

Siblink

Corporate Family Magazine of The South Indian Bank Ltd.



VOL | 33.2

OCT 2024

Reach Out

Engage with customers!

Highlights

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Turn your property
into a Business Catalyst
with **SIB**

LAPP^ower



Loan Against Property

Can be availed for



Business Needs



Take Over & Enhancement



Debt Consolidation

*T&C Apply

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Editor's Note

Dear Siblinc Readers,

Welcome to Siblinc 33.2! This edition revolves around our theme, Reach Out, reflecting our commitment to deeper client engagement and exploring new opportunities for business growth. Let's reach out consistently to understand customer needs, offer suitable products and services to meet such needs, thereby expanding our business franchise.

In this issue, we bring you inspiring messages from our leaders on fostering a culture centred around customer focus, a productive work environment, and stronger teamwork. This cultural shift empowers us to build meaningful relationships with both current and prospective clients, driving us to be more proactive in identifying and responding to their needs. By adopting a forward-thinking approach, we aim to create lasting value and impact, fostering trust and loyalty that support our long-term growth.

As usual, we're also delighted to showcase the creative talents of our team through artwork, poetry, and photography, celebrating the diverse skills within our organization and the spirit of collaboration that propels us forward.

We hope you enjoy this edition. Please give us your valuable feedback by scanning the QR code on the last page!

Warm regards,

Vijay Korath
Editor, Head L&D



Letters to Editor

"Thank you for featuring my daughter's academic achievement in the July edition of SIBLINK. As a proud mother, it was a moment of great joy to see her hard work recognized. Thank you once again for making this special recognition possible and for providing a platform that celebrates not only the achievements of our employees but also their families. Gestures like these make our workplace feel more like a family."

Gayatri Bhure - Branch N.R. Mohalla Mysore

"Kudos on another engaging issue of Siblinc! The thoughtful selection of content ensures there is something for everyone, blending professional development with personal enrichment. I look forward to future editions that continue to inspire and educate us."

Savio George - Kolkata Regional Office

"The July issue of Siblinc was highly enlightening, particularly regarding the bank's strategic vision and future outlook. The insights shared in the "MD's Message" about digital transformation and market adaptation are reassuring and demonstrate a strong commitment to innovation. It's motivating to see how our leadership is positioning South Indian Bank for sustainable growth. Thank you for keeping us informed about our strategic direction."

Vishnu Vishwanath - Branch Pullad

"Good Initiative."

Adithyan A - Branch Olarikara

"Great work team Siblinc! It was refreshing to see a wide range of stories that reflect the diversity within our organization. From the "Leader Spotlight" to "Kaleidoscope," each section celebrates the unique backgrounds and talents of our colleagues. Thank you for fostering a sense of belonging and unity through this publication."

Ashwin B M - Branch Pallikara



From the desk of the MD & CEO

Dear SIBians,

It gives me great pleasure to be able to communicate with you through this medium. We are, as I have said on many occasions, an organization that depends on our collective efforts for success. Our collective efforts enabled us to post acceptable financial results during Q2, 2024. We ended the quarter with profits after tax growing 18% to reach ~ Rs. 325 Crores. More importantly, quality parameters such as GNPA/NNPA/SMA 2 - amongst others – improved notably. Finally, the share of granular business – e.g. Retail and MSME – grew. All of these are important achievements driven in large measure by the dedication and hard work of SIBians across the length and breadth of our country.

My thanks to each one of you for your contribution to our success with a request that we redouble our efforts to solidify our success and lay the bedrock of future successes. With your efforts, success is sure to spoil us, if not completely, very substantially.

SIB gives each one of us the perfect opportunity to attain what we desire most. By virtue of being an SIBian, the lower order needs in Maslow's Hierarchy of Needs are already taken care of. SIB gives you the perfect setting to achieve or meet the higher order needs. All of us need a sense of belonging, the sense of achievement that comes from going above and beyond the call of duty, winning the esteem/respect of others through our deeds and actions, and progressing towards self-actualization.

SIB provides the perfect setting to achieve greatness professionally and personally. It is important that we make every effort to meet these higher order needs within us, as it would then translate into collective success for the Bank as a whole.

Banking is changing rapidly. In the space of my career, it has changed so dramatically that a person who lived in the 1980s would not recognize it today. The pace of change has, if anything, increased. That implies that all of us have to accept change and change with it. Failure to do so will be detrimental to us personally, and by extension, to the Bank or to our collective.

The opportunity that banking offers today is vastly greater than what it did merely 30 years ago. We must, collectively grasp this and do everything within our power to further both our personal and collective (the Bank's) goals. To help in this process, we are working on comprehensive training programs and mentoring programs. However, the most important ingredient is within each one of us – we must want to do the best for ourselves, and thereafter, by extension, for the Bank.

I urge you to take a pledge today to better yourselves, and in so doing, better the Bank.

Regards,

P R Seshadri

Executive Vision

A Vision for Growth and Excellence

The way forward for our Bank

Dolphy Jose

Executive Director



As South Indian Bank, a venerable institution with a proud legacy since 1929, looks toward the future, it's clear that the banking landscape is evolving rapidly. In order to stay ahead, we must embrace change while holding firm to our core values. Our journey from a regional bank to a universal bank presents both challenges and immense opportunities. Here's how we can move forward together, fostering growth, resilience, and excellence.

Embracing Digital Transformation

Digital transformation is the backbone of our future success. By leveraging technology, we can offer our customers speed, reach, and scale while enhancing their banking experience. The ease of banking across all channels is paramount, enabling us to deliver services more quickly and with greater convenience. As we expand into new markets, this digital evolution allows us to compete effectively, providing customers with an omnichannel experience where they can engage with us seamlessly, whether online or in-branch.

Sustaining Quality Service Standards

South Indian Bank's long-standing reputation is built on trust and quality service. As we continue to grow, maintaining these standards is non-negotiable. It's our legacy that sets us apart, and our commitment to exceptional customer care must remain unwavering. By combining our traditional strengths with modern capabilities, we ensure that customers receive personalized and consistent service that reflects our enduring legacy.

Empowering Employees for Customer Excellence

Our employees are at the heart of delivering exceptional service. Empowering them to resolve customer issues efficiently is critical to maintaining our competitive edge. When staff feel equipped and confident, they can handle customer concerns more effectively, building stronger relationships and fostering customer loyalty.

Expanding Our Horizons: From Regional to Universal

Our journey from a regional bank to a universal bank requires strategic focus. The concept of "OUTSIDE-IN" will guide us, meaning we must seek expertise, explore new markets, and enter new geographies to support our core MSME and retail businesses.

This approach broadens our horizon and lays the foundation for sustainable growth, making us a truly national player with an international outlook.

Prioritising Value over Volume

As we scale, it's important to remember that "VALUE and not only VOLUME" should be our guiding principle. Focusing on quality over quantity ensures that our growth is sustainable. A strong customer relationship is far more valuable than quick wins, and this will continue to be at the heart of how we serve our clients.

Building Alliances and Partnerships

In today's interconnected world, alliances and partnerships will be key drivers of our success. Collaborating with fintech companies, MSME players, and other strategic partners will enable us to tap into new opportunities, access cutting-edge technology, and offer innovative products to our customers.

Fostering an Agile and Adaptive Culture

To thrive in the future, we need to cultivate a culture that is agile, light-footed, and adaptive. Quick decision-making, powered by a robust technological infrastructure, will enable us to act swiftly and serve customers better.

By combining this agility with an empowered workforce, we can execute new initiatives and respond to market demands efficiently.

Innovate: Test, Validate & Scale

Innovation will continue to drive our strategy. Whether it's testing new products, implementing cutting-edge technologies, or entering new markets, the "Test, Validate & Scale" approach will allow us to minimize risks while quickly adapting to customer needs. By piloting new initiatives on a smaller scale, we can gather feedback, make adjustments, and then scale effectively.

Ensuring Robust Risk Management

A cornerstone of our growth is the ability to manage risks effectively. We will continue to develop advanced analytics and hindsighting tools to build quality Business Rule Engines (BREs) and Scorecards that help manage our advances book prudently. By using data-driven insights, we can ensure that our loan portfolio remains strong, stable, and profitable.

Staying Ahead of Regulatory Changes

Proactive compliance is essential in today's banking environment. As regulations become more complex, our ability to anticipate and adapt will be crucial. Staying ahead of these changes will not only protect the bank from risks but also position us as a leader in responsible banking practices.

The way forward for South Indian Bank is clear: a balance of tradition and innovation, value-driven growth, and an unwavering commitment to excellence. By embracing digital transformation, empowering our employees, and maintaining our legacy of trust, we are well-positioned to become a universal bank with a unique, customer-focused approach. Together, we will build a future that reflects both the strength of our past and the promise of the opportunities ahead.

Let's move forward with confidence, agility, and a shared vision for greatness.



Embracing Digital Transformation



Sustaining Quality Service Standards



Empowering Employees for Customer Excellence



Expanding our Horizons: From Regional to Universal



Prioritising Value over Volume



Building Alliances & Partnerships



Fostering an Agile and Adaptive Culture



Innovate: Test, Validate & Scale



Ensuring Robust Risk Management



Staying Ahead of Regulatory Changes



Anto George T

CGM HR & Operations



Building our Future

Together towards growth and culture

As we stand on the path toward South Indian Bank's centenary year in 2029, we have an incredible opportunity to redefine our journey. Together, we have built a strong foundation, but now it's time to accelerate our efforts and embrace the changes necessary for long-term growth and success. We had an excellent quarterly results. But replicating the success in the coming quarters is crucial.

One area where we need to focus is our sales orientation. Across the Bank, many branches/individual staff members, have not achieved their SB and CA number targets, even though these targets are modest. There are many branches which could not login a single loan file. Moreover, asset leads have been very low, and our growth in advances continues to lean heavily toward the corporate vertical. We must change this by igniting a new culture of customer engagement, teamwork, and productivity within our branches.

Every one of us, irrespective of our role, has to become a salesperson. Our customers are looking for more than just transactions; they are seeking advice, solutions, and relationships. It is up to each of us to ensure that every customer interaction becomes an opportunity to add value and help them achieve their financial goals.

To achieve this, we need a cultural transformation across the bank. Here's how we can bring this change:

1. Better Customer Engagement: Every interaction with a customer is an opportunity to offer value. Let's aim to listen, engage, and offer personalized solutions.

2. Productive Work Culture: Each one of us should contribute towards making our branches not only service hubs but also centers of business growth. Let's utilize our time effectively to generate leads, convert them into business, and build lasting relationships.

We need to improve in customer calls at the branches. While many staff members are making these calls, the current approach seems to be more about completing a routine task rather than focusing on outcomes.

The true value of a call lies not in the number of calls made, but in the quality and results of those interactions. Each call is an opportunity to deepen our relationship with the customer, understand their needs, and offer meaningful solutions. Going forward, I urge each of you to approach these calls with a focus on building connections and generating real business value. Let's ensure that every conversation brings us closer to achieving our goals, both for the customer and the Bank.

3. Stronger Teamwork: The success of our branches depends on the strength of our teams. Let's work together, support each other, and make every branch a powerhouse of growth.

To transform our performance and ensure that every branch becomes a hub of business growth, we are launching some exciting initiatives that will help drive this cultural change:

1. A Dedicated Sales Team: We have created a focused sales team drawn from branches, who will be dedicated solely to sales activities. This team will have **additional benefits** to keep them motivated, and their sole focus will be driving business growth across various segments. With this, we aim to unlock new opportunities and significantly enhance our sales capacity.

