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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 Team,

As we journey through our ambitious Vision 2024, it's both inspiring and humbling to reflect on the transformative projects we've undertaken aligned to our 6 C's strategy. While we have made significant strides on this remarkable path, let's also delve into what we need to do to reach the desired milestone.

Capital: Sustaining Growth

Our robust capital position allows us to seize growth opportunities with confidence. We should expand our product and service offerings and keep up our technology innovations to meet evolving customer preferences. Additionally, our robust CAR reassures customers and regulators of the bank's stability, fostering trust and long-term relationships.

CASA: Strong Relationships, Low-Cost Funds

CASA deposits signify trust and strong customer bonds. To strengthen our financial position and competitiveness, let's nurture relationships and foster deeper connections with our customers. By enhancing our marketing efforts, offering our full stack of digital banking solutions, and focusing on customer education, we can attract more CASA deposits by making them more appealing and convenient.

Cost-to-Income: Efficient Excellence

Our drive for cost-to-income optimization fosters a lean, resilient institution. Streamlined processes and digital platforms bring down costs, enhances efficiencies and reduces manual intervention. We can reduce the pressure from customers to lower loan rates by making them aware of our full set of

services and the multiple ways in which can we create value for them in the long-term. We must also always take the eco-system approach in our business development activities and capitalise on every available cross sell opportunity.

Competency Building: Empowering Talent

A culture of continuous learning equips us to navigate challenges and seize opportunities. We must use the blended learning platforms available to us which include our inhouse and external training, as well as the online LMS. Experienced employees must share their knowledge and insights with junior colleagues, promoting knowledge transfer and skill building.

Customer Focus: Exceptional Experiences

Personalized solutions, attentive service, and unwavering satisfaction are customer service essentials. We must ensure prompt and clear communication with our customer across all our various channels, providing real-time updates on inquiries, transactions, and service requests. It's always prudent to anticipate customer needs and proactively address potential issues.

Compliance: Upholding Trust

We are part of a highly regulated industry and as such we must always carry out our business with the strictest adherence to integrity standards and governing rules and regulations. Compliance must always be at the core of our operations.

Forging Ahead

We have achieved significant milestones on Vision 2024. Enhanced customer experiences, higher profitability, stakeholder confidence, and a legacy of innovation define our journey. Let's move forward with confidence.

I wish you all the best for the future.

Best regards,

Murali Ramakrishnan

MD & CEO

South Indian Bank

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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

At the outset, let me convey my pleasure and gratitude for taking up the mantle of editorship of our house magazine.

In this diverse issue of 'SIBLINK,' we're excited to delve into the world of Generative Artificial Intelligence (AI) while also celebrating the vibrant tapestry of our South Indian community. While our central theme revolves around 'Generative AI,' these pages are a testament to the multifaceted talents and achievements of our employees. Beyond the captivating insights into AI's creative potentials, you'll discover a gallery of event photos, employee spotlights, and success stories.

'SIBLINK' has always aimed to empower with knowledge that fosters growth. As you peruse through these pages, we hope the articles, photographs, and narratives inspire you to embrace innovation in all its forms.

Thank you for joining us in this journey of exploration and celebration.

Regards

Lakshmi Devi C

Head of Learning and Development, Editor



Consistency in Performance – Our Focus Area



Chithra H
SGM & CFO, CFM Dept

Performance is one of the key words that everyone aspires, be it an individual or an organization. Our bank is tasting the sweetness of this word during the past few quarters with better profits, positive movement in share price and improved ratings. A reasonable and well executed strategy contributed to this success and it will be repeated in the years to come with consistency in performance.

Consistency in performance is highly necessary for any entity for gaining the confidence of rating agencies/ investors / regulators. Bank came out a vision document in 2020 for improving the profitability parameters as well as for strengthening the balance sheet. A well planned strategy document was also prepared to closely monitor the numbers. Bank went through a transformation process in all areas to roll out this strategy in the most efficient manner. All these activities resulted in improvement of various parameters as mentioned in the following table.

Particulars	31.03.18	31.03.19	31.03.20	31.03.21	31.03.22	31.03.23	30.06.23
	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	3 Months
Net Profit	334.89	247.53	104.59	61.91	44.98	775.09	202.35
NIM%	2.84	2.58	2.66	2.71	2.62	3.3	3.34
CRAR %	12.7	12.61	13.41	15.42	15.86	17.25	16.49
PCR % (Incl. Write off)	41.15	42.46	54.22	58.71	69.55	76.78	76.54
PCR % (Excl. Write off)	28.51	30.91	34.06	38.97	51.27	65.12	65.15
NNPA %	2.6	3.45	3.34	4.71	2.97	1.86	1.85
CASA %	23.8	25	24.21	29.73	33.21	32.98	32.64
ROA	0.41	0.27	0.11	0.07	0.04	0.72	0.73
ROE	6.39	4.64	1.91	1.07	0.77	11.61	11.8
Cost to Income Ratio %	53.16	57.83	55.77	54.3	61.89	60.59	58.07

From the above table, it is evident that the turnaround process with new strategy is a great success in many areas. However, we have miles ahead to move on and improve all key performance indicators of the best banks in the country. This warrants great team work from the entire organization.

We undertake calculation of profit generated by each branch through transfer price mechanism every quarter. Branches can view their numbers from the information bank to understand their performance. Based on these numbers, a detailed review of around 300 branches were done to understand the areas where a better focus is required for improving profitability. During the review process, the major problem areas identified are as follows.

-Low Business, Low Customer Base, Low Asset Base, Low CASA

Few branches have shown better results with their focused efforts, however other branches who are below the expected levels should work hard for improving the business numbers by focusing on the quality of assets being on boarded as well as profitability.

Each regional head / cluster head should analyse the numbers pertaining to their branches under them and take appropriate action for improving their performance, so that we surpass the targets set for the FY 2023-24. This will enable us to maintain and improve the confidence of rating agencies/regulators and investors in future as well.

All of us together should prove that our bank is capable of being one of the best in the industry.

Honours



Mr. Murali Ramakrishnan, MD & CEO, was one of the key speakers at the First Annual Seminar on Banking Regulation, Intermediary Soundness and Systemic Stability Organised by IIM Kozhikode on 4th September 2023, an event which was attended by Sri M Rajeshwar Rao, Deputy Governor, RBI and other prominent leaders from the industry.



My 28-year Journey with SIB



V.K Srikumar
Chief Manager, Chennai RO

My journey with SIB started in 1995 when I entered as a Probationary Manager with my boarding station at Br Kancheepuram. Those were the days with manual registers and very basic computer systems. I was relatively fresh in the banking sector having had only four years of experience in the Manufacturing Industry. I was surprised when the branch head asked me to handle the cash section. In those days just preceding the Deepavali season which is considered to be the peak season the branch witnessed huge lines of customers waiting. Speed of operation and execution was mandatory. Later on, I realized that the best gateway to any officer in the bank is in the Cash section which gave me a complete understanding as to what is the pulse of the branch.

As is the norm the halt at Kancheepuram was very brief lasting for three months and then my next stop was at Bangalore city where I could experience the pleasure of handling an insignificant but special section called Dispatch. I was wondering what as a professional should be doing dispatch but later on, I understood the value of preparing the right correspondence and ensuring that it reached the correct recipients as in those days the use of e-mail was not there. Of course, the then Manager felt that I should also start with the basics of Credit proposal preparation and I used to write down the credit Proposal in full and this could take several days. I still feel that learning through writing is more lasting and leaves a deep impression which we cannot get when it is done through software.

