

Vol 32
Issue 1

Sublink



Next Generation

Corporate Family Magazine Of The South Indian Bank Ltd.



 **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,

As we commence a new fiscal year, I extend to you all a gracious welcome. I am honoured to lead such an exceptional and committed team. I eagerly look forward to new opportunities and challenges that lie ahead in this financial year.

Our Bank has overcome many challenges in the preceding year and through your support, the Bank has achieved remarkable feats. We have remained steadfast in our commitment to serving our clients and stakeholders. I look forward to the Bank continuing to show progress in this financial year.

I wish to express my sincere appreciation for the unwavering dedication and hard work of our team. Your contributions have been indispensable to our collective success and I take great pride in knowing that our organization is staffed with committed and loyal professionals.

As we advance into this year, I encourage each of you to pursue excellence in your every endeavor. Let us collaborate to surpass last year's triumphs and secure our Bank's position as a prominent industry leader. Let us take pride in our professional endeavor and in the success of the Bank.

Once again, I welcome you all to this new fiscal year and extend my wishes for a successful and fulfilling year ahead.

Best regards,
Murali Ramakrishnan

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Editor's Note



Objective

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

Editor's Note

With immense pleasure let me present you the first volume of this financial year's SIBLINK, Volume 32.1.

Looking forward to the future with a strong vision is the significance of the cover page of this edition. SIBLINK celebrates the successful long-term vision of our Bank that has been the driving force behind the bank's growth and evolution, positioning it as a leading player in the banking industry.

I take this opportunity to express my heartfelt gratitude to all those who have supported and contributed to the success of the SIBLINK magazine. To our contributors, who have generously shared their expertise and knowledge to produce insightful and informative content, we are immensely grateful for your contribution. Your articles and features have provided our readers with valuable insights, inspiration, and perspective.

To our readers, who have engaged with us and provided feedback, we appreciate your continued support and loyalty. Your interest in the magazine drives us to create even better content, and we are committed to providing you with a publication that is both informative and engaging.

As we move forward into the new financial year, we remain dedicated to producing content that reflects the high standards and values of our organization. We will continue to provide you with thought-provoking perspectives on the latest developments, inspiring stories, and much more.

Once again, thank you for your unwavering support and commitment to SIBLINK Magazine. We look forward to your continued contribution and readership.

Thanks

Rajesh Rajah

Editor

Corrigendum

In Volume 31.4, on page 44 and page 45, under the Da Vinci Corner, the artist, Ms. Hitha T J's designation was incorrectly shown as Clerk. It may be read as Asst. Manager. The error is deeply regretted.

Organisational VISION



Babu K A
Internal Ombudsman

Vision means ability to see. It is the ability to see the area or the horizon from a particular position, place or vocation. Vision is an idea or a picture imagination. It is a dream. It is a thought about future with great imagination and wisdom. Imagination is more powerful than knowledge (Albert Einstein).

Vision should be clear and unambiguous. It should present a vivid and clear picture of the future. It should describe a bright future. It should be memorable. Vision should carry in-built action. It should be pregnant with realistic aspirations that are power filled to move people.

Organisational Vision

Organisational vision is the desired intended future state of an organisation in terms of its fundamental objectives or strategic decisions. It, normally, is a long term view. Vision tries to draw a picture that tells how the organisation would like the world to be.

Vision should be aligned with organisation's values and culture. Values are the beliefs that are shared among the stakeholders of an organisation. Values drive an organisation's culture and priorities. It is fundamental. Whatever best or beautiful a vision may be, if it is not integrated and inter-twined with the organisation's values and culture, it would not get assimilated in the organisational psyche.

At the same time, vision can and should be powerful enough to inculcate and bring forth positive values in the organisational fabric. Vision can refine or mold organisational culture.

When vision leads to energise the people to move ahead and meet the objectives of the organisation upholding the desired values and ethics, we say, the vision is powerful. The protagonist who gifted this vision thus becomes a visionary.

Vision is not static. It is live and should be live ever.

Vision and Strategic planning

Vision and strategic planning are co-existent. Strategic planning is organisational process of defining its strategy or direction and making decision or allocating its resources to pursue this strategy including its capital and people. It is a process of determining where the organisation is going. Strategic innovation and tinkering with the strategic plan have to be a core strategy for an organisation to survive the turbulent business climate.

Vision Statement

Vision statement is a vivid idealised description of a desired outcome that inspires, energises and helps create a mental picture of a target. It concentrates on the future. It is a source of inspiration. It provides clear decision-making criteria. The purpose of the vision statement is to motivate people and stimulate creativity.

To become really effective, an organisational vision statement must find itself close to the hearts of its people – more internal than external.

The most famous search engine of the day, Google, says its vision is to organise the world's information and make it universally accessible and useful.

That is what they really do. Amazon.com's vision is to be earth's most customer centric company, to build a place, where people can come to find and discover anything that they might want to buy online. McDonald would like to be the world's best, quick restaurant experience in quality, service, cleanliness and values & make customers smile in every restaurant. Delhi Metro's vision is Quick, effective, modern railway system for Delhi.

The shorter the vision statement, the stronger it is. It shoots into the hearts of the stakeholders sharp and fast. Easy to understand, remember and share. Disney World's vision statement itself makes us a happy: To make people happy.

Vision energises the people

Vision and vision statement should not be quite ordinary. It is an ambitious goal, driven by aspirations and attainable by commitment. It is a challenge to meet, a dream to realise, a peak to conquer. In 1980, Microsoft came out with a vision that at that point of time many thought utopian: A PC in every home running Microsoft software. 20 years down the line, the world witnessed developing this vision to reality.

Vision is a promise

Organisations frame and commit themselves to a vision that it believes paramount to the purpose for which it exists. In that sense, vision is an organisation's commitment to itself. At the same time it is a promise to its stakeholders – investors, clients, potential target segments, employees, regulators, government and world at large. Once it is framed and pronounced, the onus of translating it to the real experience of the stakeholders is with the people internal - employees. Top to bottom.

This experience is not limited to human touch points. All customer touch points – physical, online, digital, contact Centre, partners and alliances should deliver the same experience. One brand, one experience.


Tagline

Tagline is a concise form of the commitment or promise given through the vision. When Apple says, Think Different, it conveys a message, a promise. For De Beers, it is, A Diamond is Forever. Mastercard tells, There are some things money can't buy. For everything else, there is Mastercard. Red Bull Gives you wings. Nike encourages you to, Just do it. BMW gives you Sheer Driving Pleasure. The New York Times brings you All the News That's Fit to Print.

SIB's vision

SIB's vision is To be the most preferred bank in the areas of customer service, stakeholder value and corporate governance. SIBians invite all to Experience Next-Gen Banking. This vision is owned and shared by all SIBians. This is a joint commitment and promise to deliver individually and collectively.

Commit to deliver. You are capable.

The difference between what we do and what we can capable of doing would suffice to solve most of the world's problems. (M K Gandhi). When we become aware of what is possible we begin to realise that dreams can be achieved, challenges can be conquered, problems can be solved. Then there opens up a completely new set of awareness and possibilities which by itself is a tremendous source of passion and energy. 



Larger than life



Lakshmi Devi C
AGM, Human Resource Department


The Right to be left alone

Private and public lives are perhaps as apparent as they seem in black and white. But when you speak of Right to Privacy or the Right to be Forgotten on the public domain, the context is a whole lot different. And the origin of these new nuances of fundamental rights can be rightly traced to the explosion of data on the internet. Suddenly, even seemingly trivial activities and events became sensations on the internet and subjects of trolls and memes. Even pseudonyms and nicknames were picked up for the search and citizens lost their sleep when the social media took over their dignity and reputation and making them reel under its impact.

Much debate has been happening in this area thanks to the judicial activism set in motion by some of the citizens who had to pay the price for the wide publicity on the internet. Jorawar Mundy, an American citizen of Indian origin, found it difficult to land a job as every background check made by his prospective employers on the Google, spilled out the case he had fought against the Indian Government on charges of possession of narcotics. Apparently when he had travelled to India in 2009, a case under the Narcotics Drugs and Psychotropic Substances Act (NDPS), 1985, was lodged against him. Although subsequently acquitted and absolved of the charges, he found himself getting punished every time someone checked his name on the internet. He fought against the social giants such as Google for getting the data expunged from the internet. The Delhi HC in a momentous decision declared that Jowahar Mundy was entitled to the Right to be forgotten or the Right of Erasure. The court recognising that the petitioner's right to privacy had been infringed, directed the websites to remove access to the judgment from their portals.

The recent intervention by the Delhi High Court in the matter of minor Aaradhya Bachchan asking the social media giants to take down the false news circulating about her health is another example. Right to be forgotten or the right of erasure implies that personal data will be erased from the public records or simply made inaccessible online, if the data is no longer required. However, the data would have to be weighed against public's right to information and also the right to preservation of transparency in judicial records. The freedom of speech and expression needs to be weighed against ethics to discern the data accordingly and before allowing erasure of the data from the public domain.

On the international front, the General Data Protection Regulation (GDPR) governs the manner in which personal data is collected, processed and erased. With the codification of the 'right to be forgotten' in the GDPR in the EU landscape, the Right to Erasure is guaranteed by the law. However, there is no formal legislation in India that scrutinizes the need for the Right to be Forgotten. The Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rule 2021 and the Personal Data Protection Bill which is in the making, should the record straight in near future. The Ethics Code 2021 proposes that social media platforms are required to remove content that been fact checked by the Press Information Bureaus fact check unit and deemed false.

While such a legislation would put journalism in jeopardy or have an impact on freedom of speech and expression, the Right to Privacy if recognized as a fundamental right, will be a remedy, especially in sensitive cases involving women, whose modesty or reputation have been affected or who face social ostracism due to their personal data going viral. 

