in my mother’s voice, A curious absence of my own in the hubbub of the busy hospital room.

Scans and checks only to confirm what we all already knew. It shouldn’t have happened. Wrong place, wrong time has faded into a mere excuse that society has to offer. I don’t move from my chair.

The rain has died down and in the quiet stillness another muffled scream filters in through my open window. Panic surges in my veins, terror percolates through my bloodstream and unwanted, unwelcome memories fill my brain – screams, useless pleas and then pain. So much pain, just the reminder of it works sharper than any numbing potion. Yet my body urges into action. A kind of need tamping beneath my skin, demanding immediate action from parts of me that I thought to have dead long.

“Kiran’, the name echoes in my mind.

Urgent, risky and impossible to ignore. The scream resembles my mental landscape and the image flashes terror-strikingly across my consciousness. Fear encompasses my senses. Tears cloud my vision but I jump up and peer through the window at the horror unfolding in the street.

A man, tall and big, his arm holding little Kiran captive and her ceaseless attempts to escape his grip... to no avail Unadulterated terror and simultaneous anxiety attempt to drag me down but the unavoidable urgency and the absolute need to finally fight the fuels me with strength I never knew that I ever possessed.

“I am Meda”, I whisper as I take the dagger I have kept with me ever since I was a victim of the ‘wrong place, wrong time’ incident. I run across the house, so sick of vicious people getting away. Getting away with cruelty and abusive behaviour and so much evil. Anger, so much anger pulses through me as I rush to the door, unbolt it and step out. Three months, that’s how long I have been cocooned inside. Tears streaming down my cheeks, I tread silently to the wailing child and her captor.

I approach him from behind and he, that monster, too occupied with torturing that child. A blunt blow, that's all. He falls down fainting.

Now my emotions are bearable, I breathe slow, comforting Kiran calmly, she is still safe in my arms when the police arrives. A small crowd has gathered now- a crowd that was invisible when a child screamed for help. Kiran shivers in my arms, but remains there in their calming embrace. A policeman approaches slowly so as to make his arrival appear safe and harmless.

"Ma'am," he addresses both Kiran and me – "Are you okay?" I don't respond but Kiran nods, clutching my arms. His eyes shift to me and then to the unconscious man being attended by his colleagues. He continues –

"Can you tell me what happened?"

My eyes do not move away from Kiran's assailant as anger and a desperate need to seek justice- somehow, somewhere- fill my conscience. I take a deep breath. I start speaking up for Kiran, for me and for all other voices that were never heard for.

"Yes, My name is Medusa," I smile at my full name, feeling its centuries-old strength fill me,

"And I would like to report a crime!" 🌿



Art by Karthik.R, S/o Rajesh K,
Chief Manager - BOG

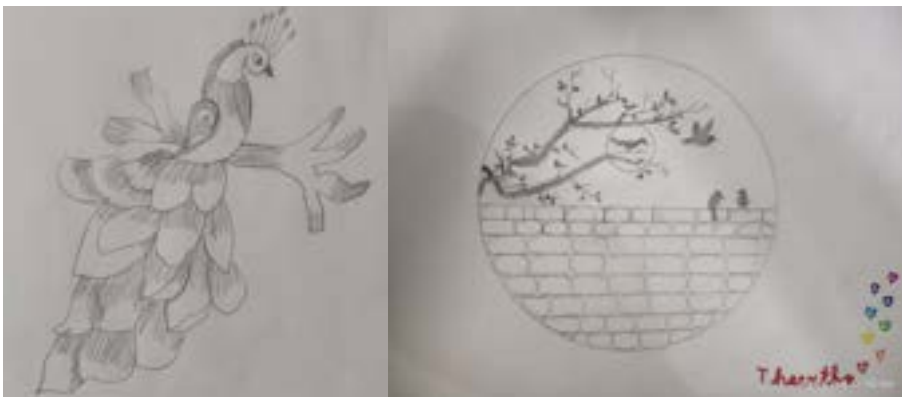
Tiny Tots Talk



Art by Devika R, S/o Rajesh K, Chief Manager - BOG

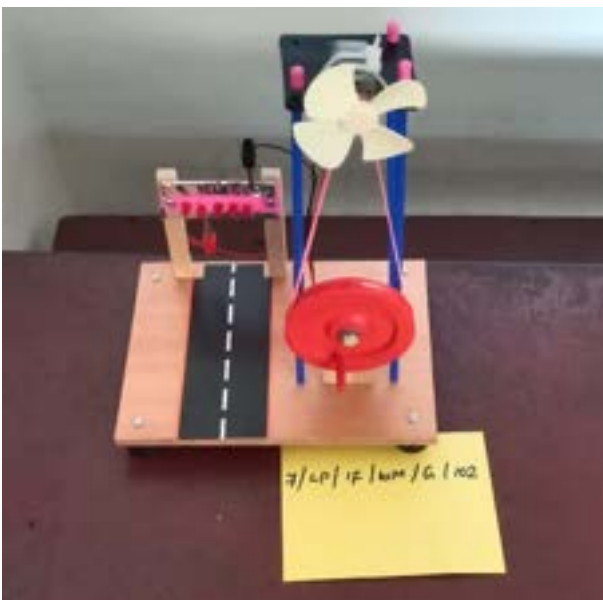


Art by Theertha S D/o Archana R, Asst. Manager, Br. Bangalore Electronic City





Neha S Krishnan, D/o Parvathy U S, Assistant Manager, Br. Ezhamkulam has received 2 records from India Book of Records & Kalam's World Record with the title "Fastest kid to recite 195 world countries in least time". Her record time is 1.09 minutes.