As the train moved on to the Head Office Inspection Department station where I had the fortune of working with some of the experienced seniors of those times. I could also have the experience of traveling all over the country in those days and could get more insights into working at the bank and its operations especially

from a compliance point of view. I have a lot of memorable experiences during my three-year halt at Inspection including traveling with a clerk and my co-inspector on a Bullet in the early wee hours from Anandavadi a remote village which is highly inaccessible in Tamil Nadu state in those days where there is no direct bus service and one has to walk or go on a bicycle.

My next stop was at Br Quilon (presently Kollam) where I worked for one year as an Additional Manager and had the experience handling the key Loan and all aspects other than forex which formed a major chunk as it was a cashew (Import) dominated branch. I had the privilege of passing through the Y2K phenomenon on midnight of 31st Dec 1999 where we were in the branch till past midnight just to ensure everything was all right after 12 am on 01.01.2000

After a year's halt at Quilon, I moved to the Bombay Regional Office (presently called Mumbai). My first experience of working in a fast and furious world Bombay had its own charm of a fast life to facing challenges and giving a quick response. I was dealing in credit proposals and preparation of Notes for Credit processing for sanction by the Chief manager and Regional Head. In those days the processing notes had to be very elaborate and one had to go into the basics and make an elaborate presentation. We had only to depend on basic Excel and Word. During my three-year halt at the Bombay Regional Office, I was also given a special assignment, being one of the few Chartered accountants to do a Concurrent audit of the Treasury Department based in Bombay. This gave me an insight into exploring a whole new world of Treasury mainly into domestic Treasury Handling Government securities (referred to as G-Sec), Money market operations (Call Money borrowing and Lending), and Fund management basically managing the RBI account maintained at the various centers.

I had the privilege of Working at The Treasury Department in Mumbai for a period of six years because of my earlier experience as a Concurrent audit of Treasury functions. The experience of Working in a Treasury which was mainly broker-oriented deals and hardcore negotiation of rates holding three or four telephone lines simultaneously through what was then known as a dealer board with only a "Yours" or "Mine" which are the words used to describe a Sale or Purchase of Government securities ringing in the ears even after the office time.

In those times there were days when we were so highly immersed in the job that we never realized what time of the day it was till the market closed. Then there used to be nightmarish Reporting Fridays which are referred to as the alternative Fridays where the CRR is mandatorily to be ensured especially since we were getting the Balances at the other centers over the telephone. One of the memorable times was when we had to be in the office continuously for three days owing to the Mumbai Floods.

After the six-year halt at the Treasury Department, I moved back to Regional Office Mumbai this time as a Chief Manager, and was taking care of Credit sanctions and other related works. Then came the call to move to my next halt which was the Kannur regional Office which was being opened soon after carving out some of the branches from Calicut Region. We had challenging times right from the Furnishing of the Office to moving the records from Calicut. I could take care of the complete requirements of 13 branches out of the total of 26 branches we had then in the region. This gave me the experience to handle both credit as well as administrative work at the Regional Office. The halt at Kannur Regional Office was brief after which I was moved to my next halt at Mumbai Andheri East branch which was earlier the Mumbai Industrial Finance branch.

The stay at the Mumbai Andheri East branch gave me an Insight into the branch operations after a

gap of nearly 12 years. The two-year period at the branch gave me experience in customer interface and handling of branch operations The halt was for a period of two years and then was given the challenging assignment of setting up the New regional Office at Pune which was hived out of the Mumbai Region. In fact, all the branches other than Mumbai city branches were attached to Pune Region and the experience in a new environment was quite challenging.

After completing two years my journey was back to the Mumbai Regional office where I was operating as the single Chief Manager operating at the regional office. During this period credit processing was predominately taken out from the Regional Office and centralized at the processing Centers and RO turned to be a Monitoring and Compliance administrative center.

On completion of three years at the Mumbai Regional Office I moved to the Chennai Mylapore branch and once again had a different kind of exposure, especially dealing with law enforcement agencies which was really tough and frustrating at times giving no fruitful results. During this period, I could not contribute much positively. However, I then moved to my Present position at Chennai Regional Office.

During my entire journey, I recollect all my superiors and Peers who have been guiding and giving me a supporting hand to make the journey a memorable one. The Core Values serve as Signal posts for moving in the right direction in the organization.

I wish to conclude that all stops in our Journey of Life give us certain experiences and we should not hesitate or move away from the main path but be focused on the achievement of goals and learn to cherish those experiences in the journey in our organization.



Social Engineering Cyber Frauds



Satyarth Prakash Singh
Manager, Inspection & Vigilance dept.

In today's digital age, social engineering has become a major threat to cybersecurity. Social engineering involves manipulating individuals to divulge confidential information or perform actions that are not in their best interests. Cybercriminals use various social engineering methods to commit frauds and other malicious activities. There are a number of cases reported by South Indian Bank customers falling into this category. This article will discuss the different types of social engineering methods used by cybercriminals to commit frauds.

Phishing is a common social engineering method that involves sending fraudulent emails, text messages, or instant messages to trick the recipient into revealing sensitive information such as passwords, credit card numbers, or bank account details. Spear phishing is a variant of phishing that targets specific individuals or groups, typically using personalized messages that appear to be from a trusted source. Whaling is another variant of phishing that targets high-profile individuals such as CEOs or government officials.

Pretexting is another social engineering method that involves creating a false pretext or scenario to trick the victim into divulging sensitive information. For example, a cybercriminal may pose as a bank representative and call the victim, claiming that there is suspicious activity on their account and requesting personal information to resolve the issue. The cybercriminal may also use social media or other online platforms to gather information about the victim and create a convincing pretext.

Baiting is a social engineering method that involves offering a tempting incentive to entice the

victim to divulge sensitive information or perform an action that is not in their best interests. For example, a cybercriminal may leave a USB drive labelled "confidential" in a public place, hoping that the victim will pick it up and insert it into their computer. The USB drive may contain malware that allows the cybercriminal to gain access to the victim's computer or steal sensitive information.

Quid pro quo is a social engineering method that involves offering a benefit or reward in exchange for sensitive information or an action that is not in the victim's best interests. For example, a cybercriminal may call the victim and offer a free software upgrade or technical support but require the victim to provide their login credentials or other sensitive information to access the offer.

Finally, tailgating is a social engineering method that involves following an authorized individual into a secure area or building to gain access to sensitive information or systems. For example, a cybercriminal may dress as a delivery person and follow an employee into a secure area, claiming that they have a delivery to make.

In conclusion, social engineering is a major threat to cybersecurity, and cybercriminals use various methods to commit frauds and other malicious activities. Phishing, spear phishing, whaling, pretexting, baiting, quid pro quo, and tailgating are some of the most common social engineering methods used by cybercriminals.

It is important for individuals and organizations to be aware of these methods and take steps to protect themselves from social engineering attacks, such as keeping their personal information private, verifying the identity of individuals requesting sensitive information, and using strong passwords and security software.





Anushree Singh
Asst. Manager, Legal Dept

The latest amendment in Schedule I of The Information Technology Act, 2000 (hereinafter 'IT Act') as introduced by the notification dated 26.09.2022 has brought two significant changes amongst others in relation to the banking industry and the land market, namely:

- Now, under Entry 1 of the First Schedule provisions of IT Act shall apply not only to a cheque but also to a Demand Promissory Note or a Bill of Exchange issued in favour of or endorsed by an entity regulated by RBI, National Housing Bank, SEBI, IRDAI, PFRDA.
- With the omission of Entry 5 of Schedule I, the Ministry has opened a gateway for the application of provisions of IT Act on contract for the sale and conveyance of immovable property or any interest in such property.