Non Interest Income



Gourishankar T M
AGM, MSME Business Group

“We can improve upon our performance through incremental additions to productivity-doing better what we already do. Or we can create fresh wealth and value through new enterprises-doing things we have never done before” – Peter Drucker

In the present-day competitive world, persistent pressure on spreads and volatility of treasury earnings has necessitated focused attention on the sustained growth in non-interest income. Of late, augmentation of Non-Interest income has been uppermost in the strategic agenda to mitigate the effects of narrowing margins and in strengthening the bottom line of the bank.

The non interest income emanates from Fee base activities such as commission, exchange brokerage, service charges, income from off-balance sheet activities like guarantees and forward exchange contracts, dividend income, profit on sale of investments and so on. Commission, Exchange and Brokerage is the major segment contributing the maximum to total non-interest income. Let us understand how the SIB and its peer banks are performing in the income from commission, exchange and brokerage over the past 3 years.

Note: Source of data from Annual reports available in Bank websites

Table-1: Income from Commission, Exchange and Brokerage* Value in Crs.

Peer Banks	2021 - 2022	2020 - 2021	2019 - 20
South Indian Bank	471.84	500.18	527.29
Federal Bank	1283.1	1037.44	989.48
Karnataka Bank	416.14	355.86	412.1
Karur Vysya Bank	633.97	548.2	658.04

*Commission, Exchange and Brokerage income only considered

*The table shows the conscious efforts of the peer banks to increase their share of this income as compared to South Indian Bank where we see a decreasing trend.

Table-2: Percentage of Total Income to Income from Commission, Exchange and Brokerage (Values as %)

Peer Banks	2021 - 2022	2020 - 2021	2019 - 20
South Indian Bank	6.19	5.86	6.18
Federal Bank	15.94	13.85	15.04
Karnataka Bank	5.80	4.6	5.32
Karur Vysya Bank	9.97	8.58	9.26

*As seen from the above table against 16% of Federal Bank and 10% of Karur Vysya Bank, South Indian Bank has just contributed to 6% for the total income from the Commission, Exchange and Brokerage income.

Table:3 Income from Selling Life Insurance Policies , Value in Crs.

Peer Banks	2021 - 2022	2020 - 2021	2019 - 20
South Indian Bank	27.89	19.42	15.66
Federal Bank	62.76	46.95	43.94
Karnataka Bank	36.98	33.11	38.50
Karur Vysya Bank	16.88	11.73	17.86

*From the above table though the income from selling the life insurance policies in value terms is less for South Indian Bank as compared to peer banks but in YOY growth percentage basis South Indian Bank is best among all others.

Table:4 Income from Selling Non-Life Insurance Policies, Value in Crs.

Peer Banks	2021 - 2022	2020 - 2021	2019 - 20
South Indian Bank	6.49	6.07	4.86
Federal Bank	22.29	19.65	22.72
Karnataka Bank	10.57	9.96	11.19
Karur Vysya Bank	9.45	8.02	8.09

*The income from selling non-life insurance policies in value terms of South Indian Bank is increasing Y-O-Y and percentage growth is almost in line with the peer banks.

Table-4: Income from Marketing & Distribution which includes Mutual funds, NPS ASBA, PIS and so on... Value in Crs.

Peer Banks	2021 - 2022	2020 - 2021	2019 - 20
South Indian Bank	8.70	7.79	NA*
Federal Bank	23.32	15.56	8.65
Karnataka Bank	10.31	8.19	NA*
Karur Vysya Bank	3.35	3.42	NA*

*Clear bifurcation data not available

#The income from marketing & distribution activities for South Indian Bank is less both in value terms and YOY growth (%) as compared to peer banks.

Measures to improve Non-Interest Income:

Fee Based activities constitute an important conduit for countering the narrowing spreads. The best bargain could be through volume-led growth, higher intermediation efficiency and a prudent liability management. Banks have to safeguard their bottom-line through various strategies, primary among which is augmentation of fee based income.

Collection of Bills: Target MSME's for lending more particularly, at urban and semi-urban centers, which will set up collection business. Encourage parties to avail Bills finance/Limit under working capital arrangements.

Guarantees/LCs: Vertical teams/branch staff should be in continuous touch with corporates for encashing non-fund based opportunities. Efficient service in the matter of discounting, quicker LC advising etc., has to be ensured.

Safe Deposit Lockers: Proper marketing of vacant lockers to be done. 100% recovery of the dues and current year rentals to be ensured. Have to undertake an exhaustive study of market movement in locker usage/pricing and on the basis of the study, to provide for additional capacities at the center's which have potential to absorb excess demand, especially in residential areas. On the basis of branch specific assessment, optimum mix of size of lockers should be provided in any branch keeping in view demand scenario and shifting of lockers from a surplus branch to high potential branch.

Bancassurance and cross selling mutual funds: Awareness amongst branch staff/requisite training mechanism will help the branch market the product. The training focus should be on how will it help the customer and also the bank. More emphasis should be on quality lead generations. In non-life segment, efforts to cover the entire captive business through our partners should be on priority. A ready reckoner on the different products as a menu card to be prepared at every branch. In mutual fund segment branch employees should be made aware of the advantages of conversion of more no of SIP's and how will it help in improving the branch liability position and stickiness of the customer in addition to income.

Debit & Credit cards: Business from credit card segment is an area wherein we are performing very well. It is a volume driven business and will fetch dividends by aggressive marketing and competitive strategies.

Demand Drafts: Revenues from demand drafts are volume elastic and hence, the focus should be volumes.

NPS/APY: Due to its attractive nature of tax benefits for the contributions made by the customer along with helping them to accumulate corpus for retirement and secure their life, this is one of the most enquired and purchased product by many customers. It is also one of the most focused products as a cross sell for almost all banks. This is generating a good income for banks.

Apart from the above, areas like point-of-sale (POS) terminals, demat accounts, Sovereign gold bonds, ASBA and so on... needs to be focused.

Given the decreasing trend in our non-interest income and in traditional revenues, here is a need for exploring new sources of non-interest income and increasing in the current sources. Global experience reveals the necessity of harnessing such sources for greater diversification and hence, reduced risk of concentration of assets in a narrow range of products. 🌿



Rededication of Br. Pazhayannur by Mr. Muraleedharan P K, Pazhayannur Panchayat President in the presence of Mr. Pauly David, AGM & Regional Head - Palakkad Regional Office, staff members, and customers.

NFT-Non Fungible Token



Vinod Sasi
Manager, Retail Banking Department

What are NFT'S or Non-Fungible Tokens?

We have been hearing this term for the past few years –almost along with crypto currencies. Is it related to digital/ Crypto currencies?

An NFT is a data that is recorded in a block chain which is not fungible or interchangeable. It is a distinct digital certificate which cannot be copied or subdivided. NFT can be used to certify a digital asset that, it is one of a kind by creating a unique digital signature. This unique digital signature certifies the ownership of the digital asset creator or the purchaser. For example, if an online content creator, creates a video and publishes in social media or internet sites, from internet anybody can copy it and can claim it to be theirs.

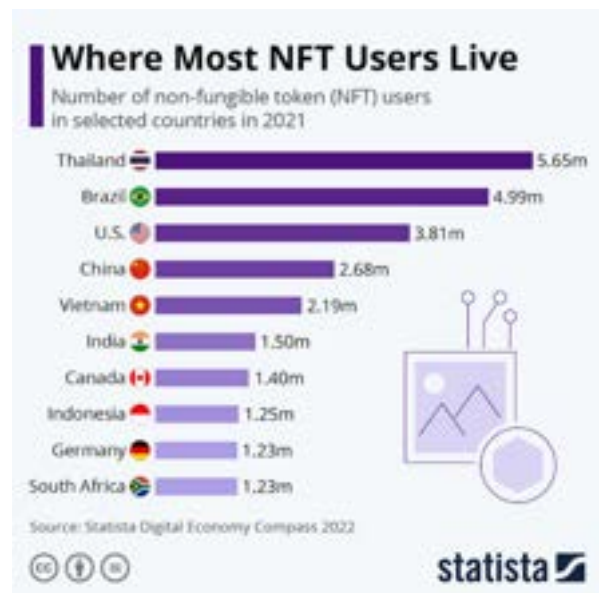
But if the creator of the video registers an NFT by recording the details in block chain data, he/she becomes the rightful owner of the digital asset and can be proved in future. Since block chain data exists for ever and cannot be modified, anybody who wants to know the details can access this data and can verify the originality. The NFT details contains the details of the creator, seller, buyer, price etc. A purchaser can verify all these details and proceed with the transaction in confidence. NFT'S can be purchased with any currency /digital currency/any assets. Example: In March 2021, Jack Dorsey the founder of twitter sold his first –ever tweet to Mr.Sina Estavi for a whopping amount of 2.9 million USD.



Jack Dorsey's first ever tweet that sold for \$2.9 Million

Global trends in purchase of NFT's

As per Statista data available in 2021, NFT purchasers are mainly from Thailand, Brazil, US etc.



Risk and security issues related to NFT'S

Like crypto currencies and other digital assets, NFT'S are not totally regulated or controlled and the value of an asset cannot be determined promptly. For example, the NFT sale of the tweet of Jack Dorsey sold for 2.9 million USD will now fetch only under 14000USD. So the value of one NFT in the future cannot be ascertained.

In US and UK there are no specific NFT regulations, but certain NFT crypto-asset types may fall under existing federal laws. Under US security law, for example the Securities and Exchange Commission (SEC) may treat certain types of NFT as security.