2. Extensive Training Programs: To equip you with the skills needed to excel, we are rolling out comprehensive training programs. All branch heads will receive MSME training to enhance their expertise in this vital area. Additionally, branch staff will undergo specialized training on customer service etiquette to ensure we provide the best

possible experience for every customer, conducted by external experts.

3. Outreach Programs: We are also proposing to host outreach programs in major centers for all staff members. These programs will allow us to come together, share best practices, and focus on areas where we can improve, all with the aim of creating a more collaborative, high-performance culture across the Bank.



SIB Empower Program

In this connection, we are also thrilled to announce the launch of the SIB Empower Programme, a strategic initiative aimed at enhancing growth, productivity, and service excellence across our branches.

Under this program, **selected AGMs and DGMs will serve as mentors, each supporting a group of five branches** to foster a results-driven work culture, improve branch performance, and deliver outstanding customer experiences.

Mentors will provide guidance, uplift productivity, and bridge communication with Head Office to **ensure branches meet and exceed their targets.** This initiative underscores our commitment to teamwork, mentorship, and sustainable growth, with mentors' performance linked to branch success in appraisals. Let's work together to make this program a success, driving a unified, customer-focused future for South Indian Bank.

Our goal is clear: to become a stronger bank with **better Net Interest Margins (NIM), an improved CASA ratio, and enhanced profitability.**

To achieve this, every branch must deliver more value than its costs. Each interaction we have with customers should contribute to our business objectives.

This is not just about meeting targets, but about changing our mind set—how we approach our work, how we engage with customers, and how we collaborate as teams. The future of South Indian Bank depends on all of us stepping up and becoming ambassadors of growth.

I am confident that, with the dedication and hard work that our team is known for, we can drive this cultural shift and position ourselves as a truly leading bank as we approach our centenary.

Please feel free to contact any of the leadership team for any support.

Let's embrace this opportunity, support each other, and take South Indian Bank to new heights of success!



Better Customer Engagement



Productive Work Culture



Cultural Transformation



Stronger Team Work

Congratulations!

SIB Max Q2 FY 2025 Winners



Team JLN Stadium Link Road



Team Bandra - Mumbai



Team Edapally



Team Kolkata Brabourne Road



Team Faridabad Nit



Team Electronic City - Bangalore



Team Cuddalore



Team Aroor

Congratulations!

SIB Max Q2 FY 2025 Winners



Team Tirupur-Avinashi Road



Team Chandigarh Branch



Team Chennai Anna Nagar



Team Leigh Bazar - Salem



Team Ernakulam - NRI



Team Bangalore - Jayanagar



Team Kottakkal



Team Madurai Main

Congratulations!

SIB Max Q2 FY 2025 Winners



Team Nedumkunnam



Team Cantonment - Trichy



Team Kondotty



Team Aluva Bypass



Team Mission Quarters - Thrissur



Team Iritty



Team Naroda



Team Sivakasi



SIB Max in Q3 FY 2024-25: Commitment to Excellence and Innovation

As we move forward into the third quarter of FY 2024-25, let us reaffirm our dedication to cultivating an institution that does not just respond to changes but sets benchmarks for others to follow. The SIB Max initiative stands as a clear representation of our drive for operational excellence and a culture that honours diligence, resilience, and innovation across all branches. Introduced to recognize and reward exemplary performance, SIB Max has undergone careful and deliberate refinement to ensure it meets the complexities of modern banking with insight and strategic precision.

The SIB Max initiative for Q3 marks a significant evolution—adapting to new conditions in the sector while also fortifying our internal practices to support continual improvement. Let us delve deeper into the recent adjustments and understand how they shape opportunities for all our branches to excel.

Qualification Revisions for More Fairer Recognition

One of the primary changes this quarter is the removal of the minimum qualification threshold of 25,000 points for a branch. This decision recognizes the diverse operational contexts in which our branches function. By eliminating this baseline, we provide every branch—irrespective of its geographic location or scale of operation—with an equal opportunity for acknowledgment and rewards. This shift reflects our belief that high standards of performance can emerge from anywhere within our network, and we are committed to providing a fair playing field for all.

Additionally, the SIB Max Target, which was previously pegged at 50% of Operational Expenditure (OPEX), has now been adjusted to 40%. This recalibration aligns our incentives with current operational needs while encouraging efficiency across our branch network. It underscores our responsiveness in managing the needs of the business while ensuring sustained motivation among branches to optimize their cost structures.

Detailed Points Structure for Q3 FY 2025

The points system for Q3 has been extensively refined to reward specific actions that align closely with our strategic priorities. Below is a detailed review of the changes implemented:

1. Points for New CASA Accounts

The CASA segment remains integral to our operations, and this quarter has brought substantial changes to how we allocate points for new CASA accounts:

Premium Accounts Incentives: We have increased points for super-premium product variants to encourage the acquisition of high-value accounts that contribute meaningfully to growth. For example:

- CD Platinum and ESCROW accounts earn 1,000 points per account. However, if these accounts are sourced through non-digital channels, points are reduced to 500, reinforcing our drive for digital-first processes.

Digital Incentives: Across various product lines, accounts sourced physically receive half the points compared to those sourced digitally. This differentiation is a strategic push towards leveraging digital channels to streamline operations, minimize administrative burdens, and enhance the customer onboarding experience.

2. Points for New Deposit Accounts

Our deposit portfolio, comprising both domestic retail deposits (under Rs. 3 Crore) and Non-Resident deposits, remains a crucial element of our financial strategy. The points system has been structured to promote longer-term deposits and products that are strategically significant:

- Fixed Deposit Points Based on Tenure: For Fixed Deposits (excluding KND), points vary depending on the tenure:
 - Less than or equal to 30 days: 0.5 point per lakh
 - 31 to 90 days: 1 point per lakh
 - 91 to 180 days: 2 points per lakh
 - 181 days to 1 year: 2.5 points per lakh

For deposits exceeding one year, points are awarded based on the interest rate, with higher rewards for deposits carrying lower interest rates, optimizing the balance between customer satisfaction and cost efficiency.

- KND and RD Deposits: KND Fixed Deposits and Recurring Deposits (RD) carry specific points, with RDs earning 7.5 points per lakh due to their regular contribution to the Bank's liquidity and customer engagement.

3. Asset Points: Loans and Overdrafts

The allocation of points for our asset products, including loans and overdrafts, is designed to drive growth while ensuring strategic alignment across multiple customer segments:

- Agricultural Loans: We have reintroduced points for Bills, Packing Credit, and Kisan Credit Card (KCC) limit enhancements to emphasize growth in these segments, which are essential to supporting rural communities and fostering financial inclusion.
 - Warehouse Receipts Loans continue to earn 35 points per lakh disbursed, providing a much-needed incentive for agribusiness support.
 - For other Agri Loans, points range from Rs. 35 to 55 per lakh, depending on the interest rate, thereby emphasizing the importance of optimizing risk and enhancing value within our agricultural portfolio.
- Retail Loans: Categories such as Retail Home Loans (HL), Mortgage Loans (ML), Personal Loans (PL), and Vehicle Loans (VL) have been restructured to reward loans based on their interest rates.
 - For instance, Retail Mortgage Loans are now incentivized with 30 to 50 points per lakh, encouraging teams to focus on higher-value, long-term lending products.

4. Incentives for Existing Customers: Average Quarterly Balance (AQB) Growth

To encourage retention and deeper customer engagement, points for growth in Average Quarterly Balance (AQB) have been enhanced:

- CASA Accounts: An increase of 1,750 points per crore is now allocated for Current Accounts, with Savings Accounts receiving 1,200 points per crore of AQB growth. This adjustment encourages branches to deepen customer relationships and bolster the stability of deposit accounts.
- Gold Loan and Overdraft AQB: Higher points have been introduced for AQB increases in Gold Loan/Overdraft categories, recognizing the importance of customer loyalty and the value of maintaining consistent account balances.

5. Fee-Based Services and Wealth Products

Fee-based income is an essential part of our non-interest revenue strategy. The Q3 points system continues to support key activities such as Insurance, Trading & DEMAT accounts, and Wealth Management:

- Insurance Products: Life, General, and Health Insurance products are awarded between 200 to 350 points per lakh of premium collected, highlighting the need to maintain a balanced portfolio of financial services.
- Wealth Management: Points are also awarded for Mutual Funds, Portfolio Management Services (PMS), Alternate Investment Funds (AIF), and Systematic Investment Plans (SIP). This allocation reflects our goal to create robust wealth management relationships and meet diverse client needs.

6. Campaigns and Promotions: Driving Broader Engagement

Our promotional campaigns have continued to yield value across the board:

- Dormant/DEAF Account Activation: Awarding 100 points per activated account, this campaign is about restoring past customer relationships and demonstrating value through continued engagement.
- Affordable Housing Loan and GST Power Campaigns: These initiatives carry a reward of 100 points per lakh disbursed, encouraging focused efforts on high-impact sectors that contribute significantly to both social welfare and financial growth.

7. Government Schemes: Participation for Wider Impact

We continue to support government schemes such as PMJJBY, PMSBY, NPS, and APY. These programs form a vital part of our social responsibility framework and underline our commitment to broadening financial inclusion across the country. Each branch's participation in these schemes is incentivized through modest point allocations, ensuring alignment with broader national goals.

For more details on the scheme, you may refer to Insight > SIB Max Scheme – Q3 FY 2024-25.

Building Upon a Foundation of Excellence

As we implement these comprehensive changes to the SIB Max initiative for Q3, let us recognize that our success is rooted in our ability to adapt, respond, and innovate. The modifications are more than just procedural - they are strategic decisions designed to guide South Indian Bank towards a future defined by higher standards in every arena of our business.

Our collective responsibility is to continue to innovate, excel, and keep our customers at the forefront of our activities. Let us view these changes as opportunities to raise our performance and set even greater benchmarks.

Together, let us build a South Indian Bank that not only remains the bank of choice but also stands as an exemplar of resilience, foresight, and an unwavering dedication to quality.

Wishing each of you continued success with SIB Max as we redefine what is possible in banking excellence.



Partnerships

Business tie-ups with overseas partners

South Indian Bank's recent MOUs with leading Exchange Houses and MTOs in the Middle East mark a significant milestone in our Business Outreach and Partnership programme, positioning us to deliver enhanced forex and remittance solutions to our expanding customer base.