Digitalisation

To apply technology to improve a process that was otherwise done manually is what digitalization aims for. Every business sector has warmly welcomed digitalization as a tool to transform their conventional processes and their standards of operating across different sectors. One such sector which has witnessed seismic shift when it comes to business is the banking sector. The way in which all the participants including the regulators, the market players, and the customers have accepted digital solutions is too loud and clear to be ignored. There is a sense of agreement between all that digitalization is no less than a panacea.

Digital Banking

The concept of digital banking is not of recent vintage and is still an ongoing process. Vide its 2001 notification [1], RBI informed that it had set up a Working Group on 'Internet Banking' to examine different aspects of Internet Banking (I-

banking). The Group focused on three major areas of I-banking, i.e., (i) technology and security issues, (ii) legal issues and (iii) regulatory and supervisory issues. The integration of digitalization is happening at different degrees which are veering all paperwork towards digital platform.

Since all Banks and financial institutions have security based lending as their major business activity, security interest creation is a day to day to transaction which facilitates lending and growth of business worldwide.

Until now, the banking industry under the strict supervision of the central regulator, RBI had in a phased manner absorbed digitalization in almost all its processes, the only leg dangling out was the process of mortgage creation. This was so because the provisions of IT Act, 2000 were not applicable to contracts for the sale and conveyance of immovable property or any interest in such property. Thus the legislative backing for digital transactions pertaining to immovable property was missing.

Presently with the introduction of the aforementioned latest amendment made to IT Act vide notification issued by MEITY dated 26.09.2022, a bundle of opportunities has come up for completely obliterating paperwork and getting every part of lending over digital platform.

Digital Sale and Mortgage

With the subject amendments in the IT Act, the challenges have softened to further aid the progress of the idea of digitalisation. However, that alone does not solve the problem. These provisions will meet their epitaph only when cascading changes are being made to the primary law relating to the sale and conveyance of an interest in the immovable property i.e. Transfer of Property Act, 1882.

The objective of the amendments introduced by MEITY is not to add to voluminous statutes but to fulfil a particular purpose. The entire exercise would turn out to be futile if complimentary changes are not brought into the rudimentary principles of the Transfer of Property Act, 1882.

Allowing the applicability of IT laws on sale of immovable property has opened a floodgate of opportunities for deploying digital resources by the sellers and buyers in materialising transaction between them. An end to end digital transaction would be the ultimate objective of both ends, in order to eliminate paperwork and physical presence of parties at all stages of the transaction.

However, the existing statute being a law drafted back in 1882 is antiquated and as such cannot welcome the digital regime with open arms. The provisions as they exist today will push the entire object of digital transfer of interests in immovable property to the wall.

For instance, we have S.58(f) of the Transfer of Property Act, 1882 which requires that the Mortgage creation by deposit of title deeds is to be done at centres notified by the respective State for the purpose or the territories specifically brought in the provisions of S.58(f) of the T.P Act, 1882 by the State governments. It is to be noted that the towns mentioned in the original provision were those which were the hubs of business and commercial activities. Later, the state governments have by gazette notifications widened the applicability to different territories in order to free commercial ventures from territorial fetters. Thus, presently, the process of mortgage creation requires the physical presence of parties at notified centres.

Now with the process of onboarding digital transfer of interests in immovable properties, the whole idea of notification of territorial limits becomes obsolete. Also, the creation of a digital mortgage cannot be bound by territorial limitations as imposed by the existing law. Considering that digital transactions are boundary-less, it becomes essential that proper amendments in The Transfer of Property Act, 1882 are in place to create avenues for end-to-end completion of digital sale, mortgage, lease, or

other transfers on the virtual platform without requiring physical presence at any stage.

Not just this, it is quintessential for the legislators to clear the air around the laws pertaining to stamping of digital sales/mortgages/lease, etc. Beefing up the Indian Stamp Act and Registration Act, of 1908 in order to facilitate digital transactions is a must in order to avoid further complications. Allowing digital transfer of interests in immovable property without consequential changes in the primary laws tackling transfer of interests in immovable property will be like placing the cart before the horse; we shall see no movement towards the path of digitalisation.

The law as it exists today demands the physical presence of executants/assign of the person executing the sale, mortgage, or such other transfer of interests in immovable property before the Sub Registrar's office. One can make reference to provisions like that of S. 28 of Registration Act, 1908 which reads as follows: "28. Place for registering documents relating to land.—Save as in this Part otherwise provided, every document mentioned in section 17, sub-section (1), clauses (a), (b), (c) 3 [, (d) and (e), section 17, sub-section (2), insofar as such document affects immovable property,] and section 18, clauses (a),(b) [(c) and (cc),] shall be presented for registration in the office of a Sub-Registrar within whose sub-district the whole or some portion of the property to which such document relates is situate." and S.32 of the Act which further states- "Persons to present documents for registration.—Except in the cases mentioned in 5 [sections 31, 88 and 89], every document to be registered under this Act, whether such registration be compulsory or optional, shall be presented at the proper registration-office,— (a) by some person executing or claiming under the same, or, in the case of a copy of a decree or order, claiming under the decree or order, or (b) by the representative or assign of such a person, or (c) by the agent of such a person, representative or assign, duly authorised by power-of attorney executed and authenticated in manner hereinafter mentioned." Continuing applicability of these provisions without any amendments will make the whole idea of digital sale and mortgage of immovable property go for a

toss. This is so because the integral fragments of the transaction would still be parasitic to physical execution and wet signatures. Thus, it is indispensable to bring amendments in the

Registration Act, 1908 in order to effectuate the subject amendment in IT Act,2000.

Media Release



South Indian Bank signs an MOU with Mahindra and Mahindra Ltd (M&M) for Dealer Financing

Thrissur, June 21, 2023: South Indian Bank (SIB) today signed an MOU (Memorandum of Understanding) with Mahindra and Mahindra Ltd (Automobile division) for providing the latter's dealers with financing solutions. Under the partnership, SIB will provide unmatched dealer finance solutions to M&M's dealers, thereby meeting their vehicle inventory funding requirements.

Speaking on the alliance, Ms. Biji S.S, Senior General Manager & Group Business Head, South Indian Bank, said, "In-line with our customer centric strategy, we are signing this MoU. This alliance augments our focus on dealer finance business, and we are confident that through our diverse finance solutions, we will be able to provide their dealers with inclusive finance options. Our partnership will provide the dealers more options in funding their vehicle inventory.

We are sure that it will create a synergy between our businesses and prove a benchmark in the banking and automobile industry." Speaking on the partnership, Mr. Baneswar Banerjee, Vice President - Sales, Automotive Division, Mahindra & Mahindra Ltd. said, "Our association with South Indian Bank will provide our dealer network with suitable inventory financing solutions. We are happy to partner with SIB which carries a similar tradition like us in serving India's consumers with superior offerings. We look forward to working closely with SIB to further improve our value chain delivery equations and enhance our services."

The MoU was exchanged between Mr. Rakesh Sen, Vice President, SPOC, Mahindra & Mahindra and Ms. Biji S.S, Senior General Manager and Group Business Head, South Indian Bank, in presence of Mr. Amit Jaiswal, DGM - Channel Finance & Dealer Business Development, Mahindra & Mahindra, Mr. Praveen Joy, DGM & Head Transaction Banking Group, Mr. Ramesh U, DGM & ZSH, Corporate Business Group, South Indian Bank.

Sales in Banking



Rosilin Devassy
Manager, HR - L&D

Sales, to me, was once a formidable challenge, a realm I feared to tread. However, destiny took an unexpected turn when I was assigned the role of a Business Development Officer in the Ernakulam Region back in 2017.

Little did I know that this professional journey would not only transform my perception of sales but also instill in me a profound passion for it. The position and the remarkable individuals who influenced me during that time reshaped my outlook, offering me a compelling reason to champion sales instead of fearing it.