Apart from these problems experts raised issues related to Off-chain storage, artist and buyer fees, frauds, security issues, unenforceability of copyright etc. 🌿

Meet the Maestros – Prince Ramavarma



Radhika R B
Senior Manager, Trivandrum RO

Every one of us is aware of the historical “Temple Entry Proclamation” issued by Maharaja SreeChithiraThirunalBalarama Varma of the then Travancore Dynasty, which abolished the ban on the so-called “low caste” people from entering Hindu Temples in the Princely State of Travancore on November 12, 1936. But it took another 70 years for getting permission for women to enter the NavarathriMandapam of the legendary SreePadmanabhaSwamy Temple in spite of the fact that the deity being worshipped inside the mandapam is a Goddess – the Goddess of knowledge and art Saraswathi. This revolution was the result of the untiring effort (which bore fruits after 22 years of efforts) of the successor of SreeChithiraThirunal – none other than his great grandson Prince AswathiThirunal Rama Varma. A person well-versed in all forms of music, be it Carnatic, Hindustani, Western, Arabic, or vintage film music, a voracious reader whose favourite authors include Roald Dahl, O. Henry, Milan Kundera, Gerald Durrell, James Herriott and of course P.G.Wodehouse, an instrumentalist who is an expert on Saraswathi Veena, a businessman with a sharp business acumen – his personality is rich with vibrant colours of different shades. He is the greatest democrat from a royal family, who always takes with him the people around, with loads of affection, be it a music concert or a chat. “SIBLINK” was fortunate to meet him and have a conversation about his view on life, music, laughter etc.

Radhika: Sir, it is indeed a privilege to feature you in our “Meet the Maestros” column. And it was a surprise that you always wish to be Rama

Varma, not Prince Rama Varma –without the title bestowed on you by virtue of your birth in the Royal family, why is it so?

Rama Varma: I firmly believe each of us is a common person. Some may be blessed with some uncommon abilities. It is definitely not your choice to be part of any family. So I don’t believe in such titles. Be a good human being always, that’s what matters to me always.

Radhika: But “PattuThmaburan” (the king of music), as you are fondly referred to, is a very honest salutation for you.

Rama Varma: (gives out a hearty laugh) Actually that also I owe to my Great ancestor Maharaja AswathiThirunal Rama Varma. I believe that whatever you are by birth, there is nothing to be proud of. When destiny has placed you at a particular position which is not because of your own merits, what is there to boast of?



Prince Rama Varma

Radhika: However, it is not a common thing to be a part of a royal family. So how do you find the life-king-size?

Rama Varma: (Again with a hearty laugh) See, suppose you come to meet me at the Kowdiar Palace which is the headquarters of the

Travancore Royal Family and I want to offer you a cup of tea, I have to give an order to the person standing outside my room who in turn will pass the order to the next person and so on till it reaches the cook, this process will repeat in the reverse order and by the time you get that cup of tea, it would definitely be around an hour from my asking for that cup and you will be sipping a cup of cold tea. So I always keep some chocolates with me to treat my guests with.

Radhika: Can you tell us something about your school life?

Rama Varma: I studied at Christ Nagar School, Kowdiar. There nobody bothered about anyone's lineage, whether you come from a palace or a hut, children are never bothered. So I have very fond memories of my school. I would like to mention Mr. Sunny Eipe who was our teacher at that time. He used to dig out talents hidden in each student and polish them. It was he who predicted that the BBC would interview me in future. The moment I was approached by the BBC it was his words that reverberated in my ears. I had a lot of friends in my school. I used to pester my Great Grandmother, (Mother of Maharaja SreeChithiraThirunal) who was a great cook, to make my favourite eggless cake made from curd and share it among my friends.

Radhika: Can you share any of the unforgettable appreciation you received?

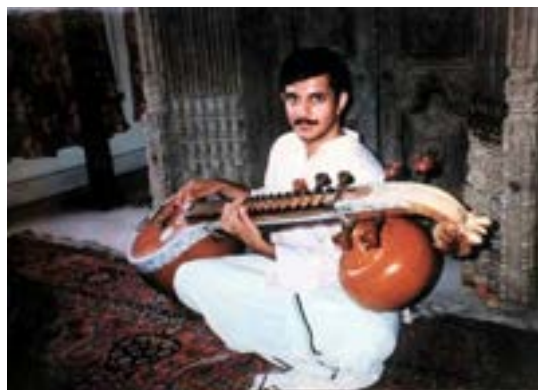
Rama Varma: There are in fact many. Let me tell you just two of them. First it was my Great Grandmother who encouraged the singer in me and put me for music training. She was thrilled when our group bagged a prize for light music in the School Youth Festival. She made me sing the prize winning song and then selected an amazing Guru to teach me classical music properly. The great Prof.Vechoor Hariharasubramania Iyer, who taught me

for 14 years, literally until the day before he passed away in 1994.

The next was Dr.T.V.Gopalakrishnan who heard me sing privately in 1986 and insisted that I sing in public, which finally happened in 1990 and changed my life completely.

I feel grateful to have received the blessings of many many great people. Some famous and many unknowns. One of the famous ones was Dr.A.P.J. Abdul Kalam. I was invited for a concert at the Rashtrapati Bhavan. There the concert has to be finished in one hour. After the concert, Dr. Kalam came and told me: "Next time I want to witness your concert for two whole hours – you sing for one hour and talk about music for the next hour, because I enjoy listening to you singing and speaking equally!"

Radhika: You were under the tutelage of the legendary Balamuralikrishna. How was that experience?



Prince Rama Varma playing Saraswathi Veena

Rama Varma: Balamurali Sir is one of the sweetest persons I have ever met. I was very fond of him and He was very fond of me too. Every morning I used to go to his house and stay there till evening gathering every bit I could. As you know Chennai can be very hot at times. His house had an air conditioner in his bedroom. During the afternoon, after lunch, he would take a nap every day. He used to invite me to sleep on the same bed with him, since

the room would be cool and pleasant. Sometimes I would sleep so deeply that I would not be aware of the time. Then he would quietly wait until whenever I woke up, to have coffee! He was such a nice person really. While travelling I was like his personal assistant. He could never open a bottle of water himself, so I used to open the lids for him. He used to chew betel leaves 10-15 times a day. It was my duty to keep everything ready for him to chew. He would be equally pleasant to everyone whom he interacted with. The 18 years I spent with him gave me an experience worth many lifetimes.



With his Guru Dr.Balamuralikrishna

Radhika: You spent many years of your life in Europe. How was life there?

Rama Varma: I enjoyed every bit of my stay in Europe, be it the weather, or the food or the cultural scene, the languages or the people – I used to walk to almost all the places. I used to walk to almost all the places. I used to eat eight times more than I eat now but I was ten times lighter than now. (laughs). I was

exposed to all types of music and could absorb a lot.

Radhika: What made you return to India?

Rama Varma: There came a point when I realized that I was only receiving from the world, not giving back anything to it. So I decided to come back and teach whatever I gathered, to whoever is interested, organize a music festival and so on.

Radhika: Yes, you have inherited that quality, it seems-

Rama Varma: To some extent it may be true. It was my ancestors who paved the seeds of education for the first School, College and even educational institutions totally dedicated to girl children. Amma Maharani had a lot to do with the development of Travancore Radio, the Swathi Thirunal College of Music, the Sri Avittom Thirunal Hospital and many others institutions. True to his words, he talked very unassumingly. Lot of insights could be gathered as to how a person should never take his life for granted.



With Dr.A.P.J.Abdul Kalam



Inauguration of new branch at Alanallur (1033) under Palakkad Region by Mrs. Latha M (Panchayath President, Alanallur) in the presence of Mr. Babu A (President, Kerala Vyapari Vyavasayi Ekopana Samithi, Alanallur), Mrs. Divya (Ward Member), Mr. Pauly David (AGM & Regional Head) and Mr. Nikhil Kumar P(Cluster Head).

Digital Notice Board



Sawan Kishore
Senior Manager, Retail Banking Department

A notice board is usually used in an office or an institution or any other place, where there is relevance for it in terms of displaying information to audience to whom the board is intended e.g. In a bank, it is for the customers and general public that use the services of the bank. Notice board usually contains latest news and updates and certain mandatory information.

Notice boards in a bank are mostly mandated by the regulator RBI, which contain latest interest rates, forex rates, Ombudsman scheme, details of Complaint Redressal mechanism etc. Presently we have an existing system in which our physical noticeboards are updated periodically by the branch staff.

So let us discuss the problems involved in this system.

For the Bank, the major problem is that there may not be proper upkeep of these Notice boards. These boards look shabby even in the best of premises, they remain displeasing with a lot of clutter, with many redundant information. Seldom there is space to display new information which results in the high probability of lack of timely updation of the Notice board. Often these Notice boards turn out to be less useful for the customers to whom they are intended for and remain ignored because of the clutter in it.

So what might be a good solution...

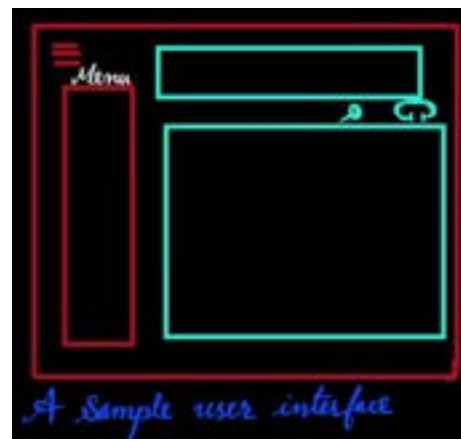
How about a digital one!!!!

A digital Notice board may be a panacea for all the above issues faced while using a normal Notice board. It offers the following solutions

- It is aesthetic and removes all clutter.
- It brings a classy look.