MOU with Alpha Now (MTO)



SGM Biji S S was a guest in the Radioactive podcast at Hit 96.7 FM Radio, Dubai*



MOU with Al Badar Exchange



MOU with Al Razouki Exchange



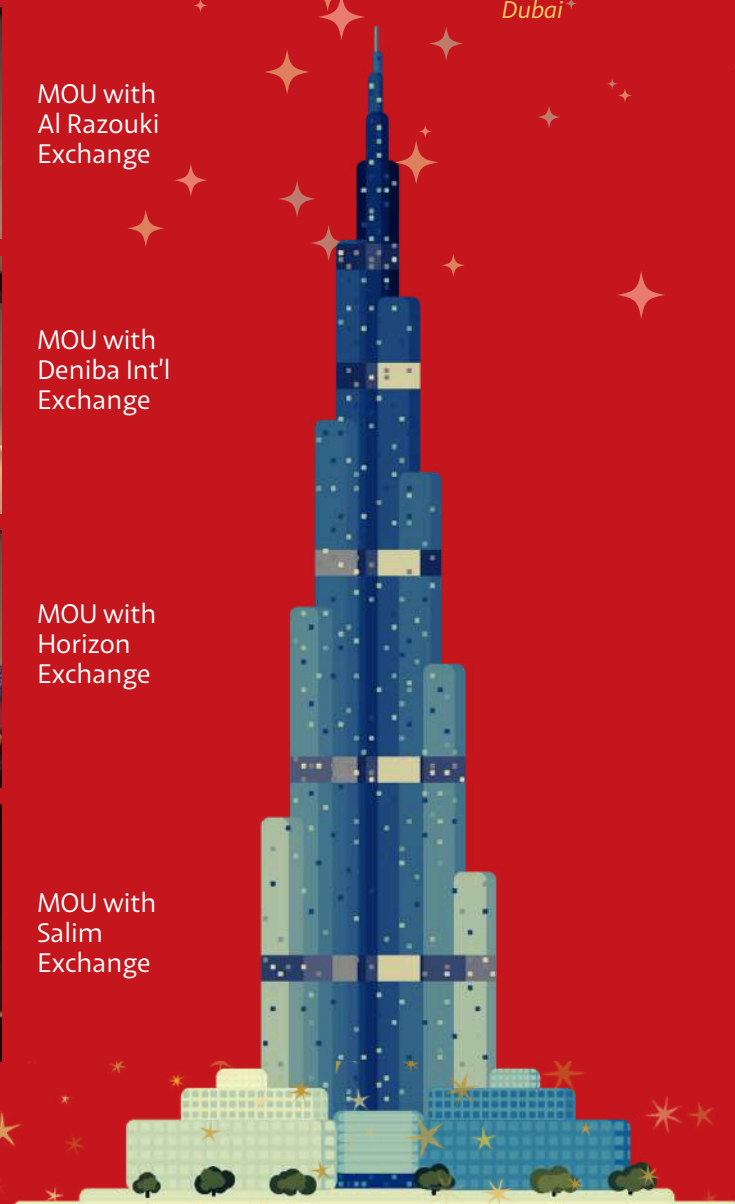
MOU with Deniba Int'l Exchange



MOU with Horizon Exchange



MOU with Salim Exchange



NRI Customers Meet

Oct 2024, JW Marriot Dubai



NRI Connect

NRI customer meets held at various Regions in India were a resounding success.



Mumbai



Trivandrum





Kozhikode



Delhi



Thrissur





Vijay Thomas John
AGM, MSME-Business Group



Common mistakes while applying for MSME loans

The concept of MSME was first introduced by the Govt. of India through the Micro, Small and Medium Enterprise Development (MSMED) Act, 2006. After 14 years since the MSME Development Act came into existence, a revision in the MSME definition was announced.

As per the revised classification w.e.f. 1st July 2020, MSMEs are now defined based on the composite criteria of "Investment in Plant and Machinery/equipment and Annual turnover."

Classification	Investment in WDV of Plant & Machinery or Equipment	Annual Turnover
Micro	Not more than Rs.1 Crore	Not more than Rs.5 Crores
Small	Not more than Rs.10 Crores	Not more than Rs.50 Crores
Medium	Not more than Rs.50 Crores	Not more than Rs.250 Crores

Also, starting from April 1, 2024, under new tax laws in India, MSME-registered suppliers are eligible for receipt of their payments within 15 days or up to 45 days based on the client agreement.

Securing MSME loans can be a transformative step for a businessperson, providing them with the capital necessary for growth and expansion whenever required. However, the loan application process can be intricate, involving detailed paperwork, stringent information, and critical background checks by lenders.

Let's check for common mistakes while applying for MSME loans:

Lack of proper research

Your business vision is what the lender is looking for. For that, keep detailed information about your business, including future plans, financial statements, and forecasts, ready with you.

An application clearly defining the outlines of the business objectives, strategies, and financial projections persuades the lender and makes processing easier.

Neglecting credit score

The first pulse checked by the lender is the credit score of the customer. Both personal and business credit scores are important. Ensuring that your credit score is at optimum levels, addressing any discrepancies, and responsibly managing debts can enhance your loan application.

Not preparing a solid business plan

The purpose and usage of the loan need to be articulated clearly. Ensuring the clear end-use of loan proceeds will make the application easier to process. For example, purchasing equipment, business expansion, working capital, etc. The details must spell out how the funds will contribute to the growth of your business.

Over-borrowing/under-borrowing

Under-borrowing leads to a scarcity of funds, hampering business development. On the other hand, over-borrowing creates equivalent hazards if not managed properly, like economic strain or difficulty in repayment. The right amount of borrowing keeps the business intact.

Providing inaccurate or incomplete information

Lenders are like doctors for your business. Any discrepancies found in information submitted by you may result in the rejection of the loan application and damage your credibility in the market. A responsibly filled-out application form will add value to the research the lender will do based on your inputs in the loan application form.

Failing to build a strong relationship with the lender A business duly supported by the lender for financial needs will act as a catalyst for its development.

A strong relationship duly built on clear terms like transparency, disclosure, proper repayment, etc., will help the bank to make appropriate decisions to assist with business requirements.

Insufficient documentation

Complete and accurate documents ensure smooth processing of the loan application. Hence, before applying, tick the checklist to confirm necessary documents like tax returns, financial statements, personal identification documents, business licenses, etc., are up-to-date and thoroughly reviewed before submission. Submitting incomplete documents can result in delays in processing and even the risk of loan rejection.

Applying for the wrong type of loan

Assess the requirement and apply for the right type of loan. Generally, asset creation is financed as a term loan, and funding for raw materials is done as working capital.

High debt-to-income ratio

Lenders consider the debt service coverage ratio to determine how much finance can be allowed and for how long.

A high debt-to-income ratio is a clear indicator of poor debt repayment.

Unsatisfactory business performance

Lenders research the business's growth and profitability. Poor sales figures, declining earnings, or erratic cash flow are clear warnings and are reasons for rejection of loan applications.

Applying for an MSME loan is an essential step in the development and growth of your business. By providing complete and accurate documentation, maintaining an excellent credit score, being diligent in your monetary plans, and having a clear and structured business plan, you can secure easy and quality credit. Keep in mind the above points and move ahead to propel forward.

Risk Insight



Anoop A V
AGM, IRMD



Goodhart's Law

"When a measure becomes a target, it ceases to be a good measure".

Charles Goodhart from the London School of Economics stated in 1975 that whenever Bank of England targeted a particular measure of Money Supply (like M0, M1 etc.) to maintain inflation at the desired level, the relationship which that particular measure earlier had with inflation broke down. The relationship between variables (money supply and inflation, in this case) are often not stationary, since human beings respond to controls by altering their behaviour, thereby altering the relationship.

According to Jerry Muller, author of *'The Tyranny of Metrics'*, *"anything that can be measured and is rewarded will be gamed"*.

There is an urban legend (which may or may not be true) according to which nail factories in erstwhile Soviet Union were centrally assigned targets in terms of number of nails produced. The factories produced a very large number of tiny nails (which were of no use for the end users since they were too small) so as to meet the target. The central planners, then, changed the target and defined it in terms of weight. The factories re-aligned their processes and machines and started producing gigantic nails, which were not of any use either. The central problem is that quantitative targets are likely to be chosen for measurement since they are easy to be measured, whereas factors that are not easily measurable get overlooked.

Goodhart's law and credit risk rating

When I first learned about Goodhart's law in Edward Chancellor's book titled *'The Price of Time: The Real Story of Interest'* which deals with the nuances of the concept of 'interest rate', I couldn't help notice the connection which it had with the domain of credit risk management as well. There is a widespread view that banks have a duty to advise their borrowers/prospective borrowers on how to improve their Rating Grades, Credit Bureau Scores and Internal scoring grades. The intentions behind this view might be good, but the results need not always be beneficial, if banks blindly follow this approach.

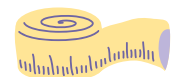
It is important to differentiate between the root causes of a disease and its symptoms. Creditworthiness/Credit riskiness is a latent construct which is not directly observable. That is why Banks/Rating Agencies/Credit Bureaus often look for symptoms to see whether the borrower poses a risk of default. Of course, there are some rating/scoring parameters that directly measure a root cause. For example, consider the parameter 'Debt - Equity' ratio which indicates the level of leverage. Since over-leverage can be a 'cause' of default, reducing the leverage by bringing down debt or by infusing capital will reduce credit risk posed to the Bank by the borrower. Similar is the case with Debt Service Coverage Ratio (DSCR). Low DSCR can lead to/cause default. Improving the net cash flows or reducing repayment obligations can hence improve creditworthiness of the borrower. In this sense, aspects like high Debt Equity Ratio and low DSCR can be considered as 'causes'. Hence it will be in order to advise borrowers to improve (in a genuine way) their position in respect of these parameters.

However, there are some other classes of rating/scoring parameters that are 'symptoms' of riskiness, but not the 'cause' of it. An example would be a parameter which looks at the dishonour of cheques issued by the borrower. High rate of cheque returns is a symptom of ill-health of the borrower, but is hardly the cause of it, and hence it would not be in bank's interest to advise him to 'cover up' the symptom. If the borrower comes to know that 'cheque returns' is something which is under bank's scrutiny, he might somehow manage to honour the cheques by renegeing on his other promises/business obligations which would not reflect in a bank statement. This will lead to a situation where bank will lose a valuable clue about the impending doom. If a borrower's business prospers, his risk parameters will automatically improve.

If banks can help the businesses prosper (by way of advice or otherwise), it would be beneficial for the businesses, for the banks and for the nation as a whole. But banks should not try to 'optimize' the borrower's financials/business conduct in such a manner that rating/scoring is improved, without an accompanying 'real' improvement of the business.

All of us would have noticed poster ads, the look and feel of which indicate something shady, pasted on lamp-posts and on street walls, and contain offers to improve Bureau scores for a fee. Since no third party is likely to have any control/influence on the score assigned to you by a Credit Bureau, one should assume that all that they offer (if at all they really plan to deliver something) is 'advice' on how to game the system. It was quite surprising to learn that some overseas financial institutions too (less known ones) are offering products (mostly secured credit cards) with an explicit promise that credit bureau scores will improve. They see this as a business opportunity and perhaps as a benevolent gesture too, since those who do not have a bureau score and those whose scores are on the lower side generally find it difficult to obtain loans from the formal financial system. By offering them a secured credit card and then advising them to judiciously use the card and to promptly repay the dues, the financial institutions are not breaching any rules by any stretch of imagination. However, the issue is that a person who repays a loan promptly, with the sole intention of improving the bureau score so as to avail a bigger (and perhaps unsecured) loan in future, is defeating the attempts (of Bureaus and Banks) to predict credit quality. Thus, by virtue of such practices, the measure (Bureau score) runs the risk of becoming a not-so-useful barometer of what it originally set out to measure.

In this context, it is important to remember Polish philosopher Alfred Korzybski's words: "The map is not the territory". One should not confuse conceptual models of reality with the reality itself. However, it often happens in business world (through a process called surrogation) that a measure of a construct gets a life of its own, and replaces the construct itself. Setting proxies/relying on surrogates is a necessary evil. Poet Paul Valery says, "Everything simple is false. Everything which is complex is unusable". Proxies, by design, are almost always simple. This makes them usable, but also makes them very vulnerable to gaming. We cannot wish away proxies, but we should at the same time be cognizant of the fact that they are not the real thing.