I became driven to share its liberating potential with as many as I could reach, because sales, I discovered, has the incredible power to position us as trusted confidants of our customers, akin to cherished friends, a status often second only to family. In this article, you will find me speak about the art of sales from a banker's perspective, highlighting its transformative potential, the importance of building trust, and how understanding our customers can lead to lasting relationships.

Let's look at some important factors associated with sales:

Building Relationships:

In the words of Maya Angelou, "People don't care how much you know until they know how much you care." In our corporate family at the bank, we believe in nurturing connections. It all begins with meaningful conversations, a genuine understanding of our customers' financial aspirations, and a heartfelt commitment to their well-being. Becoming their trusted financial partner is our primary goal.

Trust and Reliability:

Warren Buffett once wisely said, "It takes 20 years to build a reputation and five minutes to ruin it." Trust is the currency of banking, and we value it above all else. Our customers should rest easy, knowing that our promises are not just words; they are the bedrock of our relationship. Dependability should be our pledge.

The Essence of Genuine Assistance:

Sales, to us, means helping our customers achieve their financial dreams. Dale Carnegie's philosophy: "You can make more friends in two months by becoming interested in other people than you can in two years by trying to get other people interested in you", has something in it. Our product recommendations should stem from a deep understanding of their needs and aspirations, focusing on their prosperity.

Knowing Our Customers Inside Out:

The key to successful sales in our corporate family lies in knowing our customers intimately. We invest time to comprehend their unique financial situations, preferences, and goals. Only then can we tailor our offerings to truly benefit them.

In conclusion, our approach to banking sales is not corporate; it's personal. As Maya Angelou aptly said, "People will forget what you said, people will forget what you did, but people will never forget how you made them feel." When we make our customers feel valued, heard, and exceptionally served, we cultivate not just clients, but lasting relationships that span generations, which ultimately benefits our bank and the cherished corporate family we serve.



Neelima M. L.
Asst. Manager, RO, Thiruvananthapuram

Are all the grandfathers similar in nature? After watching 3 generations of them I reached an affirmative answer. Fathers may be of different varieties - strict, very strict, and authoritarian are only a few shades of them. But grandfathers are of only one color, loving, and loving. We were fortunate to have a great-grandfather (we used to call him Thathappa - Appa or father of Thatha, our grandfather) who was a notoriously strict maths teacher. My grandfather, himself a teacher in the Government Engineering College used to shiver before his formidable father, whereas all we could feel was a cascade of love when Thathappa used to bring us small bananas safely clad in his dhoti for us, the kids of his grandchildren. He used to address my mother who was his granddaughter affectionately as "Thangam" which means pure gold, though that was not her real name. While he talked very sternly to our Thatha, he used to reward us generously even for a right answer to the question of "one-plus-one-is equal to" with a huge appreciation and an expression of admiration.

Next was our Thatha. Our uncles never dared to question him on any matter. But my baby sister, who was the apple of his eye, was his taskmaster - She used to dictate rules for him -

"Thatha, you didn't wash your hands properly before eating!!"

"Thatha, you were supposed to reach home before 8 o'clock. Now you are late by 5 minutes!"

And that too she used to shout loudly in her shrill voice. To all these, Thatha would laugh and take her in his arms and shower her with kisses. He was also not far behind his father in encouraging us. He bought me a fresh copy of "Wren and Martin" and a "HERO" pen which were very expensive those days, when I stood first for English in my

10th exam. My uncle told me that Thatha used to get them only second-hand books while they were students. He was shocked to see Thatha's shift from tight-fistedness.

However, we had only heard about the "dark sides" of these two men from their children: about how the kids were forced to stand for nearly 5 hours for a wrong math answer, or how they were made to pull 50 buckets of water from the well for spilling while eating etc. All we could feel was their overwhelming love. The real difference in shades we witnessed was that of our father. He was very strict with us, his children. As per his standards, one pencil should last at least 6.5 weeks, one notebook should not get exhausted before the end of 3 months (both myself and my sister were notorious artists, we used to draw on any white surface we came across).

The worst was faced by my sister. She used to be a very fussy eater, bringing back home the lunch half eaten. My father hated the idea of wasting food. So invariably she had to finish the leftover in the lunch box every day after reaching home. (We later realized that it was due to his humble childhood days when nobody could get enough to eat, he made it a point not to waste food ever, though as kids we never could comprehend his feelings.)

Then my son entered the scene as our father's first grandchild. To our great astonishment, it was our father who bombarded him with all the expensive gifts which we as parents refused to buy him on his request. Our father who strictly rationed each and every thing for us was showering his boundless love on his grandson. The same protocol was followed with my sister's kids. He is all smiles when he is in the company of his grandchildren whereas in our childhood we were under the impression that his lips opened only

from top to bottom and not from left to right, (i.e., only to talk and scold and never to smile)!

My husband endorsed this fact with his father also. My father-in-law also was a Santa Claus for his grandchildren when they were young. My son used to frown on Christmas seasons when his

paternal grandfather was not around - he used to get from Santa only color pencils or such inexpensive gifts despite whatever he wished for. But when the grandfather was around, Santa was generous, fulfilling all his wishes word-by-word. Only very late he realized the difference in the metamorphosis of parents into Santa and Grandparents into Santa!



Subin S Surendran, Asst. Manager, BOG



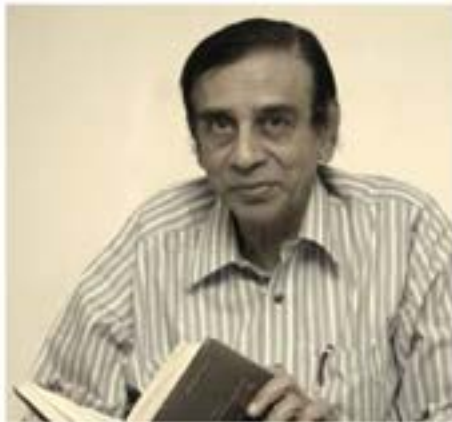
Adithya Prasad, Clerk, Br. Vellamunda

The 'God' Machine! - A Translation



Radhika R.B.
Senior Manager, RO, Thiruvananthapuram

Let us get acquainted with some great stories by the great authors of our country. Shri S. Rangarajan aka Sujatha (he chose his wife's name as his pseudonym), is an ever-green star in the Tamil Literature horizon. He studied Engineering at the Madras Institute of Technology, worked with Bharat Electronics Limited (BEL), and was the brain behind the present-day electronic voting machine. Anyone who watches movies must be familiar with him – because he scripted many blockbuster movies in Tamil including *Enthiran* and *Sivaji the Boss* featuring Rajnikanth, *Vikram* (the 1986 version) and *Indian* featuring Kamal Hassan, *Anniyan* featuring Vikram, to name a few. His writings are loved all over the world. Here is a short story by him, named 'Kadavul Yenthiram' translated into English-



It was an advertising company. The office was practically empty. Dileep was down with a fever, Nethri did not turn up at all. Nithyan was called inside by his Boss. As he entered his Boss' cabin, he saw the short man with a heavy moustache, wearing a scarf covering his neck, a flashy T-shirt, and even a flashier smile. He had kept a suitcase in the adjacent chair which was larger than his figure!

Boss started -

"Boy, meet Professor Raghavanandam. He has invented something incredible. Our company has to do marketing for it. Raghav, meet Nithyan, the

heart and soul of our company." "What product?" asked Nithyan.

Raghav stared at him belittlingly and said-
"THE GOD MACHINE!"