- Brings a Digital Image.
- It gives an opportunity for branding and advertisements.
- Easy to maintain.
- Ensures more customer engagement.
- Easy updating centrally and hence the matters in the notice board are never out of date.
- Chances of penalization are low.
- Can be integrated to other platforms like CRM, Mirror plus etc.
- Can be used to generate leads.
- Can be made AI powered.
- The look and feel can be customized periodically to make it more interesting
- Social Media feeds can be incorporated.


The flipside to this choice can be initial cost associated and the cost of software updation. A sample user interface is given below



Creating an edge for the Bank

In the brick and mortar banking, any space inside the Branch premises which has good visibility definitely has potential for branding and even Notice boards can be such areas. When integrated with our platforms like mobile and net

banking Digital Notice boards can keep customers informed about the branch news which will be useful to us to act locally while thinking/ strategising At pan India level. For e.g. A local meeting arranged at the branch like an NRI get together can be aired in the Digital Notice board through a branch staff portal and can be carried onto the

NRI customers of the branch alone through our mobile banking app, definitely technical feasibilities have to be checked out. Powering by AI and with our virtual assistant Sona, these digital Notice boards can change the face of a branch... ranging from Compliance to Branding to an Ultimate User experience and to what not in the future.... 



The flagging off ceremony of advanced motor bike patrolling vehicles by Thrissur City Police named as “City Tuskers”. The modified patrolling vehicles were flagged off by Mr. Anto George T , CGM(HR & Operations) along with Mr. Ankit Ashokan, IPS (Commissioner of Police, Thrissur).

Key handing over and flag off ceremony of Level III mobile NICU Ambulance to Government Tribal Speciality Hospital, Kottathara by Honourable Health Minister, Govt. of Kerala, Ms. Veena George. Honourable Minister appreciated South Indian bank for the CSR initiative and mentioned that the ambulance with Advance Life Support and NICU will be helpful for tribal people of Attappady. South Indian Bank Trivandrum Regional Head Mr. Jacqueline M Fernandez and Government Tribal Speciality Hospital Superintendent Mr. M S Padmanabhan presided over the function.



Surabhi - Spreading Her Fragrance



Pradeep B S
Senior Manager, Retail Banking Department

Every city has a place which has been abandoned, a haven for those who have been marginalized, neglected, kept away from the main stream of life, thanks to their professions or the nature of their livelihoods. The other side of the society term these less fortunate people as untouchables and corner them to a part of the city where no one really wants to own an address. They are named slums. Karimadhom, Chenkalchoola (Now being re-christened as Rajaji Nagar Colony), Harvipuram etc. in Thiruvananthapuram were such notorious colonies. An occurrence of any crime in any part of the city would invariably lead the police to these colonies who would ransack the inhabitants' normal lives. There have been many instances in which the mere address has kept a person unwanted in many areas of life.

The marginalization, neglect, hatred and many other negative emotions which were thrown to these colonies for many generations have resulted in a sense of helplessness, aimlessness and callousness in the minds of their inhabitants. Even if a person from such surroundings wants to come up in the life, he/she will be bullied and pushed back to the pit of sociopathy. Hence it is not at all easy or normal for a person from such a place to conquer heights of education, literature or art. It needs mountainous grit to reach to at least the college, leave alone any professional college.

It is here that Surabhi has astounded us all. The word Surabhi means 'ever fragrant'. Surabhi from the Rajaji Nagar Colony has done justice to her name. She has made the colony proud and fragrant by becoming the first Lady Doctor from the colony. It was her sheer will power that led her to this height of achievement. Born as the daughter of a couple who make their livelihood by running a make-shift food stall (Thattukada in Malayalam),

she was very particular from her childhood itself that she would stand on her own legs very successfully. Having completed her schooling from the Government-run Cotton hill School with flying colours, she secured admission to BDS in the pre-NEET era through Merit in 2016. She is very happy that she could complete the course without any hinderance, thanks to her parents Mr. Suresh and Ms. Manju, who stood as pillars of strength for their daughter to fulfil her dream. Let's listen to her own words in an interview given to a local news channel:



Dr.Surabhi

“There were times when my classmates used to keep me away once they knew that I hailed from this colony. Later on, I learnt to make peace with myself and my circumstances and to focus on my studies. My parents have taught me that once a person becomes equipped with good education, the financial stability can be attained easily which will ultimately open the doors of independence and help gain respect.

There were people with negative comments around me when I pursued my entrance examination. I could ignore those comments and prove them wrong with my focused effort which ultimately bore results. There were instances when I was emotionally disturbed. But I used to

tell myself that I am here with a purpose and must fulfil it come what may. I thank my parents for supporting me through their meagre earnings. Once I entered the professional college, my address did not make any difference. That made me realize the greatest truth – education can give you that power which not even your birth or

ancestry can give.”

Surabhi’s story is inspiring to many of us. She has proved again that a lotus can bloom in the muddiest water too. We also wish that the lotus be fragrant too, spreading its goodness to the whole world. 🌸



BOG Liability and Asset Operations divisions have been certified under ISO: 9001:2015 standard. The Certificate was received by our MD & CEO, Mr. Murali Ramakrishnan from the ISO Authority. The Project was led by Shri Sreekumar Chengath, JGM and assisted by Shri Rajesh K, CM, Shri Manyan M K, CM, Ms. Sherine Joy E, CM along with a team of officers from Liability and Asset Ops.



ISO Certificate



Our MD & CEO, Shri Murali Ramakrishnan receiving the certificate from Shri Tomcee Thomas, Principal Assessor, IRQS (Indian Register Quality System) in the presence of Shri Sivaraman, K, Head & GM, BOG, Shri Nandakumar G, GM & Head – Inspection & Vigilance, Shri Sreekumar Chengath, JGM-BOG.



Our MD & CEO dedicating the certification to BOG in the presence of BOG team and Shri Binoy R K, JGM-MSME Business Group

Past vs Future



Jinu Johny
Manager, Retail Banking Department

We all dwell in the past many a times due to unfortunate events happened in life and past failures. Past might have given good times to us but we phrase it as “Pain Attributed Sad Time”. Let me ask you a question. Do you think your past is so cruel to you? Let us dig deep inside yourself. Think of an incident in the past which has left a scar on you. Now ask the five following questions to yourself and count the number of “Yes” and “No’s” to your question.

I assure you that your past is leading you to the right path if ‘Yes’ is more than ‘No’s”

1. Did the incident teach you anything?
2. Did your mental wellness get improved after the incident?
3. Do you feel that your family loves and cares for you more after that incident?
4. Did you overcome from that incident?
5. Are you happy at this point of time?

I am pretty much sure that most of you have more ‘Yes’ to these questions if you asked yourself. If so

I assure you that you have moved on from the old you and the scar has disappeared completely.

Free yourself from past mistakes. It is so significant in life to understand that every single day is another chance to start over. We tend to forget the lessons from the past. They are in fact showing you the right path forward.

“Tomorrow needs you more than Yesterday”

Live yourself to the fullest as the future is wanting you. Your market value reduces if you dwell in the past sorrows. It is the key to understand that it is okay to be not okay.

The Japanese business philosophy focuses on “Kaizen” which means continuous improvement of working practices and business efficiency. Life needs this philosophy for personal efficiency. It also gives us a space to experience “trial and error” method in life to feel the failures. That should be the life for us. It’s never too late. Get up and move on... The future needs YOU... 🌿



Rededication of Br. Thrissur M G Road: Inauguration by Shri V R Krishna Teja IAS, District Collector of Thrissur, Kerala in the presence of Fr. Julious Arakkal CMI, Director of Amala Institute of Medical Sciences; Shri Murali Ramakrishnan, MD & CEO; Shri Anto George T, CGM- HR & Operations; Shri Madhu M, JGM & Regional Head - Thrissur and other staff members and customers.



Saxena Sonakshi Shailendrakumar,
Asst. Manager, Banking Operations Group

She woke up by the alarm that rang at its usual time of 06:30 am in the morning. In an hours' time she got ready, hurriedly packed her bag, stuffed breakfast and reached Thane Railway station by an auto-rickshaw. It was a starting point for the Slow-Local train which she boarded daily to travel to her office located at 'Sandhurst Road' in South Bombay. She passed her time during travel by looking at vendors selling various items in train compartments and platforms, taking short naps and chit chatting with regular train passengers. On reaching her Bank branch she instantly punched on her biometric which read,

'Shivani Pose - Check In - Date 06/10/2018 - Time 09:57:03 a.m.'

Reading this she murmured, 'Saved by 3 minutes' and perched on her chair by letting out a deep sigh. Shivani worked hard in her busy branch and completed all the assigned tasks, along with putting efforts to convert her sales pitch into a fruitful deal of getting more CASA, selling digital and third party products. Almost daily in evenings she would start late from the branch, struggling all the way in crowded trains and finally reaching home by night 9 pm.

Post her Master's degree in Finance she joined as a Probationary Officer in one of the Private Banks. She always dreamt of working in finance sector but her perception completely changed within a year of her joining the Bank. The experience she had in a year made her feel disenchanted. Her performance was driven as a result of the pressure to achieve targets, which never interested her.

One morning while boarding her train, one of the zip of Shivani's handbag got jabbed with a big blue polythene bag carried by a lady hawker who was

boarding the same compartment along with her. The thrust of the crowd entering was so hard that the zip torn apart the polythene with a perfect straight slit. Where other ladies yelled at the hawker for creating an obstacle, Shivani turned to look at the hawker who appeared to be in her mid-30's. She donned a georgette saree which was draped around a sleek body, long hairs tied on top as a bun, a small red dot on her forehead and kohl in her eyes. Shivani apologized for the damage she had caused by saying, 'Sorry' and they exchanged a warm smile.