Accolades & Emerging Tech

Awards won and new tech launches by South Indian Bank



SIB received several accolades in various categories at the Infosys Finacle Innovation Awards -2024 for excellence in below initiatives

Awards Won:

- Business model innovation (Platinum)- SIB eDirect
- Corporate banking innovation (Gold)- SIB Trade Finance Online; MSME Web Portal
- Ecosystem led innovation (Gold)- Onescore/Colending
- Maximizing customer engagement (Gold)- Whatsapp Banking.

SIB bagged Banking Frontier Finnoviti Award for revamped SME LOS. Award received by the leaders at Mumbai (June 2024).



At Global Fintech Fest 2024, NPCI introduced significant features in digital payments such as UPI Circle, UPI Lite Auto Top Up etc.

"UPI CIRCLE": Launched by RBI Governor Shri. Shaktikanta Das. We are honored to be one of the issuer banks and our ED, Shri Dolphy Jose shared the stage with all the delegates.



Launch of UPI Lite auto top-up



Launch of "Swipe to Pay" authentication in SIB Mirror+ for E-Commerce transactions in Debit cards.



We have partnered with IBDIC to launch InvoiceHub-India's first repository and network solution for invoice fingerprinting and verification. The platform would contribute positively towards building a more inclusive and low risk ecosystem for invoice financing.





Jaison James

Senior Manager, Br. Peroorkada, Trivandrum

Tupperware Chronicle

Rise, Demise and everything in between

Tupperware - a name synonymous with food storage containers. The word "Tupperware" has even managed to take a spot in the Dictionary. Everyone knows Tupperware. Though a brand name in itself, everyone referred to other imitations of storage containers as Tupperware too. Housewives adored the utility, convenience and the highlight-these colourful containers were airtight, keeping food fresh for longer- every homemaker's dream. Tupperware became synonymous with modern homemaking and suburban living. But nowadays, story has changed. The Tupperware brand that once revolutionized kitchen storage is hanging by a thread. Staying relevant in the modern era seems like an uphill battle, with the brand grasping at straws to survive. So what happened? What has gone wrong?

Where shall we begin? Well, let's start at the very beginning. Tupperware was an innovative product created by an American chemist and businessman in the year 1946. He created the first airtight, waterproof containers made from polyethylene plastic that kept food fresh for longer periods of time. A truly innovative product, considering it reduced food waste and helped war ravaged families save money. Then came the concept of "Tupperware parties", popularised by Brownie Wise who joined Tupperware brand in 1951. Wise's innovative approach empowered women to become independent sales consultants, providing them with economic opportunities and social connections. Tupperware parties allowed women to demonstrate and sell in an informal, social setup. This grassroots approach fuelled the rapid growth of the plastic container company. Tupperware went global in the 1960s and in the next 2 decades, the product line was all about reusability and accommodating varied customer bases. School lunch bag sets, Sandwich Keeper, Tupperware Wonder Bowl, Jel-Ring cake containers, Millionaire Line salt and pepper shakers and others kept their customers wanting more. Tupperware's sales skyrocketed and the company expanded globally, with operations in over 100 countries.

It seemed that the famous brand would thrive and prosper for many years to come.

Nobody could have predicted the decline of Tupperware brand. But it happened. A massive shift in consumer preferences began in the 1990s leading up to the present year. People became more health conscious and mindful of the environment. Sustainability and eco friendliness have become deciding factors in consumer choices. This resulted in consumers looking for alternatives. Increased competition from low-cost alternatives added to the woes of Tupperware, effectively eroding its market share. The advent of online shopping and big box retailers also rendered the Tupperware party concept impractical and ineffective. Innovation and keeping up with the times was the key to rapid growth. A major impediment was that Tupperware failed to adapt quickly to changing market trends and consumer preferences. The company faced significant financial woes, including declining sales and bankruptcy filings.

Is there any hope? Tupperware is a legacy brand. A complete overhaul including the logo design could be a necessity to revive the iconic brand. Redefining brand purpose, updating brand propositions and highlights, visual and aesthetic changes could change the trajectory. A complete product line revamp highlighting eco- friendly sustainable materials, innovative designs and expansion of product categories will be required. The digital world should be utilised to create online, user friendly store, with easy navigation. Collabs with eco-conscious influencers can help improve the reach.

Despite continual rebranding and revival efforts, Tupperware continues to battle significant challenges in the current market. The story of Tupperware is a cautionary tale for businesses that fail to promote innovation and adaptability to changing trends and consumer preferences. However, a brand is a brand is a brand. Tupperware's legacy as an innovative brand and cultural icon stands even today.



Stebin A S

Senior Manager, Br. Kasaragod



A Decade with South Indian Bank



August 4, 2024, marked our 10th work anniversary. Having a reunion to mark this day was doing corners and we all landed up on a fine Saturday morning in the month of August. This reunion was more than just a nostalgic get-together; it was a testament to our enduring camaraderie and commitment to the bank and banking industry. The reunion served as a reminder that, despite the ups and downs and the drastic changes of the industry, the bonds forged during their early days remained unbroken.



In 2014, we embarked on our banking journey together, eager to learn and grow. Our training program laid the foundation for lifelong friendships and professional networks. We navigated challenges, supported each other, and celebrated successes. From just girls and boys fresh out of college, we had transformed ourselves into professionals in these years.

Over the past decade, we've achieved remarkable milestones. Some climbed up the professional ladder, Others specialized in niche areas. Through it all, our shared experiences and values remained strong.

We've witnessed technological advancements, regulatory changes, and shifting market trends, adapting and evolving along the way. Its hard to believe that now we all are holding the positions , we all looked up once we joined the Bank !

The reunion was filled with laughter, stories, and reminiscence. We marvelled at how far we'd come, both personally and professionally. Our conversations flowed easily, like no time had passed. We honoured our mentors and seniors who guided us during our formative years. The reunion also provided an opportunity to reconnect with colleagues and create a even stronger network.

Beyond professional achievements, we've experienced significant personal growth. We've formed lifelong friendships, supported each other through life's challenges, and celebrated milestones like weddings, births, and what not!



The reunion served as a reminder that, despite the demands of our profession, our relationships and personal growth are just as important. Here's to many more years of growth, achievement, and friendship!



Arun Gopalan P

Manager, Madurai Regional Office

Want a Happy Customer? Coordinate Sales and Marketing

In today's hyper-competitive world, your sales and marketing functions must yoke together at every level from the core central concepts of the strategy to the minute details of execution. To other functional departments such as finance and operations, the sales and marketing functions look alike. After all, they are both **"outward looking,"** focused on the customer and the market. But, creating a strong marketing and sales team has proven difficult in practice and is getting even more difficult than in the past.

Why is the concern about coordination between sales and marketing? Every business exists for financial performance making money. We know generally how to measure it across different companies and industries.

Financial performance is the result of operating performance. Operating performance includes all the things that a company must do to win the competitive battle in its industry to attract, retain, and profitably serve customers. It varies greatly among industries, but generally includes activities such as customer acquisition, on-time delivery, developing new services and products, and running efficiently.

If marketing and sales do not cooperate, the company's strategy will be inconsistent and weak.
- *Benson Shapiro*

If marketing and sales do not cooperate, the company's strategy will be inconsistent and weak; and execution will be flawed and inefficient.

New World, New Roles

When companies generally made their money in a large number of mid-sized accounts, marketing was typically seen as the strategic function that concentrated on product and service lines, market segments, and competitive positioning. Marketing did the thinking, managed the brand and consumer franchise in consumer goods companies, and

provided support to the sales force. In this simpler world, sales did the execution in the field and sold to end users and distributors in business markets, and the "trade" (wholesalers and retailers) in consumer goods markets. Marketing was cerebral, creative and long-term oriented and sales was action-oriented, relationship-focused, and short term.

But, the world has changed. Now, in most industries, there are a relatively small number of large major accounts, some mid-sized ones (the previous focus of the field sales force), and often a bunch of little ones. And, accounts are complex collections of diffuse buying teams involving different customer functional departments (purchasing, engineering, information technology, operations, finance, etc.), different levels in the customer's organizational hierarchy, and different customer regional and line of business organizations.

Customers are reached through complex overlapping means including global and national account teams, field sales including product and market specialists as well as territorial generalists, telesales and telemarketing, service specialists, distributors, dealers, value-added integrators, resellers and packagers, wholesalers, retailers, direct mail and e-commerce.

How to do sales in banking?

Building Trust

Building trust with the customer is the foundation of a successful banking relationship. Sales representatives must clearly and honestly communicate all the information regarding financial products.

This also involves following ethical standards so that the representatives build confidence and help the customer to make appropriate decisions regarding finances.

Understanding customers' needs

Sales professionals must understand the needs of the customers.

They must ask the right questions, listen to them carefully, and suggest solutions accordingly.

It is also important for sales professionals to modify the solutions as per the needs of the customers. This will satisfy the customer and create long-term loyalty with the bank.

Up-Selling and Cross-Selling

These two are selling strategies that provide upgraded and additional products to the customers. It helps the customer to know that the bank provides everything they need. If these strategies are implemented as per the needs of the customers, they can be excellent selling opportunities for the sales representatives.

The nature of the demands on sales and marketing mean that different people are appropriate for each function. Even different sales jobs require different personality profiles. "Hunters" who can open new accounts are more ego driven and less relationship oriented than "farmers" who are outstanding at servicing and developing existing accounts. These differences limit the opportunities to develop people who are "dual-faceted" and good at both the sales functions and the marketing functions. But, some companies successfully try to hire people who have good "cross-over" skills and can team well.



What is the importance of sales in banking sector

Driving Revenue Growth: It creates revenue for the banks. It promotes and sells financial services and products such as credit cards and insurance to customers. This brings profit to the banks.

Meeting Financial Goals: It plays a crucial role in meeting financial targets. For instance, by selling upgraded products, sales can help banks to expand their earnings.

Enhancing Customer Relationships: It improves customer experience. Sales professionals are trained to listen and build trust with customers. This leads to a positive interaction wherein a customer feels satisfied.

Customer Education: This creates multiple job opportunities in sales in the banking sector. With professional training, a candidate can acquire job roles such as Sales Executive, Insurance Sales Agent, Sales Manager, and Sales Advisor in the Banking Industry.

Competitive Advantage: This growth will need the banks to bring in more customers for themselves.

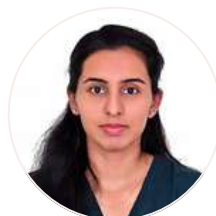
Advising on Product Development: It provides valuable advice to banks in terms of the development of new products and services. This advice would relate to the needs and demands of the customer, thereby, bringing more customers to the bank.

Building a Brand Name: It helps to build a brand name. As it creates a personalized and positive customer experience, a sales team can also help to build a positive brand image for a bank.



Banking Sales and Marketing is a natural beginning but most people need to learn a lot from it. There are many trade-offs to be made. And, almost invariably, each option will have both strengths and weaknesses. The important thing is to organize to accomplish the most important strategic objectives given the current environment and execute with the results.

Marketing and sales should not be the same because the functions they perform require important differences. But, they can be complementary and operate in such a way that customers are efficiently and effectively acquired, developed, serviced, and retained.