Nithyan replied in a matter-of-fact manner with a very sober face:

"GOD IN THE BOX AND THE BOX IN YOUR HANDS – we can use this caption, can't we professor? But give an answer to a few of my queries – how will this box work? Are you the owner of the company which manufactures this box?"

Raghav again stared at Nithyan explicitly showing his irritation.

"No, I am the scientist who invented it." He swallowed two Aspirin tablets finishing this sentence.

Nithyan continued,

"Please explain, What will this box do?"

"Very simple. God is omnipresent. I have stored God in this box in a concentrated form – like a syrup, gel, or a tablet."

Nithyan shouted in disbelief-

"Oh My God! Which God?"

"Whichever God you want, that God!"

"Professor, hope you are not joking!"

"Why don't you see for yourself? If we can store electricity in a battery or capacitor, why is that not possible with God? Electricity is a form of power, God also is the source of infinite power, God is omnipresent, so there won't be any supply

shortage. We need not even struggle as in the case of electricity which we need to produce from water, wind, or heat. God is readily available everywhere". Nithyan could not believe this. But the company's policy was to believe whatever the client said and to make a very good marketing campaign for the product.

Nithyan's ordinary mindset urged him to make fun of the professor.

"So if we touch the box, will we get electrocuted?"

Professor was unaffected- "Some Gods may give you a shock. Shreeram and Shree Krishna are very mild. But Durga will give you some trouble. Jesus and Shree Buddha are like flowers. The local gods who are more virulent since their area of operation is smaller, may be more dangerous."

"What? You can pack any God in this box?"

Boss intervened – "He is going to pack God inside and sell".

"Amazing. Can you demonstrate your product?"

Raghava pulled the suitcase-like box from the chair. It looked similar to the ballot box in a dark red color. It was tall but narrow, resembling the old gramophone box and shining. It was emanating a quaint but sweet fragrance.

Nithyan was taken aback.

"Do you say God is really inside this box?"

"Yes, of course. I think it was a Zoroastrian God that I last preserved in this – a slightly short-tempered guy. Shreekrishna rendered Raga Brindavaana Saranga very sweetly last week!"

Nithyan shuddered. He leaned over his Boss and asked in whispers-

"Is he mad?"

Boss whispered back-

"So what? Our job is to make a very attractive marketing campaign for our clients. Why should we bother whether there is God or goose inside the box? We are bothered only about our jobs, we need

not go deep into the integrity of our customers. Boy, do the job and get payment – that's all we have to do".

"But still, should we help him in cheating the public?"

"What difference does it make if God is inside or outside the box? I feel that that man speaks sense. You simply listen to him, skim over Geetha, Bible, Qoran, Dharmapath, etc., and make a wonderful caption, that's all. Leave aside theology, philosophy, etc."

Nithyan came back to Raghava. "How much does this box cost?" "It is slightly expensive."

Nithyan replied-

"I know; God cannot be available at a cheap rate".

Raghava smiled and replied,

"I can understand your sarcasm. God cannot be evaluated. But to trap his power this machine was to be coated with pure gold since it is the best conductor for any form of energy".

Nithyan pulled a chair close to the professor and talked.

Look Mr.Brahmanandam..

"I am not Brahmanandam, I am Raghavanandam". Nithyan dismissed it.

"Some Anandam. Tell me whether YOU believe in this."

"There is no question of belief, in this case, my boy. God is there indeed, and so is his power. Please go through the Instruction Manual. I have learned all the scripts of Bhagavad Geetha, Bible, Qoran, etc., and brought out the essence of all of them. The next option I am trying to include is the Egyptian Sun God "Ra".

"Then what about Lord Ganesha, Lord Muruga, etc.?"

"Those are all very very easy..."

Nithyan interrupted –

"OK, OK. Just explain how this machine works, in a manner that very ordinary people like me who are still confused about God can also understand".

"It's very simple – See there is a plate on the machine. On that plate there is a knob, keep touching the plate and start turning the knob clockwise slowly, close your eyes, and think of the God you need, that God's power will enter your body. In other words, you will remain God till the time out."

"Time Out? What is that?"

"There is an electronic timer inside the box, tell me Which God do you want?"

"Mmmm, let it be Lord Krishna, he is my favourite".

"Let me check the list, Ah Yes, Krishna is number 8".

He clicked the switch by the side of number 8. Nithyan touched the plate and started turning the knob, after a while he shook his head and said: "Nothing is felt".

Raghava asked-
"Couldn't you feel the power of Krishna? By now your body might have started to get the vibrations!"

Professor turned the knob to the maximum. Nithyan twitched his lips and shook his head-
"All I can see is my office calendar on that wall!"
The professor was disappointed.
"Remove your hands".

He opened the box's lid very carefully, started

checking it and then shrieked:

"Oh Oh! This is the problem." He took out a small part from inside –
"The thyristor got burnt!"

Nithyan watched him in awe – is this man really a genius or a crack? But Raghava was unaffected by those around him. He took out a miniature soldering iron from his pocket melted some metal and joined it with the so-called thyristor. He replaced the part inside. Then told Nithyan –

"Now come and watch".
But the professor failed to notice that the knob was turned to its maximum.
As soon as Nithyan touched the plate, his face changed.

The professor got excited-
"I told you no? Now you must be feeling His power, can you hear his flute? "
He suddenly noticed that the knob was turned to the maximum.
"Oh God, I have made it to the full!" He immediately turned it anticlockwise.

All of a sudden Nithyan moved away from the box fixing his eyes somewhere far, went near the grill-less window of his 6th-floor office, opened it, climbed on it, spread his hands like wings, and jumped from it shouting-

*"Parithraanaaya Sadhhonaam, Vinaashaaya cha dushkruthaam,
Dharmasamsthaapanaarthaaya Sambhavaami Yuge Yuge...."*





Abhishek Pookkidi
Clerk, Br. Theodical

"Sapiens" by Yuval Noah Harari is a remarkable book that left an indelible mark on me. It serves as an unparalleled treasure trove of knowledge, and attempting to distill its profound insights into a single post is no small feat.

About the Author: Yuval Noah Harari, an Israeli historian and professor at the Hebrew University of Jerusalem, authored this intellectual masterpiece. His repertoire includes other notable works like "Homo Deus" and "21 Lessons for the 21st Century."

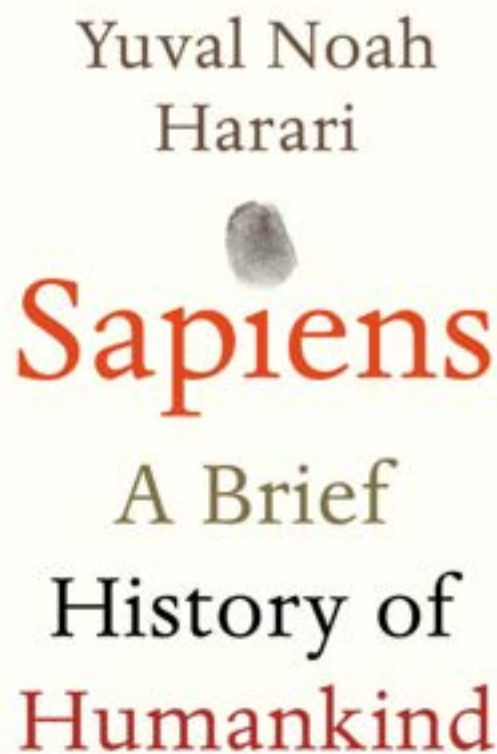
Outline of the Book: At its core, "Sapiens" seeks to uncover how Homo sapiens emerged as the predominant species on Earth. It navigates through the intricate web of history, unearthing the cognitive, scientific, and agricultural revolutions that have shaped human existence. Furthermore, it ventures into the enigmatic territory of humanity's future.