Few minutes in the train, the lady hawker dragged down the plastic bag and pulled out the spiral stand. Holding the stand from top she hung it on one of the train handles at top. Spiral holder was loaded with beautiful set of jewellery like earrings, rings, anklets etc. The rates were cheap and collection looked amazing so many passengers bought from her. She collected cash from her buyers and fiddled to give back the change amount from the sling bag which was hung sideways on her waist.

One of the passenger had less cash to pay for her purchases so she offered to pay through online transaction. But, as the hawker only had cash option, out of good faith she asked the passenger to pay the remaining amount next day. Even Shivani purchased few items from her. While collecting cash, the lady complimented the tattoo of goddess Durga which she noticed on Shivani's wrist. She smiled and asked for her name to which she replied, 'Didi, Malti'. Shivani urged to speak more with her but the crowd and noise around pushed her thought to the backseat. Reminding the passenger to pay pending amount Malti got off at Vikhroli station.

around a week later Malti boarded the same compartment and sold her items. Even after trying for many days, she couldn't collect the pending amount as that passenger never arrived in the same train again. Everyone noticed the disappointment Malti had, out of courtesy Shivani tried to offer her the pending amount. But Malti humbly refused to accept, which amazed Shivani.

A month later, Shivani spotted Malti again but this time with a little girl old who seemed to be her daughter. She stood in the alley between the seats holding the Train handles for support. In spite of having the blue plastic bag with her she wasn't selling any of her collectibles. Her eyes were glued on her daughter who was holding a poem book in her hand trying to read something. Suddenly, as part of her playing act the little girl pulled packed pieces of Rings from the blue packet and waving it at one of the passenger childishly uttered, "Ye lo, sirf Rs. 50/- mein". With a trickle of tear in her eyes, Malti snatched it and scolded her for selling items instead of reading the book she had in her hand.

This incident made Shivani even more curious to speak to Malti. By the time she could, the train announcement drew her attention, Sandhurst Road station had arrived. But, strangely even the duo off boarded the train and walked in other direction. Shivani was happy to notice that and called by her name while walking hurriedly towards her. She asked Malti a series of questions, about the young little girl; why did Malti not sell her collectibles in train today and where does she procure this beautifully crafted jewellery.

Malti was baffled with the sudden eagerness Shivani poured the questions on her. Shivani understood her confusion and said, "I'm asking so that maybe I can help you in some or the other way." With a bit of hesitation Malti explained her situation. She was 38-year-old, lived with her husband and a 6-year-old daughter. They and their extended family not being from an educated background were traditionally associated into the

art of making small hand-crafted artificial ornaments with unique designs. As Malti was good in selling, she chose to sell these items along with few fellow ladies. Malti dreamt of having her own shop where she can sell their handcrafted jewellery. But she never wants to involve her daughter in this work. Rather wished that she could pursue her education from a good English medium school and grow up as an independent girl. They earned only hand to mouth, most of it was spend in their daily expense and merely a little penny could be saved for future or for their daughter's schooling. Selling these items in trains or on platform was not fruitful enough to fulfill their needs.

Their conversation ended as Shivani was running late for office. But, she promised to meet her in the same compartment again over the week.

In their discussions over next few days Shivani accounted the fact that Malti had a dormant bank account which she never used due to fear of losing money fraudulently. Their family mostly dealt in cash and hardly anything was saved or invested to multiply the cash inflow. In coming few days Shivani would stand beside her in train explaining basics of using bank accounts, various investment schemes, how to activate account by submitting KYC documents etc. She assured her that bank transactions are safe to do and can help her save and multiply money. She explained the benefits of recurring deposits and how she can invest smaller amounts which can give good yields at maturity.

One day in train Malti showed her passbook to Shivani which delighted her. She took Malti's phone, installed and created a UPI account for her. She taught her how it can be used to collect or transfer the money. Malti was surprised with the emerging technology and happy as well. These interactions in train went on for couple of weeks and then Malti never showed up.

It was by the end of year 2019 that Shivani cleared her banking exams, achieved all her targets and

was promoted as a 'Manager' in her bank. She was transferred to a new and bigger branch located in Panvel (Navi Mumbai). The pressure of selling products never reduces with time neither her interest to sell them increased ever. Many times Shivani pondered of Malti and wished they shared phone numbers so that she could have asked about her whereabouts during the pandemic. Years passed by, over time Shivani got busy in her daily schedule and totally forgot about Malti.

On one Sunday, after a hectic week Shivani went on a shopping spree with one of her colleagues. On the way, they grumbled about their jobs and target pressure. They paid the driver and got down off the taxi at Colaba Causeway. It is a commercial street loaded with multiple street shops aligned one after the other at the verandah of the road turning it into a true heaven for all shopping goers. They both spend more than couple of hours hopping over every other shop trying to bargain and get the best at the cheapest price. In one of the crowded shops Shivani heard someone calling out her name, 'Shivani Didi, idhar. Idhar.'. Shivani gazed around to figure out the origin of the sound and noticed a lady beaming at her. She was standing across the counter of a small brick mortar shop at one side of that verandah laden with all ladies' accessories like earrings, rings, bracelets, bangles, anklets, nose rings, necklaces etc.

A minute later Shivani recognized the lady and grinned ear to ear. It was Malti. Shivani paused on her way and entered the shop. Malti and her

husband owned that shop. She welcomed both with a hot cutting Tea and Vada pav. With twinkling yet teary eyes Malti hugged Shivani tight and thanked her for giving right advice. Shivani was happily astonished looking at them and their shop. It was for the first time that she ever witnessed someone's life so closely and how her mundane work and simple advices transformed their lives for a better tomorrow. They now earn good enough to spend on their child's education as well.

She and her friend bought many collectibles from their shop without bargaining and when she offered cash for payment Malti meekly refused reasoning that she cannot accept money from the one who changed her life. When Shivani insisted more she couldn't decline and pointed her finger towards a QR code stand kept at one side of the shelf. Shivani smiled proudly at her, scanned it and paid the full amount.

They left the shop after an hour and this time exchanged their phone numbers. Shivani with her friend reached CSMT Railway station and parted their ways for home. In train Shivani peeped out of window aiming nothing in particular, lost in her thoughts. As next day was a working day, she slept soon after reaching home.

The alarm rang at 06:05 am in the morning, she pressed it off and was awake. She passed a gentle smile at herself in the mirror on the wardrobe and started her day.... A NEW DAY. 🌱



Ribbon cutting by Mr. N S Venkatesh CEO- Association of Mutual Funds in India, in presence of Mr. Pradeep Godbole, Non-Executive Director- South Indian Bank; Fr Ashley Miranda, Vice Provincial, Don Bosco-Matunga; Mr. Vinod A N, GM Treasury- South Indian Bank; Mr. Sreejith S Cluster Head; Mr. Selvakumar, Manager, Br. Matunga)

Decoding the mantra of work life balance



Purnalisha Choudhury
Pro. Officer, Br. Secunderabad

Gone are the days when people hardly found it difficult to work at office for 8-10 hours and come back home looking after their family. They did the balance with an ease. Now this is the era where bullet trains, flying cars, electric bikes, 5G technology, artificial intelligence have come into the picture. These days in the fast moving world we all find that we somewhere miss out to balance work and life together. It might be a giant entrepreneur having experience of 30 years in the corporate or a 22-year-old fresher who just started his/her career, people of all categories working in different fields face this problem.

After working for 8 months I feel, to maintain the balance between both depends on your perspective and management skills which is of course not taught in school and you learn with time and experience. There would be days when you would be at your ease and comfort handling both personal and work life like a pro and on the other hand you would find the milk spilled all over. Work comes with a cost of hard work as in you worked hard to get that job and now you are looking forward to explore and give your best at it. Whereas life doesn't fully mean your work life there are other responsibilities which you have to be aware of. Apart from taking care of your own mental and physical health, saving for your future, planning your career growth, you also have to look after your parents who are aging and make sure their diet and health is fine and the list goes on.

Next, time also plays an important factor for keeping that balance between both work and life. You might be having no time to keep in touch with your family or friends and would regret over it. But I feel people who say that they have no time and are busy in life is an excuse because with WhatsApp and messenger around texting

becomes a way to be in touch with everyone we want to. Every individual goes through a phase where they somehow fail in arranging things in the cupboard neatly. That's quite normal. Some days back I was reading a book named *Indomitable* by the first woman chairman of SBI where she wrote that how she had tough times managing her work life which was at the peak as she had to travel New York for work and simultaneously motherhood also came her way where she chose to tackle the odds and not give up. So, no one is born with super power we learn by making mistakes and eventually we can master it. One more thing which I feel backfires is our involvement with social media. It has definitely changed our lives in a good way but the dopamine hormone which people used to get while playing or exercising is now replaced by scrolling Instagram reels or You tube shorts.

We find people of all ages glued to the screens even on weekends. It's just that we have to change these habits and get involved in things which demand for real emotions. Now as everything is digitalized every day we are bound to spend hours before the screen. That's how we work and that's how life has changed. I am definitely not going to give any Gyaan on what to do but I would tell some of the ways which worked out for me to be able to maintain that balance.

In holidays or weekends try to avoid screen time as much as you can. Try to get involved in activities which demand for physical exercises may be dancing, running, cycling, trekking or going on a short vacation with your friends or families to places surrounded by nature and its beauty. Take out time for Yoga and Meditation which can help you stay calm at work.

Every individual has a hobby which gives them happiness, it might be painting, singing, writing poems, reading books, cooking a dish or playing an instrument, try to inculcate those habits in your life. Trust me you would find a difference.