Wind Mill made by **Shweta Prajith and Shreya Prajith**, daughters of Aswathy R.S, Asst.Manager, RO, Thiruvananthapuram



Models by Master Rishith K.Nair and Master Kehav K.Nair, sons of Mr. Kiran Kumar, RSM-TASC, RO Thiruvananthapuram



Painting cum craft of Christmas tree (through palm painting) by **Master Rajveer Singh**, S/o Shweta Singh, Manager, CBG - Kolkata




Warrior Princess
Dhanasree VR,
Manager, Br. Elanthur

Poem inspired by book 'The Last Girl' by Nadia Murad. Nadia Murad is a 29 year old Nobel Peace prize winner who was kidnapped from her hometown Kocho, Iraq, and was held by the Islamic State. She is the first ever Goodwill Ambassador for the Dignity of Survivors of Human Trafficking for the United Nations Office on Drugs and Crime. The book 'The Last Girl' is her painful yet inspirational autobiography where she transcends to readers her willpower to overcome the pain and dreams that she becomes the last girl to have such demeaning fate.

The body is numb forever
The soul is shredded to many tiny bits
The heart is just a hollow tunnel
But I be back for your good and care!

I was sold and raped by many a hands
I was beaten and battered a thousand times
The roars of caitiffs made me shiver
The whack of whips made me rip
But I be back for your good and care!

The home is a tomb to piles of ashes
The land is barren with cries from massacres
The smell that afloats is of slaughter
The voice that resonates is of the dead
The memories that remain would kill the self
But I be back for your good and care!

I have more tremors than nerves to share
More grief than what one can surpass
But this' the story of The warrior princess
Not one but many, and so
I be back for your good and care!! 



Christmas Craft by **Parvathy U S,**
Assistant Manager, Br. Ezhamkulam

Wedding Bells!



Mr. Ashish and Dr Irene, daughter of Mr Shaju A D, Br. Kodakara



Mr. Balu J and his wife, Ms. Athira S, Br. Guruvayur



Mr. Jinto Joseph, Br. Sasthamangalam and his wife, Ms. Athulya



Mr. Jayakrishnan R and his wife, Ms. Mythili S, Br. Guruvayur



Mr. Anoop George K, RO Hyderabad and his wife, Ms. Gopika S Nair, Br. Pandalam



Mr. Geyavudheen and his wife, Ms. Shajiitha Mariyam, Br. Madurai West



Mr. Gourab Nag, HLBG, and his wife, Ms. Annu Arora, Br. Noida Sec 22

Hall of Fame



Team South Indian Bank emerged **Champions** in the Kerala Management Association - All Kerala Corporate Cricket Tournament **Champions**. **Team South Indian Bank bags A cash prize of Rs.1,00,000/- and Trophy.**
Player of the Series - **Vishnu V S (Agri Business Group)**



Team South Indian Bank emerged **Champions** in the **Gingerland - All Kerala Corporate Cricket Tournament**
Player of the Series - **Ajesh VJ (RBCPC AGRI)**

Certificate Winners!

Mr. Gerald Michael Dass K,
Manager - CMOG, Hyderabad

Qualified as CERTIFIED BANK
TRAINER by IIBF, Pune

Ms. Shireesha B,
Asst. Manager - CMOG, Hyderabad

Qualified with CERTIFICATE
EXAMINATION IN DIGITAL
BANKING by IIBF, Pune

Ms. Mariya Yohannan,
Manager - CBG-Ernakulam

1. Prevention of Cyber Crimes & Fraud Management
2. Diploma in Information System Audit (DISA)

Mr. Karthik A,
Asst. Manager - CMOG, Hyderabad

Qualified with CERTIFICATE
EXAMINATION IN RURAL BANKING
OPERATIONS by IIBF, Pune

Diwali Celebrations

RO Kolkata



RO Mumbai



RO Delhi



RO Hyderabad



RO Chennai



Making A Difference' This Christmas Season

The 'Making a Difference' activity proposed by HR Initiatives was well received by the staff members across Branches and Offices, who took it as an opportunity and let their act spread the message of Christmas... We thank you for making a difference in the lives of those who you touched with your kindness this Christmas