Key Points:

Cognitive Revolution: "Sapiens" leads us through a fascinating journey that began roughly 70,000 years ago when Homo sapiens made their debut on the world stage. However, they were far from being the sole players in the human drama. Other species, such as Neanderthals, coexisted. Harari offers a stark prediction that Homo sapiens may not endure even for another 1,000 years.

Three Major Revolutions: Harari elucidates the significance of three pivotal revolutions—cognitive, scientific, and agricultural—in shaping the destiny of our species.

Discovery of Fire: The epochal discovery of fire set humanity on an inexorable path towards dominion over the food chain. It catalyzed changes not only in dietary habits but also in human physiology.



Yuval Noah
Harari

Sapiens

A Brief
History of
Humankind

Human Evolution Theories: Two competing theories seek to unravel the origins of Homo sapiens—the interbreeding theory and the replacement theory. The former posits that interbreeding with other human species, including Neanderthals, contributed to our genetic makeup. In contrast, the replacement theory implies a more genocidal narrative where Homo sapiens supplanted other human species. The outcome of this debate has profound implications for our understanding of human origins.

Language and Myths: Language, particularly the practice of gossip, emerges as a pivotal element in human evolution. Myths, legends, and religion, unique to our species, assume center stage, separating us from the animal kingdom.

Unity Through Common Beliefs: The ability to form large, cohesive communities grounded in shared beliefs and myths empowered humanity to achieve collective strength.

Agricultural Revolution: Harari casts a critical eye on the Agricultural Revolution, deeming it a grand deception that came at the cost of individual well-being, offering greater population growth in exchange.

The Power of Writing: Writing emerged as a transformative force that reshaped human thought and belief systems. Numbers, as an elemental language, became a potent means of conveying and solidifying human knowledge.

Unifiers of Humankind: Money, empires, and religion stand as the three formidable unifying forces that transcend geographical boundaries, fostering global unity.

Capitalism and Credit: The birth of capitalism and the institution of credit revolutionized human society. The concept of credit rests on the optimistic belief in a brighter future.

The Modern Era: Despite myriad challenges, we find ourselves in an era of relative peace, improved access to healthcare, and a declining rate of poverty.

Happiness and Consciousness: Harari draws from Buddhism's wisdom, emphasizing that happiness is a personal responsibility achievable through the cultivation of a disciplined mind.

Conclusion: As we stand on the precipice of an uncertain future, "Sapiens" propels us into the intriguing realms of evolving consciousness and human identity. In our relentless pursuit of knowledge and power, it beckons us to introspect deeply, posing profound questions about our desires, responsibilities, and the destiny of our species.

In "Sapiens," Harari offers not just a chronicle of human history but also a philosophical reflection on the essence of humanity. It prompts us to grapple with the profound implications of our newfound godlike abilities and to define our true desires in a world where the responsibilities of such godhood rest squarely on our shoulders.



You need to know a lot about your own tiny field of expertise, but for the vast majority of life's necessities you rely blindly on the help of other experts, whose own knowledge is also limited to a tiny field of expertise.

- Yuval Noah Harari



Celebrating Mother's Day: Spreading Love to Homeless Elderly Mothers

Introduction

Mother's Day is a time when we express gratitude and honor the remarkable women who have played an essential role in shaping our lives. However, for homeless elderly mothers, this day can be particularly challenging and lonely. Understanding the importance of compassion and social responsibility, our organization took the initiative to organize a heartwarming Mother's Day event at St. Joseph Old Age Home in Thrissur (Pullazhi). The aim was to create a day filled with love, companionship, and meaningful connections for these mothers who often lack the comforts of a stable home.

A Modest Initiative

On 08/05/2023, our organization hosted a Mother's Day Celebration at St. Joseph Old Age Home, dedicating an evening to spending quality time with the homeless elderly mothers. The event was attended by staff members from various departments and branches, all eager to make a positive impact in the lives of these incredible women.



The Activities

The event was carefully designed to uplift the spirits of the elderly mothers and create a sense of belonging. It commenced with a joyful cake-cutting ceremony, symbolizing the celebration of Mother's Day and the shared love among all participants. The atmosphere was filled with warmth and joy as the SIB Music Club took the stage, treating the mothers to a soulful musical concert that touched their hearts. To foster a sense of community and connection, various interactive games were organized, creating laughter and

fostering engagement among the attendees. These activities provided a platform for the elderly mothers to share their experiences, stories, and wisdom with our staff members, fostering a mutual bond. A highlight of the evening was a special dinner arranged for the mothers at St. Joseph Old Age Home. It was an opportunity to sit together, enjoy a delicious meal, and create lasting memories. The shared dining experience further enhanced the feeling of togetherness and appreciation.

Impacting Lives and Spreading Awareness

Our efforts to make a difference in the lives of homeless elderly mothers were met with overwhelming positivity. The staff members who visited St. Joseph Old Age Home engaged in heartfelt conversations, listened attentively to the mothers' stories, and made them feel valued and cherished. The impact of this interaction was profound, as it brought smiles and a renewed sense of joy to these deserving women. To immortalize the beautiful moments of the event and create a lasting impact, we captured the heartfelt interactions and shared a touching video on our official YouTube channel. The video gained significant attention on social media platforms, touching the hearts of viewers and raising awareness about the challenges faced by homeless elderly mothers. Link of the YouTube video <https://youtu.be/hJiqfPoG3es>

SCAN ME!



Conclusion

The Mother's Day Celebration at St. Joseph Old Age Home exemplified the compassion and dedication of our organization's employees. Through this initiative, we aimed to brighten the lives of homeless elderly mothers, providing them with a day filled with love, companionship, and meaningful connections.

We express our deepest gratitude to all the staff members who contributed their time, energy, and compassion to make this event a success. As an organization, we remain committed to making a positive impact and spreading love to those in need within our community.

Gazing at the Beauty of Eternity

Winners of the Mother's Day Photo Contest organized by HR-Initiatives



*Benna Joseph A, AGM,
Inspection & Vigilance Dept*



Alphons TM, Clerk, Idukki



*Paarisha Hemendra Mevada,
Asst. Manager, Udhna Surat*



Trip to Bangalore



A TRIP - Trip which improves relations, trust, bond, and productivity in the workplace, it helps to bring the team together in a social setting and time to interact."

Also, it gives fun, mental health breaks, creates a leveled playing field, builds a sense of belonging, and encourages teamwork.

"Strangers turning to colleagues turn into a nest of friends is the best thing that could have happened to us. the moment we all are together is a thing that makes us enjoy the presence of each and every soul. Together we can do great things"

It all started from our busy work life where we all decided to have a break from our schedule.

A kind of breaking the ice we needed some sort of refreshment. The night when we all engaged with our sportive communication, funny jokes, and comical dance.

In the morning we all went to Wonderla, enjoyed all the rides, and played like kids in water games. Sharing is caring- we all share food with love.

When we came back to the branch the positivity also came with us, our working mood turned pleasant and joyful. Thereby building team spirit at the end

A trip to BANGLORE with positive vibes. Yes! we are Cuddalore SIBians.