Lastly don't let your mind rule you rather train your mind in such a way that it does things according to your will and you will certainly find everything else fixed. 🌿



IRM Department received Certificate of Approval under ISO 9001:2015 Standard. The certificate was presented by our MD & CEO, Shri. Murali Ramakrishnan to Shri. Biju E. Punnachalil, JGM & CRO in the presence of Shri. Sony A, SGM & CIO and Shri Shibu K Thomas, GM&CISO. The project was led by Shri. Premkumar S.K, Senior Manager and other staff members of IRMD

Mullassery Gram Panchayat with fully digitized payment system: Inaugurated by Smt. Sridevi Jayarajan, President of Mullassery Grama Panchayat in the presence of Mr. John C George, Cluster Head, Mr. Jithin Thomas, Branch Head, Br. Mullassery, other staff members and customers.



ATOMIC HABITS

'Tiny changes, Remarkable results'

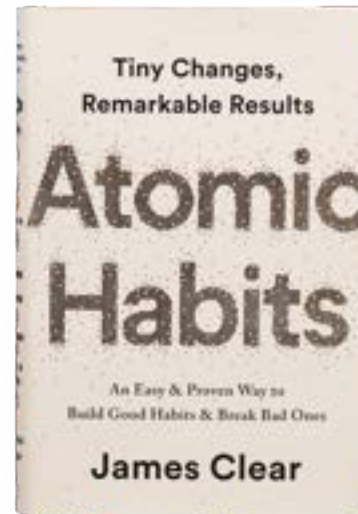


Vignesh A V R
Clerk, Br. Thuckalai

'Atomic habits' by James Clear is one of the excellent book about the 'fundamental of human behavior'. The book is about tips and technique which one can adopt to build habits that last. The book starts with definition of 'Atomic' - an extremely small amount of a thing and 'Habit' - a routine or practice performed regularly. In the introduction part the author shares his personal experience about how small habits helped him to rebound from severe injury during his school days to get stronger and become successful and responsible adult. Author mentions 'To write a great book, you must first become the book' likewise this book is all about the experiments and experiences about habit by the author.

This book shares a step-by-step plan for building better habits not for days or weeks but for a lifetime. We convince ourselves that massive success requires massive action meanwhile improving 1% isn't notable. If you can get 1% better each day for 1 year you'll end up 37 times better by the time you're done. Conversely if you worse 1% each day for 1 year you'll decline nearly down to zero.

Habits are the compound interest of self-improvement. The same way that money multiplies through compound interest, the effects of habits also. We make few changes but the result never seems to come quickly and so we slide back in to our previous routine. Success is the product of daily habits not once in a lifetime transformation. Cancer spends 80% of the life undetectable then takes over the body in months. Bamboo can barely be seen for the first five years as it built extensive root system underground before exploding ninety feet in to the air within 6 weeks. Many examples like this made the book more interesting.



1% BETTER EVERY DAY

1% worse every day for one year: $0.99^{365} = 0.033$
1% better every day for one year: $1.01^{365} = 37.78$

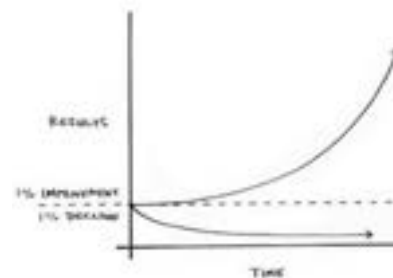


FIGURE 1: The effects of small habits compounded over time. For example, if you can get just 1 percent better each day, you'll end up with results that are nearly 37 times better after one year.

'Forget about goals, focus on systems instead' is one of the core theme of this book. The problem with a goal first mentality is that you're continually putting happiness off until the next milestone. In system first mentality you fall in love with the process rather than product. You can be satisfied anytime your system is running. The book explains how our habits shape our identity and vice versa.

The most effective way to change our habit is to focus not on what you want to achieve, but on who you wish to become. Your identity emerges out of your habit. Every action is a vote for the type of person you wish to become. Becoming the best version of yourself requires you to continuously edit your belief and to upgrade and expand your identity.

The process of building a habit is divided into 4 simple steps cue, craving, response, reward. The cue triggers your brain to initiate a behavior. Craving are the motivational force behind every habit. The response is the actual habit you perform which can take the form of a thought or an action. Reward are the end goal of every habit. One of the best way to build a new habit is to identify a current habit you already doing each day and then stack your new behavior on top. This is called habit Stacking. If drinking coffee in morning is a current habit, then after having coffee do meditate for sixty seconds (new habit). The environment we live influence our life and success. Many of the actions we take each day are shaped not by purposeful drive and choice but by the most obvious option. So design your environment for success. If you want to practise guitar most frequently, Place your guitar in the middle of the living room.

Most people live in a world others have created for them. Be the designer of your world and not merely the consumer of it.

We need to make our habit attractive because it is the expectation of a rewarding experience that motivates us to act in the first place. We tend to imitate the habits of 3 social group: the close (family & friends), the many (the tribe) and the powerful (those with status & prestige). One of the most effective things you can do to build better habit is to join a culture where (1) your desired behaviour is the normal behaviour (2) you already have something in common with the group. Create an environment where doing the right thing is as easy as possible. Reduce the friction associated with good behavior. When friction is low habits are easy. We are more likely to repeat a behaviour when the experience is satisfying. What is immediately rewarded is repeated and what is immediately punished is avoided.

The book is relevant to anyone looking for a step-by-step system for improvement, whether your goal centre on health, money, productivity, relationship or all of the above. 🌿



Key handing over and flag off ceremony of Ambulance with ventilator to M/s St. Joseph Hospital, Karuvanchal by Mr. Anto George T (CGM- HR & Operations).

The Journey



Melvin Eapen
Clerk, Br. Edavanna

It was all as usual. The weekend had almost come to its end. The journey has already announced itself, the grinding noise from the rail, the announcement ringing from speakers. Kein thought about his days. Even holidays have turned so colorless that you feel like you've done this a thousand times over. You work every day and get home on weekend. There you get more things done and return back to work. It was like getting caught in an eternal loop. Philosophers would love to ponder over the most uninteresting lives. Well, he told himself, it's great to see one's life till sixty planned before them.

But... there's this nagging question... is it ever so predictable?
He thought about how we are all people living in the future, and only in retrospect see that you always missed the present. His college days came to him in a flash. A deep sense of nostalgia filled in... a nostalgia for the things he couldn't achieve. He thought he was having enough fun back then. But turning around after two years, knowing those days are gone forever, there was so much more he could've done. He recollected the day they read from Thoreau's Walden in literature class, the powerful memoir of someone who relinquished his world and set off to live in a woodland for two years.

"I went to the woods because I wished to live deliberately..."
Kein remembered how deeply these words moved him then. But now living has come to be a compromise with survival. Each day like every other day. The train has come close enough to call his attention. He looked at its beaming light filling up the night air and suddenly felt shrouded in its white. It felt like the world around has disappeared and it was just him in an oblivion, like

a scene from The Matrix. He thought, maybe we are all in the matrix... and maybe none of these struggles actually matter... But that thought vanished as the light passed him, renouncing him back into the world around. In a while there he was, standing before his compartment door, deep in thought. I wish I could run away... Kein took a while to get the better of his mind and walks to the door. He holds the handle and... the door doesn't budge. He moves briskly to the next door.

No, it doesn't open as well.

The departure whistle echoes. Kein starts to panic. He runs to the next door, heartbeats raising. I can't miss this train. I won't get to work tomorrow on time!

The train sounds its parting siren. Just as it started moving he found an open door and jumped in. He stood there by the door in the winter night, sweating and gasping for breath. That was such a close call! Thank god I made it. The moving air soothed his skin, as if congratulating him for the achievement. After a couple of minutes, he collected himself and got to his berth. Lying down there, thinking of what has happened, the irony of the act sent a chill down his spine.

There he was, carrying the ideals of Thoreau and free will, still how he panicked when he was going to miss a day of the routine that he despised. Maybe it was his sense of responsibility, or maybe it was his fear of a monotonous, yet ordered world falling apart. Kein saw how deeply rooted these structures were. He realized it wasn't him, but what he was conditioned to, from the day he stepped into preschool. A sense of secret shame filled him, and the whole of society and his past was there with him, sharing its responsibility.

The Perils of Driving!!! – Pages from the diaries of Sharada!!!



Roshiny Cherian
Clerk, Trivandrum RO

Sharada was waiting sheepishly outside the psychiatrist's clinic. She was trembling with fear. When it was her turn, she entered the consulting room. The doctor was an elegant lady in her mid-fifties with a very warm smile, but even that could not stop Sharada from trembling. The doctor offered Sharada a seat and a cup of water which Sharada dropped all over her dress with the help of her shivering hands!

Doctor said: "It's ok dear, tell me what can I do for you?"

Instead of opening her mouth, Sharada reluctantly handed some pages of her diary to the doctor and nodded her to read.

The doctor was amused and started to read -

"Dear Doctor,

Let me confess about my morbid fear about driving. I am so scared that I even have a mental condition called the "car-front-seat-o-phobia"! I can't even sit on the front seat due to the constant fear of vehicles screaming fast, as if I am the person who is controlling the vehicle! But soon I was made to feel belittled by my friends' circle who were all dare devils- they all could drive very well. Whenever I was struggling on the road to stop an auto rickshaw with great acts of dance and pleading to the driver, I could see my friends striding valiantly driving their vehicles. Some of them were occasionally kind enough to apply the brakes and give me a lift with a contemptuous smile (they might not have had any such intentions, but I imagined it to be contemptuous because of my own inferiority complex).