Christmas Celebrations



DTD, RO Ernakulam, IS Audit, IRMD-SOC&CISO and Branch Rajagiri Valley



Collection & Recovery Dept, Thrissur



RO Kolkata

Christmas Celebrations



Human Resource Department



RO Kozhikode

Da Vinci Corner



Sindhu, Clerk, Br. Poonamallee



Kainat Banu, Asst. Manager, Br. Xavier University Bhubaneswar



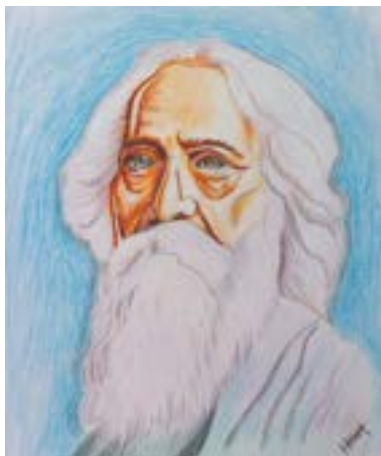
Neethu G, Clerk, Br. Mumbra



Anelda Jose, Clerk, Br. Edappal



Joe Thomas, Manager, Br. Kilimanoor



Hitha TJ, Clerk, Br. Mookkannoor





Allen Mathew, Pro. Officer, BOG Coimbatore



Ankit Gautam, Clerk, Br. Mariam Nagar, Ghaziabad



Hitha T J, Clerk, Br. Mookkannoor



Through the Prism...



Anandu S, Manager, Retail Banking Department - Digital



Anilkumar T R, Pro. Officer, IRMD



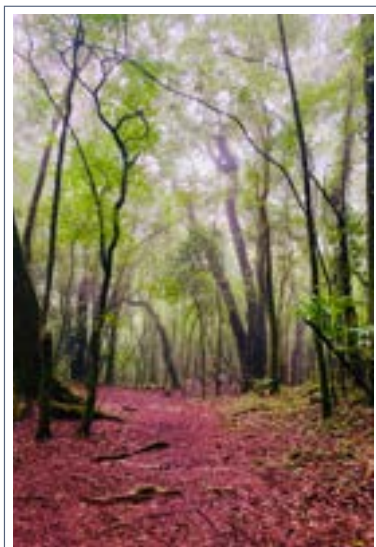
Amal John C, Clerk, Br. Ambalapuzha



Aldo Jojo, Clerk, Br. Valiyaparambu



Kevin Raju Joseph, Asst. Manager, HRD



Aswin Ashok, Chief Manager, Hyderabad Corporate



Vishnu Prakash, Asst. Manager, Br. Pala

Through the Prism...



Arya P Joy, Clerk, Br. Iritty



Nisha Nandan, Pro. Officer, Credit Dept



Adithya Prasad, Clerk, Br. Peringathur



Kevin Raju Joseph, Asst. Manager, HRD



Madhusudan, Manager, CPMG

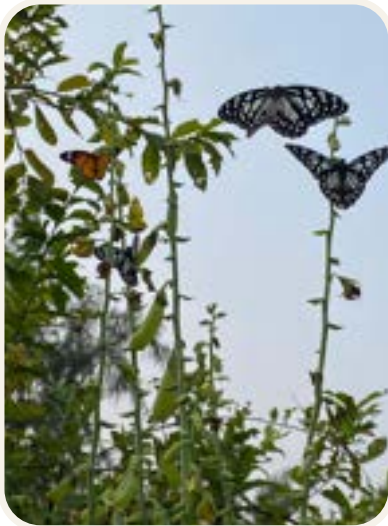
Through the Prism...



Justin Thomas, Clerk, Br. Aloor



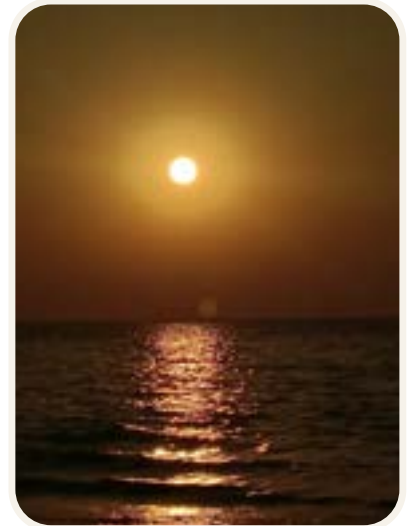
Mohammed Roshan A, Asst. Manager, HLBG



*Pradip Kumar Badatya, Manager,
RO Kolkata*



*Arik Ghosh, Asst. Manager, Br.
Bhubaneswar*



*Vikram Rathod, Pro. Officer,
Br. Nerul*



*Praveen N, Pro. Officer,
Banking Operations Group*

“Yesterday I was clever, so I wanted to change the world. Today I am wise, so I am changing myself.”
— *Rumi*

Accolades



Mumbai: South Indian Bank was recognised as one of India's 'Most Preferred Workplaces in BFSI 2022 - 23' by Team Marksmen India. The Bank has been identified as one of the brands that succeeded in creating a meaningful, collaborative, and inspiring employee experience.



South Indian Bank has secured 6 out of 7 coveted awards at the IBA Technology Conference 2022. Winner - Best Technology Bank of the Year (Small Banks); Winner - Best IT Risk Management and Cyber Security Initiatives (Small Banks); Winner - Best Fintech Collaboration (Small Banks): Joint Winner - Best Use of AI/ML and Data Analytics (Small Banks): Runner Up - Best Cloud Adoption (Small Banks): Joint Runner Up - Best Payments Initiatives (among all private banks).



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INNOVATION
— in banking —



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