Trip to Wagamon by BOG-Asset Operations Group

Dubai Skydiving



Subin S Surendran
Asst. Manager, BOG

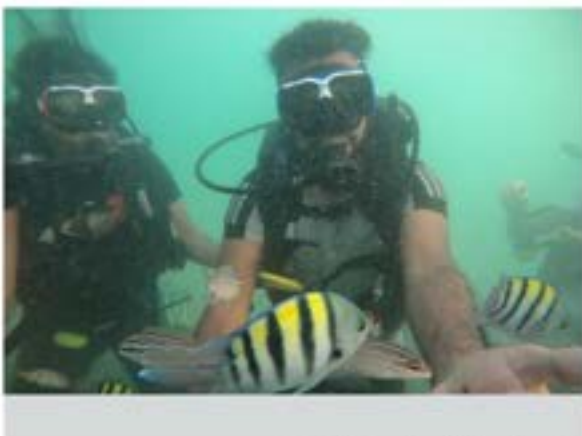


Skydiving had been on my bucket list for a long time, and it finally came true. When it comes to experiencing the thrill, there is no more thrilling sport than skydiving. Skydiving has always interested me. I've always wanted to do it, but I never imagined I'd be able to.

Well, last year on the occasion of my birthday I got a chance to go to Dubai. We spent the entire week in Dubai seeing and experiencing many must-see attractions such as the Dubai Frame, The Burj Khalifa, Desert Safari, and Dubai City Tour, among others.

To experience the thrilling sport of skydiving, I booked tickets at Skydive Dubai, Dessert 2 months in advance, with a slot of 8:00 a.m. on October 26th. The interesting thing is that my birthday was also on the same day i.e. October 26th.

Tandem Skydiving is a thrill unlike any other. The moment you jump out of that plane, you will see the world in a whole new way - from 13,000 feet with the wind blasting your face! Curiosity piqued. Located 50km outer of Dubai, the highlight of a tandem experience at our desert Dropzone is the stunning view.



Dubai Scooba diving by Subin S Surendran Asst. Manager, BOG

What you read defines how you write



Sankar Subramony
H/o Radhika R.B, Senior Manager, RO, Thiruvananthapuram

As a youngster, I always looked up to my father's eldest brother for stories, etc. It was he who used to tell me about Australian captain (later, part of Channel 9's famous commentary team) Bill Lawry's famous comment "We will go fishing" in India, only to lose that match. Other details, I do not recall. That brought home to me the fact that there was a game called cricket. He used to tell me about sports after reading "The Hindu" newspaper, which we had in our house. I used to like his narration so much that I never sought out his source of info. One day, I came across a folded newspaper. It was folded in such a way that the sports headline was facing me. I picked it up and started reading it. I was hooked. Thereafter, I made it a point to read the sports page, every day. The rest of the paper contained no interest for me then.

What was it about the sports pages that was so captivating? The fact that the paper made it a point to engage brilliant writers like Jack 'Fingo' Fingleton and 'Tiger' Bill O'Reilly to cover matches in Australia, John Ballantine for tennis, Brian Glanville for football, and a galaxy of writers to cover matches in England. Remember, in those days (late 60s and early 70s), there was no TV. One could not listen to Radio Australia or BBC Test Match Special when school was on. One could only rely upon these writers to bring to life, to the mind's eye, what had happened during that day's play.

Of course, The Hindu had its own group of brilliant writers - P N Sundaresan, Raju Bharatan, Rajan Bala, K P Mohan, Nirmal Sekhar, etc., who were equally adept at reporting on sports. The way that each one of them wrote, and mind you, each had their own distinctive style of writing (still recall how Raju Bharatan would also combine music with sports while reporting), made up for having missed the day's play. I used to gobble up

all that was there to be read. I remember telling my father that I wanted to be a sports journalist when I grew up, to which I used to receive only a wry smile.

We also used to have as our neighbor, a book distributor, who was an agent for Khalid Ansari (later on, of Mid-Day fame)'s Sportsweek. My father agreed to my unceasing demands to buy that. Buzzing Around by Busybee (Behram Contractor) was a column that I used to read without fail. Mansur Ali Khan Pataudi brought out Sportsworld and The Hindu themselves brought out Sportstar, all weeklies. I used to buy all of them and read all the articles (someone once said that I used to read it from the opening page to the last line on the last page - Printed and published by). All these exposed me to the writings of so many good reporters.

Later on, when I decided that financial security was more important than sports journalism, I opted for a career in banking. But that is not to say that my interest in writing waned. I continued to be interested in reading sports and buying books on them. My prized possessions are two - Jack Fingleton's "Brightly Fades The Don", on Don Bradman's last tour of England (1948) as a player, which I bought from Amazon, from a re-seller based of all places, in the US, and the Picador Book of Cricket, edited by Ramachandra Guha. For anyone interested in reading on cricket, the latter is an unmatched treasure trove. Two seminal essays highlight the book to my mind - My Friend, The Enemy, by Fingleton (on Harold Larwood, the fast bowler of the Bodyline series) and Young Don Bradman, by Bill O'Reilly. That is not to say that those by C L R James, Sir Neville Cardus etc. are lesser articles. They are every bit as exciting, especially when you realise the backgrounds they came from and the heights they reached in their writing profession.

Looking back, I realise that I have touched upon only sports writers. That is not the case. I read many more, including almost all the books of P G Wodehouse, Erle Stanley Gardner, Agatha Christie, Alistair MacLean, Sir Arthur Conan Doyle, Anthony Jay & Jonathan Lynn (of Yes Minister and Yes Prime Minister fame), etc. Each writer, in their own way, has had a part in shaping my writing style. "A small dusty man in a small dusty room - that's how I always thought of him" is how Maclean opens his novel Dark Crusader. The way to use the words is brought home by Erle Stanley Gardner in one of the books, when a witness who testifies as an expert, is shown during cross-examination, to be one who only testifies only on behalf of the police i.e., always as a

prosecution's witness, thereby establishing bias. Even C L R James and Neville Cardus were voracious readers in their youth. Political correspondents of The Hindu, like K K Katyal and G K Reddy, were excellent, objective, and unbiased because they were thorough.

Everyone has the ability to write - it is said that each one of us is capable of writing at least one book viz. our autobiography. Imagine the potential lying within us. But, to really write well, one must read a lot, preferably those articles/books written by good writers, to prevent bad usage from creeping in and to make it a good read. Thus, what we read defines how we write. Go for it.



Maria Jacob, Credit Analyst
MCCPC, Kalamassery

The Man Whom I Love

The light in his eyes,
When he looks straight into my soul,
Brightens my heart like sunrise;
That twinkle reminds me the way he stole,
My life, my very existence.

Love springs to its peak,
Moments after every squabble;
Intimacy heightens, leading brokers to weak;
Warmth in his arms is desirable,
Where I discover peace without break.

Lost in words, once I wanna proclaim,
The most beautiful thing,
That happened to me is HIM!
Just as a cuckoo's call in the spring,
His smile makes me blithesome.

Hall of Fame



Mr. Gerald Michael Dass, Manager, CMOG Head, has completed the Certificate Programme in Banking & Finance from IIT Madras



Mr. Arun Mathew, Asst. Manager, BOG Demat Cell, has completed certificate on Securities Operations and Risk management Series VII from NISM & certificate on Securities Operations and Risk Management from IIT Madras



Ms. Aparna T R, Clerk, Br Kinathukadavu, has completed, CAIIB from IIBF, Pune & Specified Person Examination by IRDAI



Ms. Mariya Yohannan, Manager, Corporate Business Group, has completed Certificate course in Foreign Exchange Operations



Mr. Praveen Kumar G, Asst. Manager, Br Kinattukadavu, has completed the Specified Person Examination by IRDAI

Da Vinci Corner



Sannapaneni SriLekha, Asst. Manager, Br. Nizampet



Sreejith. A, Manager, RBCPC



Adithya Prasad, Clerk, Br. Vellamunda



Hitha T J, Asst. Manager, Credit Dept.