Adding not just salt but petrol to the wound I once overheard the words of self-pity uttered by my husband - about how he picked and dropped

everyone from railway station, airport etc. but when he had to travel he always was at the mercy of auto rickshaw and taxi drivers!!! These words really moved my heart. So I decided to conquer my fear. I chose to join for a driving training when my husband was away for a while, I wanted to give him a pleasant surprise on his return!

Then the hunt for a good driving school began, with a discussion among my friends. I could get very encouraging remarks from those whom I considered as my close friends-

"You are going to learn driving??!!! My God!!! Please don't put the lives of passers-by on risk"!!!

I overcame all such "encouraging" comments like a phoenix and found a school with a pleasant-looking instructor. The day one was exciting, waking up very early in the morning, finishing all the daily chores before 6.00 a.m., for the instructor had promised to pick me up for the class at sharp 6.00 a.m. Only then I would be able to finish the class and go to my office.

To my shocking surprise the choking car with the name-board of the driving school came only at around 6.45 a.m. However, the instructor promised that I would be able to reach my office on time and the lessons began. As I started grabbing the steering, sweat was dripping from it, I jerked and defended myself:

"See, am a little scared."

The instructor quickly understood my plight and reassured that everything would be fine.

That day went eventless as the instructor had a separate set of brake (which I realised much later, dampening my feeling of being proud that the car

was obeying my commands to move forward or stop)!

The next day dawned with a very discouraging start... when the car arrived I found that the pleasant-looking guy was replaced by fearsomely tough guy. He was just merciless on my ignorance. Moreover, amidst the alarming fear attack, I even forgot the ABC order of applying accelerator, brake and clutch. The instructor shouted at me:

"Are you determined to spoil my car??"

Realising that any form of retort would only result in losing the fee I paid in advance, I chose the peace path. I had never been so patient with anyone in my life before that. After a few days of training I was taken for the driving test to obtain a license. And for the first time in my life I never had the clue about how I passed the test and became the holder of a driving license!!!

And the day of my husband's return came. I decided to surprise him by taking our car to airport to receive him. In the excitement I forgot that my car was different from the driving school's car, with only one set of brakes, and I was going to control accelerator, brakes everything all alone! Immediately on starting the car I realised that this car was not as obedient as the driving school's car

and it was falling in love frantically with the wall in front of my house.

Some kind hearted neighbours took me to the hospital and I came back home just in time to receive my husband who was back home in a taxi. I stood beside the deformed car with my head bowed down ready to receive an angry yell "-


WHAT ON EARTH HAVE YOU DONE TO MY CAR"???

Instead, he glanced both at his broken car and my broken arm, took a deep breath and patted on my shoulder - " Don't worry, let taxi and auto drivers also survive, you need not be my driver"!!!! That was the finest music I ever heard...

I continue to live with my car-front-seat-o-phobia!" -the pages ended with this note. After reading the pages the psychiatrist looked bewildered and stared at Sharada.

Sharada asked with an extreme innocent expression-

“Doctor, is this any kind of mental illness? Do you have any medicine to get rid of my fear”?

Dear readers, let us leave the doctor and Sharada to their discussion. Can you suggest some solutions for her? 



Handing over of RO Water Plant to Govt. High School Pollethai, Alappuzha by Shri. Anto George T, CGM- HR & Operations in the presence of Shri. Krishna Teja, IAS (District Collector) and Shri. P P Chitharanjan (MLA).

Waiting for My Turn

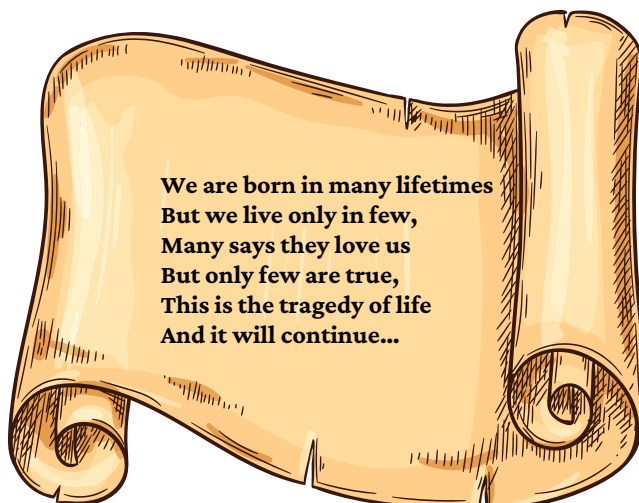


Samiya Sarah Abraham
Clerk, Br. Edakkazhiyur

Next, it will be my turn, thought the little girl, as she waited patiently on the platform to board the train to her grandmother's home. As she watched the busy crowd on the platform hustling and bustling, the little girl felt a rush of emotions. She felt excited, about boarding a train for the first time in her life; she felt anxious, about how it will turn out when she finally comes to experience the moment; she felt scared, as to how she would make it into the train in the midst of all those people bigger than her, who are experts at what they are doing. Despite all these, she felt happy, to embrace something new, something that she has never done before. And, the little girl waited and waited, thinking that her turn is nearing as the hours pass by. But, all of a sudden, an announcement was made that the train is cancelled due to a huge avalanche. The little girl did not understand what this would mean. 'Does it mean that I would not be able to board the train?' she thought. 'Does it mean that I would not be able to visit my grandma?' Thoughts rushed in, and wandered, just as the clouds danced above,

and made faces at her. Tears welled up in her eyes, as the girl stood on the platform, gripping her little fingers around her father's hand.

Years later, as she lay down on her bed breathing her last, the little girl who once waited for her first train ride, smiled and sighed. Moments ticked by on the grandfather clock, reminding her of her times in this universe of uncertainties. Those same old emotions came rushing again after all those years of tiresome living, like the crowd she once saw on the platform, hustling and bustling, even forgetting at moments to really 'live'. Once again, like an amateur, she felt anxious, of what her final moments would be like. She felt scared, of how she would make it to the end. But all the while, just as the little girl she once was, she felt happy to move on from this world, and board the train to her eternal abode. After all, she thought, life is a series of waiting; and it is all those emotions, memories, and images that comes in between, that makes life what it is, and makes all the waiting worth the while! 🌸



Annu Arora
Manager, Br. Nigdi-Pimpri
Chinchwad

Da Vinci Corner



Kote. Sathwika, Clerk Br. Warangal



Ashya S
Pro. Clerk, Br. Udhagamandalam

Harshini G, Pro. Clerk, Br. Poonamallee



Hitha T J
Asst. Manager, Credit Department

Rohini Varma S H, Clerk, Br. Peroorkada

Da Vinci Corner



Joe Thomas
Manager, Collection and
Recovery Department



Sasirekha S V
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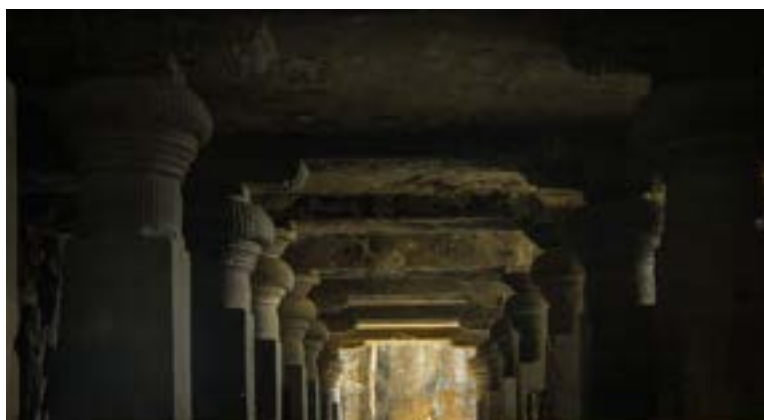
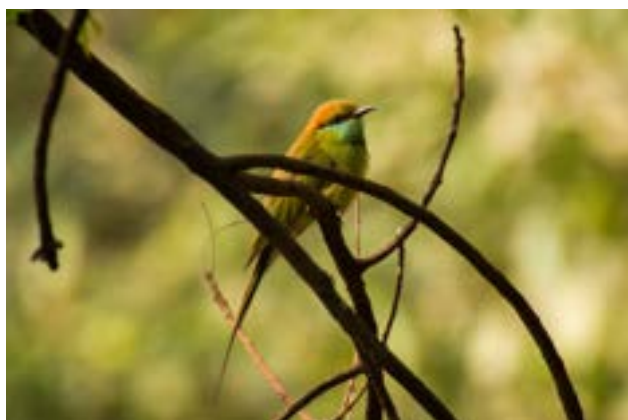
Through the prism..



Jayson Joy, Manager, Br. Malleswaram



Priya Grace George
Asst. Manager, Kozhencherry



Prabhat Kumar, Pro. Officer, Br. Aurangabad

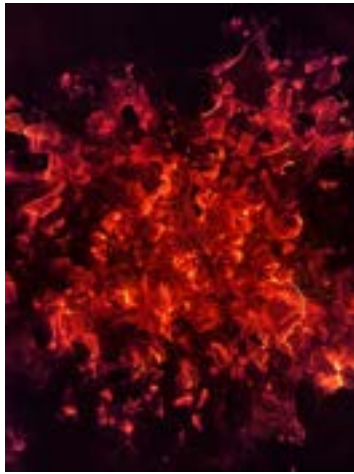


Nobin Mathew, Clerk, Br. Kumily



Harish Shetty, Senior Manager, Br. Bhubaneswar

Through the prism..