Nikitha Jayakumar
Manager, DTD (BCP Bangalore)



Combating AI-driven Cyberattacks

Strategies for a Safer Digital Future

As Artificial Intelligence (AI) transforms industries through advancements in automation, data processing, and decision-making, a more concerning application has emerged: **AI-driven cyberattacks**. Cybercriminals are now leveraging AI to execute highly sophisticated attacks, turning the dark side of technology into a growing threat for individuals, businesses, and governments alike. This alarming shift underscores the pressing need for stronger security measures to protect against the rising dangers posed by AI-powered cyber threats.

The Rise of AI in Cyberattacks

AI-powered tools have long been utilized to strengthen cybersecurity by detecting malware, identifying vulnerabilities, and automating incident response. However, as AI technology evolves, so do the strategies of cybercriminals. These malicious actors now harness AI to launch more intelligent, precise, and efficient cyberattacks.

A key aspect of AI-driven cyberattacks is the ability to learn and adapt. Machine learning algorithms can analyze vast amounts of data, identify patterns, and predict human behavior. These attacks are increasingly difficult to detect, and their ability to evolve rapidly makes traditional security measures less effective.

How AI is Weaponized by Cybercriminals

Automated Phishing Attacks: AI tools are now being employed to craft highly personalized phishing emails that appear authentic, tricking even the most cautious users. These attacks can adapt language and tone by analyzing the recipient's social media, email habits, and other publicly available data, making them far more convincing than conventional phishing attempts.

Malware Evolution: AI enables the development of malware that can autonomously modify its code to

avoid detection. Traditional signature-based antivirus programs are becoming less effective as AI-powered malware changes its structure continuously, making it harder for cybersecurity systems to identify and neutralize.



AI-Enhanced Ransomware: Ransomware attacks, which are already a significant threat, are now utilizing AI to spread more effectively. By analyzing networks and identifying the most critical systems, AI-driven ransomware can target organizations where disruption would have the greatest impact, increasing the likelihood of a ransom being paid.

Deepfakes and Social Engineering: AI-generated deepfakes—hyper-realistic audio, video, or image forgeries—pose a serious risk to cybersecurity. Cybercriminals can use these to impersonate executives, conduct fraud, or manipulate public opinion. The realism of these forgeries is so advanced that even sophisticated detection tools often find it difficult to distinguish between genuine and fabricated content.

AI-Powered Bots: Hackers are utilizing AI-powered bots that can automatically scan networks for vulnerabilities, launch attacks, and even adapt in real-time to counteract security defenses. This capability for continuous adjustment makes AI-driven bots formidable adversaries in the cybersecurity landscape.

The Need for Better Security Measures

To combat the rising tide of AI-driven cyberattacks, organizations and governments must implement more robust and innovative security measures. The first step is recognizing that traditional cybersecurity approaches—firewalls, antivirus software, and human monitoring—are insufficient in the face of AI-enhanced threats. A more proactive, AI-driven defense strategy is essential to effectively safeguard against these evolving challenges.

AI for Cyber Defense: As cybercriminals weaponize AI, defenders must similarly leverage this technology to safeguard their systems. AI-powered cybersecurity tools can identify unusual network patterns, predict potential vulnerabilities, and respond to threats in real-time. Machine learning models can help detect anomalies and unusual behaviors within systems that indicate an attack is underway, offering quicker and more accurate responses.

Zero Trust Architecture: The Zero Trust model operates on the principle that no user—whether inside or outside the network—should be trusted by default. By continuously verifying and authenticating users, devices, and applications, this architecture ensures that potential threats are contained and limited from causing significant damage.

Behavioral Analysis: AI-driven behavioral analysis tools can track user and network activity to detect deviations from normal patterns. By identifying irregular behaviors at an early stage, these tools can help prevent or minimize the damage caused by insider threats, phishing attempts, or malware infections.

Collaborative Security: Cybersecurity is a collective effort that requires cooperation among governments, organizations, and cybersecurity firms. By working together to share intelligence on emerging threats, particularly those driven by AI, stakeholders can enhance their defenses. Threat

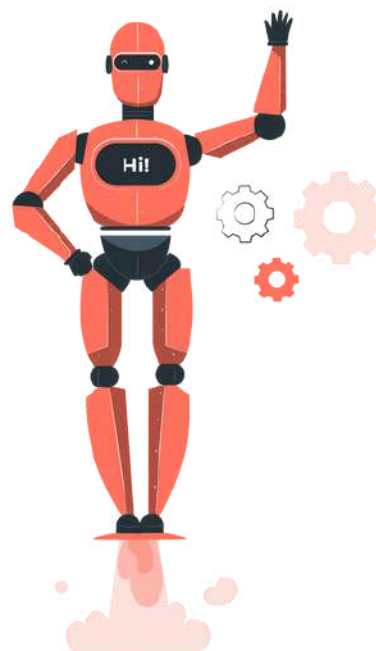
intelligence-sharing platforms and public-private partnerships can offer vital insights, enabling proactive measures to preempt and neutralize attacks before they inflict significant damage.

Continuous Training and Awareness: Since many AI-driven attacks exploit human weaknesses, improving cybersecurity literacy is vital. Regular training for employees to recognize sophisticated phishing attempts, deepfakes, and other AI-related threats can reduce vulnerabilities.

Preparing for the Future

AI will continue to shape the future of both cybersecurity and cybercrime. While AI offers unprecedented opportunities to enhance security measures, the same technology can be weaponized by malicious actors. As AI-driven attacks become increasingly sophisticated, organizations must proactively implement AI-based defenses, adopt a forward-thinking security approach, and promote collaboration between industries and governments.

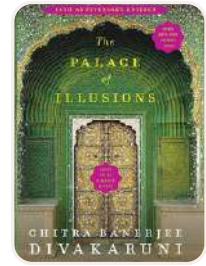
The dark side of technology will always be present, but with the right strategies, tools, and awareness, we can mitigate the dangers of AI-driven cyberattacks and ensure a safer digital world for all. The battle is not just against hackers, but against their AI-enhanced tools—necessitating that we stay one step ahead of the very technologies we once depended on for our protection.





Sandhya Gopinathan

Manager, HRD L&D



Palace of Illusions

by Chitra Banerjee Divakaruni

Palace of Illusions is not just a retelling of the Mahabharata - for me, it felt like a deeply personal journey through the life of Draupadi - a woman whose struggles, desires and pain are all too familiar. Reading this novel felt like looking into a mirror that reflected the silent battles we've all faced at some point - those unspoken emotions we often bury deep within us.

Draupadi, the enigmatic and often misunderstood heroine isn't just a character from an epic - she is every woman who has been denied control over her own life - a woman born from fire, destined for grandeur yet weighed down by the inequities of her circumstances.

Divakaruni breathes life into Draupadi, offering her a voice that made me feel her frustrations, her anger, her yearning for a life where she could choose her own destiny. As I read, I couldn't help but connect with Draupadi's inner turmoil - her constant struggle to be more than a pawn in the political games of men around her - to assert her presence in a world that tried to reduce her to a mere symbol of power or worse, a trophy to be won and lost.

What resonated deepest was her pain. Her humiliation during the disrobing in the Kaurava court strikes at the core of anyone who has ever felt violated or powerless. The way Divakaruni described that moment - the helplessness, the shame, the deep violation - all felt heartbreakingly real. That feeling of utter powerlessness when the world around us feels simply beyond our control. Yet, just like Draupadi, we find strength in those very moments to rebound. Divakaruni's Draupadi rises from her pain, using it as fuel for her desire for justice and revenge. The arc of transformation felt deeply empowering. It's a reminder that we often turn our deepest wounds into our greatest strengths.

Draupadi's relationships with the men around her - especially her complex connection with Karna, reflect the tensions we often face between duty and

desire - between what is expected of us and what our hearts truly want. There's a constant push and pull in Draupadi's life - a sense of being torn between who she must be and who she longs to be - the conflict felt close to home. We are expected to play certain roles - to sacrifice our desires for the sake of others, yet the heart doesn't always conform to those expectations. Draupadi's unspoken love for Karna and her bond with Krishna spoke to me of those relationships we carry in the quiet corners of our hearts - unresolved, bittersweet, yet profoundly meaningful.

Divakaruni doesn't just give us the story of an epic queen; she gives us the story of every individual who has had to endure in silence, who has been misunderstood, who has longed for more but been told she is asking for too much. Yet, through Draupadi's journey, we get to feel the beauty in that endurance. There is a grace in how she navigates her anger and love - her desire for revenge and her longing for peace.

For me, Palace of Illusions was not just about Draupadi - but about the invisible battles we all fight. It's about the moments when we are silenced, but also about the fire within us that refuses to be extinguished. This novel reminded me that we are not defined by our circumstances or the roles we are forced to play. Like Draupadi, we can reclaim our narratives, find strength in our pain and rise, even when the world tries to pull us down.

Palace of Illusions is not just Draupadi's story, but our own. It's a novel that reaches into the soul - unearthing the strength, vulnerability and fierce spirit that we all carry, even when life doesn't always allow us to express it.



*Chitra Banerjee
Divakaruni*



Rajdeep Chakraborty

Manager, RO Kolkata

Customer Acceptance Policy

A critical imperative

In today's financial world, ensuring the safety and integrity of banking operations is critical. Ever wondered how banks decide whether to open an account for a new customer? Or what happens behind the scenes to ensure that only legitimate customers gain access to banking services? That's where the Customer Acceptance Policy (CAP) comes into play—a key element of a bank's risk management and compliance framework.

Customer Acceptance Policy

As a part of ongoing efforts to maintain the highest standards of compliance and risk management, in line with our shared responsibility and the recent compliance circular (Cir:326/COMPLIANCE-GEN/3/2024-25 dated 31.08.2024), this is a timely reminder to ensure strict adherence to our Customer Acceptance Policy (CAP). As fraudsters and money launderers become more sophisticated, it's crucial that we remain vigilant, especially when it comes to onboarding new customers.

Why This Matters to You!!!!

Our ability to identify and block potential fraud at the first point of contact – during account opening – is one of our strongest defences available. Fraudsters and money mules look for gaps in our processes to exploit, but by being proactive, we protect not only the bank but also our valued customers and communities. The Customer Acceptance Policy (CAP) plays a key role in ensuring that only legitimate and trustworthy customers are on boarded. This isn't just about compliance – it's about protecting our bank from reputational and financial risk.

Key Guidelines

Customer Acceptance Policy clearly defines that

"No account is opened where the bank is unable to apply appropriate CDD measures, either due to non-cooperation of the customer or non-reliability

of the documents/information furnished by the customer"

If you cannot confidently verify the customer or their documents, the account should not be opened. Here are the specific scenarios to look out for:

- **Active Non-Cooperation:** If a customer is actively resisting the account opening process, refusing to provide essential documents, or is being evasive, it's a red flag.
- **Passive Non-Cooperation:** Sometimes, non-cooperation is subtle – reluctance to provide full information or hesitation in submitting required documents. This too warrants a second look.
- **Suspicion of Fraudulent Intent:** Trust your instincts. If something feels off, or there's reason to believe the account might be used for suspicious or illegal activities, don't proceed.

What you need to do. DO NOT WORRY!!!!

If a customer fails to comply with KYC requirements or you have valid concerns, reject the account opening request immediately. But don't stop there. It's crucial that you:

- Document the reasons for rejection in detail.
- Report the case to the Compliance Department promptly, with a copy to Regional Office.

This transparency not only ensures compliance but strengthens our internal monitoring systems.

- **Record Keeping: Your Best Ally**

Accurate and thorough record-keeping is essential. Maintain records of all account opening requests, particularly those rejected, along with the specific reasons for rejection. These records should always be available for internal and external audits.