Jeslin George, Clerk, Br. Nrupathunga Road



Anupama Bhaskaran, Clerk, Br. Mele Chovva Kannur

Da Vinci Corner



Fathimath Zakiyaa K K, Pro. Officer, BOG Liabilities, Coimbatore



All Kerala Corporate Green Play Cup South Indian Bank cricket Team Bagged Runners up Trophy at Cochin, Kalamassery



Player of the Tournament & Best Bowler of the Tournament - Vishnu V.S, Asst. Manager, Agri. Business Group

Through the prism..



Aswin Ashok, Chief Manager, RO, Mumbai



Kiran Vijay, RSM CASA, RO Kannur



Hari govind, Clerk, Br. Thrissur M.G Road



Adithya Prasad, Clerk, Br. Vellamunda



Arun D, Clerk, Br. Chittur



Nikhil Kumar P, Chief Manager, Cluster Head Mannarkkad

Through the prism..



Paul Issac, Manager, Br. Bachpalle



Lakshmi A , Asst. Manager, Ayarkunnam



Lakshmi A , Asst. Manager, Ayarkunnam



Dasari Sunayana, Clerk, Br. Karunagiri Khammam

Through the prism..



Prishita Kumari, Clerk, Br. Bhubaneswar



Ananthu Rajeev, Asst. Manager, L&D



Anandu S, Manager, RBD, ATM Business



Sajnu Jose Poothokaran, Clerk, Br.Kandassankadavu

Through the prism..



*Denna Davis, Asst. Manager,
CPMG-GSMU*



*Akhil K B, Clerk, Br.
Mattancherry*



Sreejith A, Manager, RBCPC



*Kevin Kurian C S, Asst. Manager,
HR L&D*



Dasari Sunayana, Clerk, Br. Karunagiri Khammam



Pradip Kumar Badatya, Manager, RO Kolkata



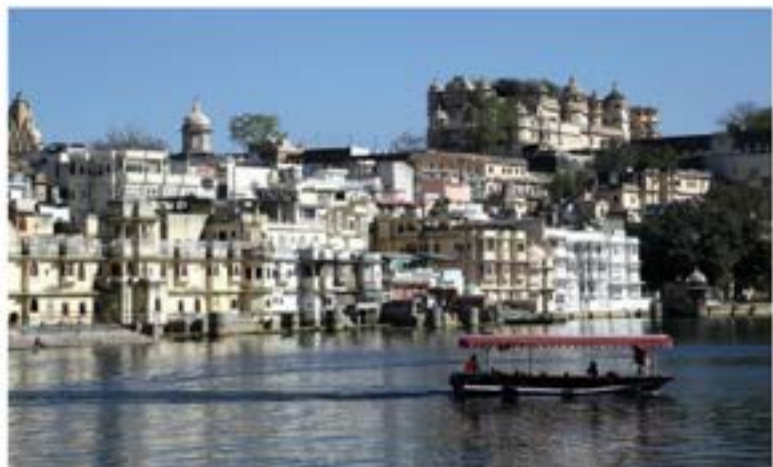
Through the prism..



Sajnu Jose Poothokaran, Manager, Br.Kandassankadavu



Aiswarya M, Clerk, MCCPC- CERSAI, Kalamassery



Chetan Joshi, Pro. Clerk, Br. Udaipur



Mathew Allen Jose, Clerk, Br. Thiruvankulam



Vishnu Prakash, Asst. Manager, CMOG, Thodupuzha



Maria Francis Chemmanoor, Clerk, Br. Kandassankadavu

Tiny Tots Talk



Master Karthik R, S/o Mr. Rajesh K,
Chief Manager - Audit & Compliance (BOG)



Master S. Samuel Maria Antony, S/o Ms.
Tamilvani K, Asst. Manager, Br. Nungambakkam



Miss Ananya R Nair, D/o. Mr. Renjith R Nair,
DRM, RO Delhi



Wedding Bells!



*Mr. Amal Jose, Asst. Manager, CMOG
married Ms. Judit Vincent*



*Mr. Shinu K C, Asst. Manager, Br.
Pallapalayam married Ms. Chitra K, Asst.
Manager, Br. Ganapathy*



*Mr. Aswin N, Asst. Manager, Br.
Tripunithura married Ms. Anuroopa*



*Mr. Nikhil Bennet, Manager, Br. Hadapsar
married Ms. Anurose J Panakkal*



*Mr. Adepu Rajashekar, Asst. Manager,
Br. Karimnagar married Ms. Gajjela
Tejashwini*

CSR Activity



Key handing over ceremony of Brand New Bolero Neo vehicle to the inmates of St. Joseph's Home, Pullazhi by Mr. Anto George T, CGM (HR & Operations).

Flagging off ceremony of Thrissur City Police s Advanced Motor Bike Patrolling Vehicles named City Tuskers by Mr. Anto George T, CGM (HR & Operations) along with Mr. Ankit Ashokan IPS, Commissioner of Police, Thrissur and Mr. Mohan T M, General Manager Legal on 18th March 2023.

SOUTH INDIAN Bank
ASSISTING
'CITY TUSKERS'
TO SERVE YOU BETTER!

A social initiative by South Indian Bank with Thrissur City Police.

SOUTH INDIAN Bank
Caring beyond banking!

An initiative of South Indian Bank to ensure the wellness of the senior residents of St. Simon De Rojas Mercy Home, Aranattukara, Thrissur.

Handing over ceremony of Brand New Bolero Neo to the residents of St. Simon De Rojas Mercy Home, Aranattukara, Thrissur, Kerala by Mr. Anto George T, CGM (HR & Operations).

Inauguration of Mega Currency Chest, Kannur

Kannur, a city steeped in history and tradition, witnessed an extraordinary event on the 24th of July, a bright Monday morning. South Indian Bank orchestrated a grand inauguration that unfolded like a tapestry of progress and innovation, featuring the unveiling of four crucial assets: the Mega Currency Chest, an advanced ATM, the Regional Office, and Location Hub. Esteemed guests of honor adorned this event - Mr. Murali Ramakrishnan (MD & CEO of South Indian Bank), Mr. Thomas Mathew (Regional Director of the Reserve Bank of India), Ms. Sujatha Jaganathan (General Manager at RBI) and Mr. T K Retnakumar (Assistant Commissioner of Police, Kannur City).

With finesse and symbolism, Mr. Thomas Mathew cut the ribbon, unleashing the promise of efficient currency management and distribution. Following the Mega Currency Chest's unveiling, Ms. Sujatha Jaganathan, General Manager at RBI, unveiled the ATM. Mr. Murali Ramakrishnan (MD & CEO) had the honor of unveiling the Regional Office, symbolizing the bank's growth and unwavering commitment to the region. With a final flourish, Mr. T K Retnakumar (Assistant Commissioner of Police, Kannur City) unveiled the Location Hub.

The presence of Mr. Anto George T (Chief General Manager – HR & Operations), Mr. Sivaraman K (General Manager - BOG), Mr. Easwaran S (DGM & Kannur Regional Head), Lt. Col. Suresh N (Chief Security Officer) at the venue added significant depth and value to the event. The inclusion of eminent persons and high value customers as invited guests added a touch of prestige and significance to the occasion.

After the formal proceedings, guests had the privilege to tour these innovative facilities. The event concluded on a high note, leaving an indelible impression on Kannur's community. South Indian Bank reaffirmed its stature as a forward-thinking, community-focused, and technologically advanced financial institution.



Nature Conservation Day

To promote environmental awareness and encourage our beloved customers to participate in nature conservation efforts, Nature Conservation Day was celebrated in branches across Kannur Region. Branch Managers, along with the staff, met customers and handed over saplings to emphasize the importance of environmental stewardship at a local level and create a positive impact on the community.





Nature Conservation Day



Preserve and Cherish the pale blue dot, the only home we've ever known.

-Carl Sagan





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