Christo Paul, Manager, STC



Jomiya Joju. Clerk, HRD



Dasari Sunayana
Clerk, Br. Karunagiri



Umakanth Naidu K, Manager, CBG



Prasanth T R, Manager, Br. Pathanad



Vyshnav V V, Ass. Manager, Br. Aruppukottai

Tiny Tots Talk



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D/o Ms. Anbukkarasi R
Asst. Manager,
Br. Vadapalani



Ms. Anvitha Anoop
D/o Mr. Anoop A V
AGM, IRMD



Master Abhiram P
S/o Ms. Dhanya K
Clerk, Br. anjoor

Tiny Tots Talk



Master Sidharth Sreekanth
S/o Mr. Sreekanth A V
Chief Manager, Br.
Pallapalayam



Master Rithul R.N,
S/o Mr. Ranjith N
Asst. Manager,
Br. Cherupuzha



Ms. Joanna Sachin
D/o Mr. Sachin Joseph
Cheif Manager, Br. Nungambakkam

Masterchef



Tomy Joseph
Chief Manager, Tiruvalla RO



Prawns Pickle..

“It’s too good” ‘I am eating it for Breakfast, Lunch and Dinner...’ (My daughter’s comment).

Hi all,

This pickle I used to make quite often and is highly appreciated by my family, colleagues and friends at various offices like Chennai RO, Kannur RO, Tiruvalla RO and Branches Kothamangalam and Areacode.

Ingredients

- Prawns cleaned, deveined and drained : 1.kg
- Ginger : 150 gm
- Garlic : 150 gm
- Kashmiri chilli powder : 6 tea spoon
- Turmeric powder : 1.5 tea spoon
- Pepper powder : 1 tea spoon
- Vinegar (synthetic) : 250 ml
- Gingelly oil : 250 ml
- Salt : 3 tea spoon
(as per requirement)
- Asafoetida powder (kayam podi) : 1 tea spoon
- Fenugreek (uluva) : 1.5 tea spoon
- Mustard : 2 tea spoon
- Green chilies : 6 Nos.
- Curry leaves
- Boiled and cooled water.



Method

Marination: Take the cleaned and drained prawns in a bowl and add 1 tsp turmeric powder, 2 tsp chilli powder, pepper powder, 1 tsp salt and mix well and keep aside for 1 hour. 2 kg of prawns with shells will give you around 1 kg of cleaned prawns. If the prawns are large ones, then you can cut it into two pieces. Always try to get smaller ones.

Preparation

- Clean ginger and take half portion and cut into thin long pieces.
- Peel and clean garlic and keep ½ portion separate.
- Take half portion of the ginger and garlic and make a coarse paste using a blender or in the small jar of the mixer grinder.

- Slit and cut the green chilies into 1 inch pieces.
- Heat half portion of the oil in a thick bottomed frying pan and first fry the ginger pieces and the garlic till it turns light brown and keep aside. In the same oil fry the marinated prawns in two or 3 lots. Add little more of oil if required. Do not deep fry the prawns, it will become hard and will not taste good.
- Once frying is over keep the left over oil with the fried masala separate. Clean and reheat the pan (using an earthen frying pan is advisable) and heat the remaining oil. When the oil is hot put the mustard seeds and the Fenugreek and allow it to splutter. Now add the coarsely grounded ginger garlic paste and fry till it starts turning brown or oil starts separating, then add the chopped green chilies and curry leaves and fry for some time. When the masala is brown enough reduce the flame and add the remaining chilli powder, turmeric powder, one tea spoon salt and fry till the raw smell goes. Then add the fried prawns, ginger and garlic and mix well. Add some boiled cooled water to the mix and allow it to boil. Now add 200 ml of the vinegar and the left over oil kept aside earlier. Check for salt and add more salt and vinegar as per your taste if required. If you want more gravy you can add more water and boil well. Add the Asafoetida powder and mix well. You can always make minor adjustments in quantities as per your taste and requirements. I prefer and suggest to have a thick gravy.
- The pickle will taste better when used after 2 or 3 days of preparation. Since no preservatives are added it is always advisable to keep the pickle under refrigeration after 2 days and take out one hour before use.
- You can also use coconut oil instead of gingelly oil. Gingelly oil gives a better shelf life to the pickle.
- Adjust the quantity of chilli powder, salt and vinegar as per your preference.
- Try the recipe two or three times and then you can master it.



Neleena George
Asst. Manager, Br. Perambra



Chicken Pickle..

Chicken pickle is a renowned pickle variety in South India. It is originally from Andhra Pradesh and Telangana. It is an ancient and traditional recipe that has been prepared for many centuries and is found across all cultures. Even though there are other different variations available, the most common ingredients of this pickle are Chicken, spices, red chilli powder and salt. Owing to the simple recipe and great taste it is one of the common household condiments of South India.

Ingredients

500gm – Boneless chicken cut into small cubes
1 Tablespoon- Kashmiri chilli Powder
¼ Teaspoon- Turmeric powder
½ Teaspoon – Salt

Mix together all the ingredients listed above and set aside chicken for half an hour.



1.5 cups - Sunflower Oil
 1 Teaspoon - Mustard seeds
 ¼ Teaspoon – Fenugreek seeds
 ½ cup - Garlic slices
 ¼ cup – Ginger slices
 1 Tablespoon – Garlic paste
 ¾ Teaspoon – Ginger paste
 4 - Red Chilli (Dry)
 2 Sprigs – Curry leaves
 2 Tablespoon - Kashmiri Chilli Powder
 1 Teaspoon – Garam Masala
 ¾ cup – Vinegar
 ½ cup - Water
 ½ Teaspoon – Salt
 2 Teaspoon – Sugar

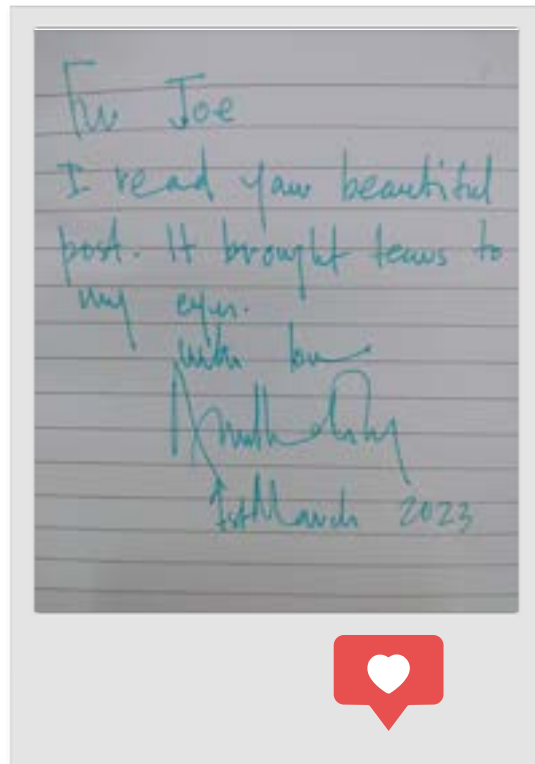
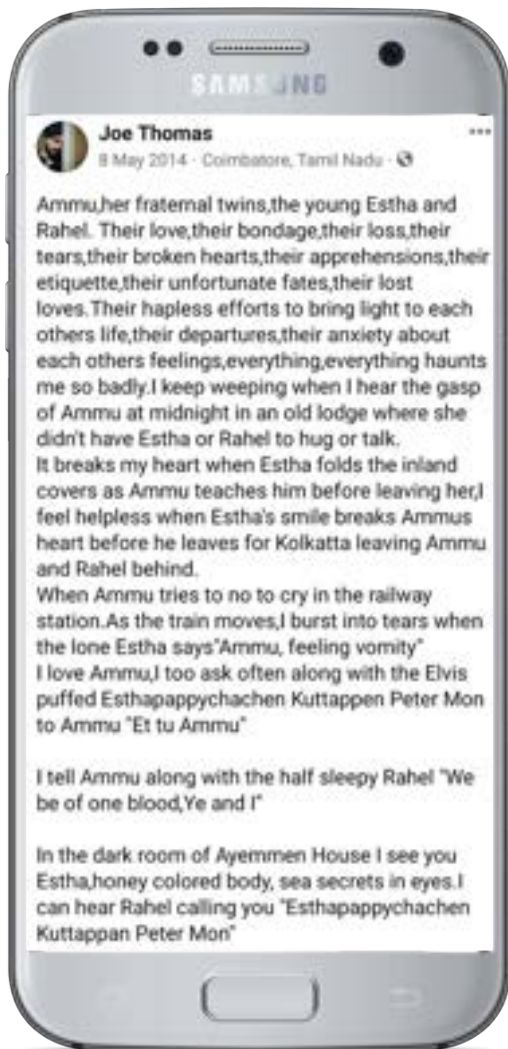
Preparation

Heat oil over medium flame. Deep fry chicken (Do not fry the chicken for long). Add mustard seeds, fenugreek seeds to oil remaining in the pan. Add chopped garlic, ginger-saute for a minute and then add ginger and garlic pastes. Next add red chillies and curry leaves. Fry till garlic turns light golden colour.

Remove from heat and add chilli powder and garam masala. Mix for a couple of minutes. Return to fire and pour in ¾ cup of vinegar and ½ cup water. Bring to boil. Add salt. (Either the above mixture can be used as such or it can be made into a paste form after cooling it down).

Return fried chicken to pan and cook for a couple of minutes. Add sugar for seasoning.

Try this easy dish at home and enjoy with your loved ones...



Arundhati Roy's reply to the review written by our staff, Mr. Joe Thomas, Manager, Br. Kilimanoor in social media.

Wedding Bells!



Mr. Jithin Thomas, Br. Vikaspuri married Ms. Zeenal Thampuratty Joseph, Br. Patparganj, Delhi



Mr. George E George married Ms. Anumol P Antony, Br. Chelari



Mr. Albin Joseph, Inspection and Vigilance Dept. married Ms. Meenu Mol Jose



Mr. Kevin Kurian C S, HRD married Ms. Geethu Xavier



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