By maintaining strict adherence to these guidelines, we are collectively safeguarding our bank, ensuring

compliance with regulatory mandates, and preventing potential misuse of the banking system.

Let's Stay Ahead of the Game: Be The Game changer.

By taking these steps, we're not just following procedures – we're actively contributing to a stronger, safer banking environment. Your role is

critical, and your vigilance will keep us ahead in the fight against fraud.

Lastly never be afraid to ask from the customer for a few extra documents or information during account opening, remember—it's all part of making sure our bank remains a safe and reliable place for serving us our **daily bread & butter**.

Inside Insight



Navya Joseph
Asst. Manager, Br. Sanand



Gluttony in Disguise

Attention ladies and gentlemen, there is a new devil in town – 'INFORMATION ANXIETY'. Let me begin by defining information anxiety: "It is the uneasiness or disorder caused by what people feel daily as they are overwhelmed with facts and data pretending to be useful information". It is not less than a devil who seems to be exorcising us into a whirlpool of information, causing scores of people to fall prey to it. The symptoms are browsing through the smart phones intermittently, acting overwhelmed after having access to a gigantic pile of data, only to be muddled about the 'application, allocation and utilization factor'.

This then, transforms into a transcending greed for information considering, it's a piece of cake in the 21st century. No sweat. There are countless sites that Google gives you and all you have to do is enter those magic words, not to mention those magazines (like The Week, India Today, Reader's Digest etc.), newspapers and their editorials, books and magazines for competitive exams and parents subscribing Tell Me Why's for their kids are certainly not helping. And the list does not end here, it goes on. Only a few realize that it's easy availability is what's causing all the trouble. There comes a time wherein, people wonder – what to do with all this information? This is where the anxiety starts. Also, it is the root cause of competitions.

When one is not able to efficiently utilize the information and apply it, only to realize that someone else did it better, this anxiety builds up. This adds to the already easily available and gigantic pile of information. Thus, there is an indirect relationship between information anxiety and competition. Further, it acts as a deterrent to the constant worrier's performance. Now, not everyone is a PARAM 8000, are they? Also even the supercomputer has updated versions. Same is the case with information. Information updation leads in information overload in the human minds. It is something which is constantly changing. There are different ways of dealing with the information overload. Some people update themselves, with the hopes of coping up with the information updation. They are called infogluts. They can never satisfy their greed for information, nevertheless it's accurate utilization.

Some can never deal with the information overload. It is these people that fall prey to the devil. My message to them: Browse through the information available and question the reliability of the data along with organizing and cataloguing the useful ones. It requires updation too. Also, BEWARE!! There is a glutton in disguise.

Branch Launch



Inauguration of relocated branch at Cheranalloor by Mrs. Maya Krishnakumar, President Koovappady Grama Panchayath in the presence of Fr. Johnson Jose Kakkattu vicar St. Francis Xavier's Church Cheranalloor, Ms. Rani Zacharias - AGM & Regional Head, Irinjalakuda, Ms. Dimple Dixon, Cluster Head, and Mr. Pritto M. Thomas, Branch in charge, Cheranalloor on 29-07-2024.



Inauguration of relocated branch at Sulthan Bathery by Shri. I C Balakrishnan MLA in the presence of Shri. T K Ramesh – Chairman, Sulthan Bathery Municipality, Mr. Rajesh N R - AGM & Regional Head Kannur, Mr. Jerin C Joseph - Cluster Head Mananthavady and Mr. Akash Ealias - Manager, Br. Sulthan Bathery on 15-07-2024.



Inauguration of relocated branch at Koyambedu by Shri. H. M Jayaram IPS additional Director General of Police & Director & Inauguration of relocated ATM by Shri. Murali K director of Central Footwear Training Institute, Chennai in the presence Mr. Easwaran S, Regional Head - DGM & Regional Head, Chennai, Mr. Jithin P. J, Cluster Head, and Mr. Paranthaman V. C, Branch in charge, Koyambedu on 21-08-2024.



Inauguration of relocated ATM at Kallara by Rev Fr. Baiju Alex, vicar St Mary's Church in the presence of Mr. Jeebu Joseph, Branch In charge, Kallara on 09-08-2024.



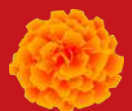
Inauguration of offsite ATM at Mangalore main by Rev. Fr. Richard Aloysius Coelho, Director, Father Muller Charitable Institutions in the presence of Fr. Johnson Jose Kakkattu vicar St. Francis Xavier's Church Cheranalloor, Mr. Pramooda M.G - AGM & Regional Head, Bangalore, Mr. Kiran P. Francis, Cluster Head and Mr. Vinu Mohan, Branch in charge, Mangalore main on 05-09-2024.



Inauguration of relocated Branch at Vengara by Shri. P K Kunhalikutty member of Legislative Assembly Vengara in the presence Smt. Biji S S - SGM & Branch Banking Head South Indian Bank, Mrs. Jacqueline M Fernandez - AGM & Regional Head, Kozhikode, Mr. Nowfal M K, Cluster Head, and Mr. Ashwin Mathew George C, Branch in charge, Vengara On 06-09-2024.



Inauguration of relocated branch at Sulthan Bathery by Shri. I C Balakrishnan MLA in the presence of Shri. T K Ramesh – Chairman, Sulthan Bathery Municipality, Mr. Rajesh N R - AGM & Regional Head Kannur, Mr. Jerin C Joseph - Cluster Head Mananthavady and Mr. Akash Ealias - Manager, Br. Sulthan Bathery on 15-07-2024.





Sojitra Gopiben Natvarlal

Asst. Manager, Br. Mehsana

The Modhera Sun Temple

The Modhera Sun Temple, located near the Pushpavati River in Gujarat's Mehsana district, is a masterpiece of Solanki architecture and a symbol of India's rich cultural heritage. Built in 1026 AD during the reign of King Bhima-I, it was designed to honor Surya, the Sun God. The temple is strategically constructed so that during the equinox, the first rays of the sun illuminate the deity inside the sanctum.

The temple's architecture follows the Māru-Gurjara style, with intricate carvings that depict scenes from Hindu mythology, especially from the Ramayana and Mahabharata. The Garbhagriha (main shrine) once housed an idol of the Sun God, adorned with gold, but it was desecrated during invasions and no longer exists.

The temple complex is divided into three sections: the Gudha Mandapa (main shrine), Sabha Mandapa (assembly hall), and the Surya Kund (stepwell). The Surya Kund is especially notable for its geometrical precision and over 100 small shrines that adorn its steps, making it a marvel of engineering and religious art.

The Modhera Sun Temple is no longer used for worship but is protected as a monument by the Archaeological Survey of India and is a major tourist destination. Every year, the temple hosts the Modhera Dance Festival, Yoga festival on international festival day, celebrating classical Indian dance and culture in its breathtaking surroundings.





Shwetha Wilson

Asst. Manager, HRD L&D

Customer is King, But Compliance Comes First

Balancing Service Excellence with Regulatory Integrity in Indian Banking

In today's fast-paced, customer-centric world, the mantra "Customer is King" has become a foundational principle within the banking industry. With rising competition and evolving customer expectations, banks are investing significantly in enhancing customer experiences through digital transformation, personalized services, and seamless interactions. In the Indian banking sector, where innovation and competition are rising rapidly, delivering a superior customer experience is a key differentiator. However, there is a parallel and equally critical narrative that no bank can ignore: COMPLIANCE

While banks prioritize customer satisfaction, regulatory compliance remains the cornerstone of operational integrity and long-term sustainability. In a highly regulated industry like banking, compliance isn't just an obligation—it's a safeguard for both the institution and its customers. Thus, while "Customer is King," compliance must always come first. Failure to adhere to stringent regulatory frameworks can expose even the most customer-centric bank to significant legal challenges, reputational damage, and operational risks.

The Balancing Act

For Indian banks, the challenge is clear: how to prioritize a customer-first approach while adhering to the stringent regulatory standards set by institutions like the Reserve Bank of India (RBI), the Securities and Exchange Board of India (SEBI), and other governing bodies. Achieving this balance is essential, and the solution lies in developing business models that seamlessly integrate compliance into the customer experience.

Customer-Centric Compliance Solutions

Banks are increasingly integrating compliance into their service delivery models, ensuring that customers face minimal friction while still adhering to regulatory protocols. For example, video KYC (Know Your Customer) has revolutionized the onboarding process, allowing customers to verify

their identity digitally without compromising on regulatory checks.

Digital Transformation and Compliance

The rapid digital transformation in banking brings both opportunities and compliance challenges. AI-driven tools, such as chatbots and personalized financial advisory services, are revolutionizing customer service. However, automating banking processes also introduces new regulatory complexities, including data privacy, fraud detection, and adherence to anti-money laundering (AML) protocols.

Anti-Money Laundering (AML) and KYC as Customer-First Initiatives

AML and KYC regulations are often viewed as hurdles in customer experience. However, these compliance requirements, when framed correctly, can enhance customer trust and confidence. A bank that ensures stringent KYC procedures protects itself from fraudulent activities and safeguards its customers' assets, reinforcing the long-term relationship between the bank and the customer.

Why Compliance Must Come First

While a bank's commitment to customer service is essential, the necessity of putting compliance first stems from the fact that regulatory breaches can have far-reaching consequences. Penalties for non-compliance, as well as reputational damage, can outweigh the benefits of short-term customer satisfaction. The banking sector in India has witnessed several high-profile cases where lapses in compliance led to significant losses, both financial and reputational.

For instance, the Reserve Bank of India has taken strict action against banks that failed to meet anti-money laundering and know-your-customer requirements. Similarly, data breaches have demonstrated the severe consequences of non-compliance with cybersecurity regulations, which can erode customer trust and tarnish a bank's

credibility for years. In a highly interconnected and increasingly transparent global economy, even a single compliance misstep can have far-reaching implications. By prioritizing compliance, banks not only avoid regulatory penalties but also cultivate a reputation for trust and reliability, which is essential for fostering long-term customer relationships.

A Culture of Compliance with a Customer Focus

For compliance and customer-centricity to coexist harmoniously, they must be deeply embedded within the organizational culture. Front-line employees should be trained to view compliance not as a burden, but as an integral part of delivering excellent customer service. By clearly communicating the importance of key initiatives like Know Your Customer (KYC) and data security measures, banks can foster trust among their customers by demonstrating a sincere commitment to protecting their well-being.

Furthermore, compliance should not be viewed as a mere checkbox exercise but rather as a core business strategy. Technology can be a powerful enabler in this endeavour. Tools that simplify regulatory reporting, enable real-time fraud detection, and

facilitate advanced data analytics can ensure compliance while simultaneously enhancing the customer experience. By leveraging such digital solutions, banks can create processes that are both customer-friendly and compliant, reinforcing the notion that the two need not be mutually exclusive.

The Way Forward

In the years to come, the Indian banking sector will face increasing regulatory scrutiny as well as rising customer expectations. To thrive, banks will need to weave compliance into every aspect of their operations without diminishing their focus on the customer.

Regulatory frameworks should not be viewed as barriers, but rather as the foundation of a stable, secure, and trustworthy banking environment.

Thus, the phrase "Customer is King" will continue to hold true, but only within the parameters of compliance. By putting compliance at the forefront, banks can deliver the kind of secure, reliable, and customer-focused services that cultivate trust and drive sustained growth in the Indian financial landscape.

Reason & Rhyme



Antony John P C
CSA, DTD

A Place of Zen

The feeling of finding something undescribed ,yet understood completely.

To find a spot ,where Worldly worries and daunting deadlines, doesn't have our mind on" chock hold ". A place where ones imagination can run freely as flowing rivers.

Deceived to the glimpses of life, in a city of concrete jungle.
The mind fades into a mockery. A rat race ,where everyone is busy building towering careers.

The pathways you build so proudly ,
In the expectation to protect the unseen future,
it is the very route that will mislead you into a vicious circle.

One has to be brave enough, to jump from the conveyor belt ,that's running our life in intricate loops ,

Thou maybe be seen as fallen by the people of the higher rings,
But in life ,you will find that you have arisen ! and found.

"A place of Zen"



Deepak Mukundan Palliyil

CSA, HRD

Beauty Behind The Veil : The Allure Of The Masked Muse

On a summer afternoon
One among the mundane chapters of life in the mansion,
I glimpsed a white albatross masked in black
Which made the summer heat delightfully cool

The smoldering heat of the sun
Burnt new desires of rain in my heart
I could see the beginning of a silent drizzle
In the eye of the albatross.

The Rhythm that radiated from
Her almond shaped eye
Reminded me of a symphony
Conceived in heaven and
In bliss I walked out of the mansion

The lady masked in black didn't know
The miracle hidden deep inside her eye
That guided my heart for a homecoming
Rejoiced in eagerness to know more
About the enigmatic beauty concealed in disguise.

As time passed by,
My desire to know the charm in person
Blossomed into an immortal flower
Whose eternal fragrance of Gallantry
Helped me fix a tryst with the Albatross masked in black.

On a balmy summer morning
With birds chirping the arrival of dawn
In came the lady masked in black
Who unfortunately didn't know
About the beautiful cascades of light
Narrated by her hazel eyes

Life has never shown me before
Such a spectacular creation
That spoke with her eye
With innocence embalmed in innocence

The immortal flower of love in me
Has kept her promise
To gently move my lip
And solicit the unveiling of the veil
Which captivated me at the mansion

At last it is time to bid farewell

To my saga of Inquisitiveness
I could see the sky going scarlet red
And in crimson red she blushed
As she finally unveiled the Mask in Black

For a second, I was standing still
Gazing the serene beauty of the Albatross
Who barely knew the allure in disguise
Was an emotion which ran
Through my blood and eventually
Made love with ink

My tryst with her was a Revelation
That bridged the gap in-between
Romanticism and Pragmatism
Which solicited acceptance in serenity
With a potion of unconditional love

The bard in me told her about
The albatross masked in black
And the tale of Rhythmic drizzle deep inside her eye
Which indeed was ironic for the Charmaine Doll.

The lady masked in black was unaware
About the bells of love deep inside,
But I believed in the beauty of time and distance
Which one day would eventually cast a
Miraculous spell of love
Deep inside the Charmaine Doll

My clouds of desire for the Albatross
Taught me lessons of Endurance and
Even in the midst of painful blizzard
The flame of hope in my soul knew that
One day my quill would smooch
Through his parchment narrating
The saga of divine love

Yes, indeed...
After a patient passage of time,
The lady masked in black realized
The profound truth embedded in my love
Which eventually chimed the Wedding Bells
And our souls intertwined
As we exchanged Wedding Rings
Sealing our Eternal bond for a Life time.



Outreach

Empowering Communities: South Indian Bank's Commitment to Social Responsibility



Handing over the High Dependency Unit (HDU) for the Department of Surgical Oncology, Govt. Medical College, Thrissur by Mr. Anto George T (CGM- HR & Operations) on 11.07.2024

Financial assistance for two Android Self-Service Kiosks with UPI to support Samridhi, a project by Cochin Municipal Corporation, in managing crowds and streamlining payments for their low-cost meal program.



Bank provided financial assistance to Dakshayani Balasramam, a home for 28 orphans in Palakkad, to purchase mattresses. The institution offers education, shelter, and various free training programs for underprivileged children.



Bank provided financial assistance to St. Thomas Higher Secondary School, Ayroor, to purchase a water purifier, ensuring safe drinking water for its 220+ students and staff.

As part of our CSR initiative, the Bank provided financial assistance to Kerala Labour Movement for the purchase of 25 sewing machines. This support aims to uplift economically marginalized women in the unorganized sector. The initiative focuses on enhancing their livelihood in Ernakulam and Alappuzha districts.



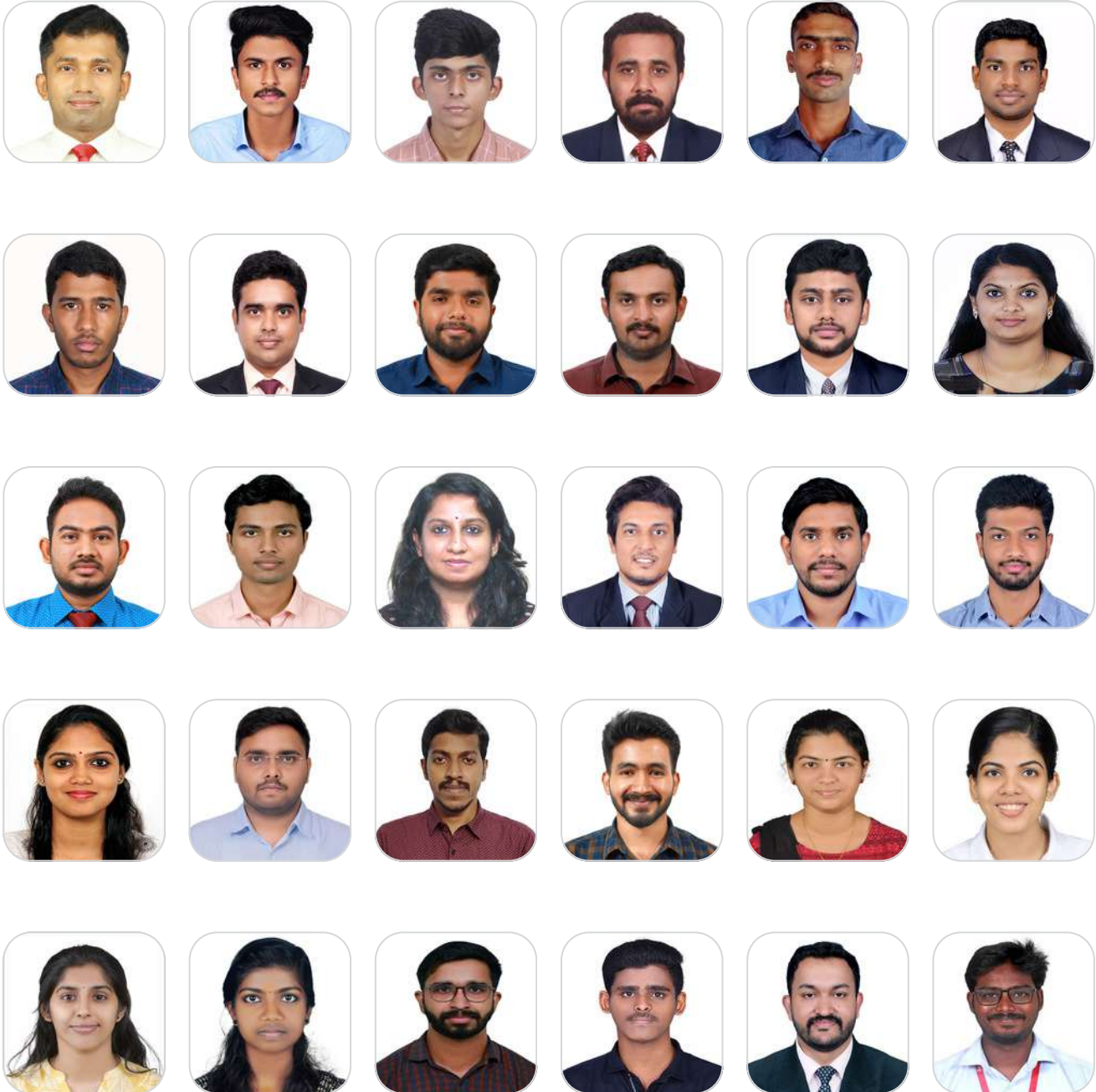
As part of our CSR, a lift was provided to ADAPT Society, Thrissur, and inaugurated by Smt. Rekha V R, JGM & Regional Head, on 27-07-2024.



The Bank renovated Ayyanthole Children's Park and handed it over to the District Collectorate, signing an MoU for five years of maintenance.

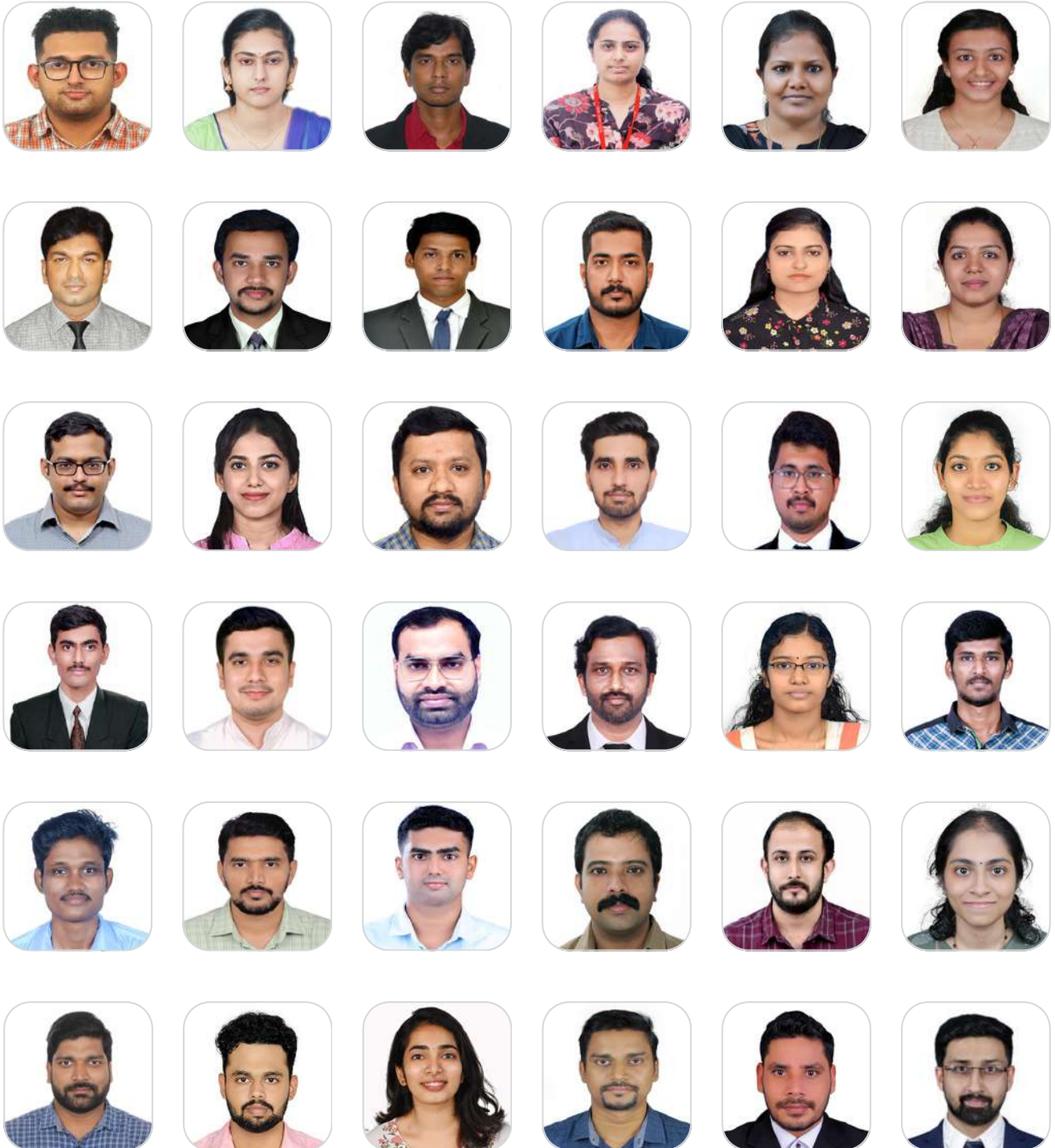


Congratulations



*Row-1: Ajay V P - Akhil K - Alan Xavier Devasia - Amal Tom Joseph - Aman Kumar Chaurasia - Amarnath C
 Row-2: Ananthu Rajeev - Anoop Kumar S - Aravinda Babu K M - Arun B Kovattu - Ashik P M - Ashlin Anna Joseph
 Row-3: Bakki Rajesh Babu - Binil K Babu - Cicilia Joseph - Deepak Ajith - Deepak Lovelichen - Don Dominic Jose
 Row-4: Drisya Glancy - Gannavarapu R S Sriharsha - Gershon L M - Gokul Krishnan R - Gopika G - Grace Kripa Akkarapatty
 Row-5: Greeshma M S, Greeshma T V - Hrishikesh R Nampoothiri - Jisin Chirayath - Jithesh M - John Felix X*

Congratulations



*Row-1: Joseph Jacob - Josmin Joy - Lali Babu Mudamanchu - Lanka V R S P Sneha Latha - Laya P - Mariya Lilly Thomas
Row-2: Mohankumar G V - Muhammed Jaisal K M - Nagarajan A - Nikhil C Jose - Priyanshu Kumari - Rakhi R
Row-3: Rangarajan R K - Richu Rose Jojo - Rijul Ravi - Sagar Tanwar - Sai Charan Reddy P - Sandra Baby
Row-4: Sankar V - Satyam Pandey - Satyendra Kumar - Shiju John Soman - Shilpa R - Shri Gobinath S
Row-5: Sivasankar M - Sivasankar S - Sourav Surendran - Sreejith S - Srivin P P - Swetha S
Row-6: Umakanth Naidu K - Vaisakh R Krishnan - Veni Satheesh - Vimal Yohannan - Vishnu Prasad J - Christo Paul*



DVS Krishna Datta

Asst. Manager, HRD L&D

Bobbatlu

Sweet South Indian Flatbread, Telugu version

Ingredients:

For the Dough:

- All-purpose flour (Maida) – 1 cup
- Salt – a pinch
- Oil – 2-3 tablespoons
- Water – as needed

For the Filling (Puran):

- Chana dal (Bengal gram dal) – ½ cup
- Jaggery – ½ cup (grated or powdered)
- Cardamom powder – ½ teaspoon
- Ghee – 1 tablespoon

Optional: Rice flour for dusting or all-purpose flour

Preparation:

Making the Dough:

- In a bowl, mix 1 cup of flour with a pinch of salt. Gradually add water to form a soft, smooth dough (softer than chapati dough).
- Add 2-3 tablespoons of oil and knead the dough for a couple of minutes. Cover and let it rest for 30 minutes.

Making the Filling (Puran):

- Rinse ½ cup of chana dal and pressure cook with 1 ½ cups water (3-4 whistles) until soft but not mushy.
- Drain excess water, mash or blend the dal into a smooth paste.
- In a pan, melt ½ cup of jaggery on low heat. Add the mashed dal and cook until thickened (5-7 minutes).



- Add ½ teaspoon of cardamom powder and 1 tablespoon of ghee. Mix well and let the filling cool.

Assembling the Bobbatlu:

- Divide the dough and filling into equal-sized balls.
- Flatten a dough ball, place the filling in the center, and seal the edges.
- Roll the stuffed dough gently into a thin disc using rice flour or all-purpose flour for dusting.

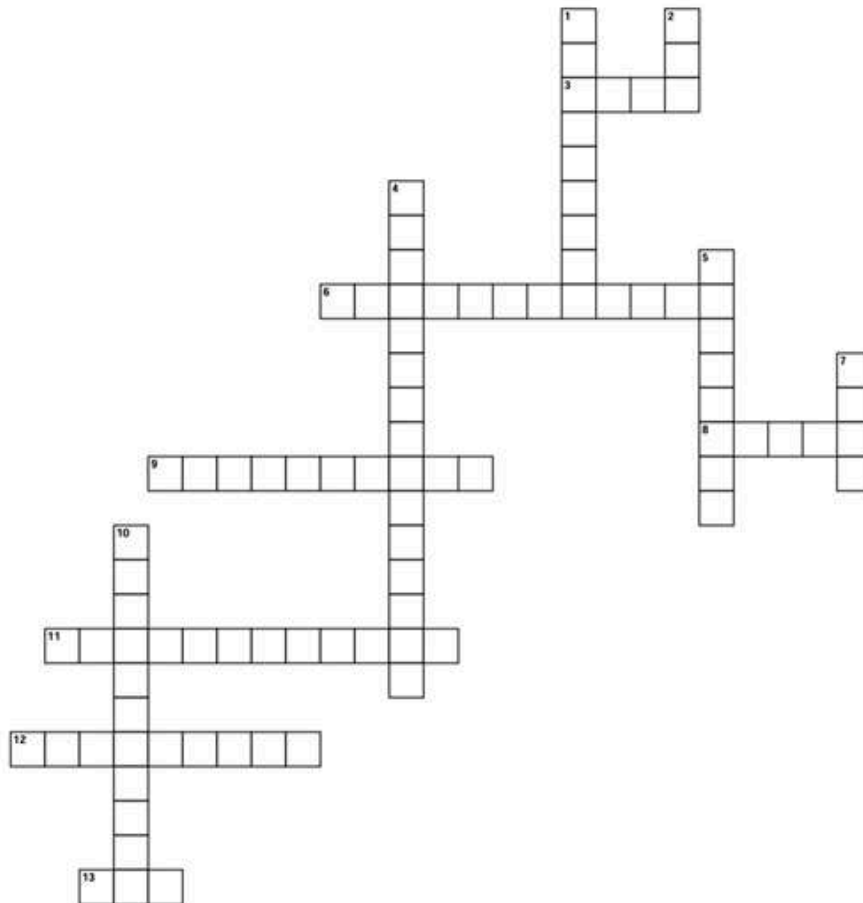
Cooking the Bobbatlu:

- Heat a tawa (flat pan) on medium heat. Place the rolled bobbatlu on the tawa.
- Cook for 1-2 minutes until golden spots appear. Flip, drizzle ghee, and cook until both sides are golden brown.
- Repeat for remaining dough and filling.

Serve warm with a drizzle of ghee if desired!



Crossword



Across:

- [3] an Indian law aimed at preventing and controlling money laundering and seizing property involved in such activities.
- [6] The investigation or audit of a potential investment or product to confirm all facts, such as reviewing financial records in compliance with Indian laws.
- [8] A thorough examination of the financial records and compliance procedures of a bank or financial institution, often mandated by regulatory bodies like the RBI.
- [9] The process of adhering to regulatory requirements set by RBI, SEBI, and other regulatory bodies in India.
- [11] A company that exists only on paper with no active business operations, often used to launder money or evade taxes in India.
- [12] Restrictive measures imposed by the government or international organizations to limit financial dealings with certain entities.
- [13] The mandatory process implemented by Indian banks to verify the identity of clients before opening an account or conducting large transactions

Down:

- [1] The act of submitting reports on suspicious or large transactions to authorities, particularly to India's Financial Intelligence Unit
- [2] a loan or advance for which the principal or interest payment remains overdue for a period of 90 days or more
- [4] The process of concealing the origins of illegally obtained money by passing it through a complex sequence of banking transfers or commercial activities
- [5] Suspicious signs or indicators that suggest potential fraudulent activities or money laundering attempts, requiring immediate attention
- [7] an international body that establishes standards to combat money laundering and terrorist financing, with India as a member country
- [10] The person or entity who is designated to receive funds or assets in a financial transaction

For answer keys, scan QR code in the last page.



Jonathan Alphy Roshan

S/o Antony Roshan, Senior Manager, Salem Main Branch

Detective John

It was a dark and stormy night. Detective John was at his desk. When his door opened, a man came in and said, 'My cat is missing!' 'What is your name?' asked detective John. 'Mark', replied the man. 'Where did you see your cat last?' asked John, Mark replied, 'I last saw my cat at my house.' John and Mark headed to Mark's house. They went to the kitchen where Mark kept the cat. 'I last saw my cat on her cushion', said Mark, pointing to it. John examined the cushion; he found a guinea coin beside it; he also found the kitchen window open. He asked Mark, 'do you have any neighbours?' 'Yes', replied Mark, 'Mr Harry lives next door.'

John asked 'what is Mr Harry's business?' 'Mr Harry is a businessman', replied Mark. John asked, 'can I talk to him?' Mark replied, 'no, I'm afraid not, he is very busy.' John said, 'I have a feeling that he kidnapped your cat.' Mark said, 'if so, I will take you to him.' Mark took him to Mr Harry's building. They arrived in front of Mr Harry's office. John knocked twice on the door. 'Enter', said a voice, they entered the office to see Mr Harry looking at some paperwork concerning business.

When he saw his two visitors, he stood up and greeted them. John asked, 'did you steal a cat?' 'No, I didn't', replied Mr Harry. John said, 'then how do you explain that Mark's cat is missing and all that was left was a guinea coin and an open window?' Mr Harry replied, 'even so, I did not steal Mark's cat. Couldn't it be another person capable of doing such an act and Mark could have dropped that coin?'

John replied, 'hmm, you are right.' John asked 'is there an animal control force?' 'Yes', replied Mr Harry, 'there is, I will ask one of my clients to take you to them.' John said, 'thank you, I would appreciate that, I'm sorry for accusing you.' Mr Harry replied, 'do not worry about that, you are forgiven.' John and Mark went to the Animal Control Force centre. John asked the clerk; 'we are here to report a

missing cat, can I talk to the chief?' 'Yes, you can', replied the clerk. They went to the chief's office, the chief asked, 'what can I do for you?' John asked, 'Did you find a cat?'

'Yes, we have', replied the chief. John said, 'this cat was a pet for a friend of mine.' 'Oh, I did not know that', said the chief. he spoke into a microphone on his desk, 'bring the cat we found earlier.' Soon a cat was carried into the office. Mark said 'Tabby!' and hugged his cat. 'Thank you', he said to John, 'but how did you do it?' John replied, 'when I examined your cat's cushion, I found a coin beside it, I also found the kitchen window open. So, I thought that either the cat was stolen, or it jumped out of the window. When you told me about Mr Harry, I had a feeling he had stolen the cat, especially when you told me he was a businessman, as I found a guinea coin beside your cat's cushion. However, what he said convinced me that he was innocent, so I knew that your cat went out of the window. So, I asked if there was an animal control force, because all strays are collected by the animal control force and so, we came here to collect your cat. But you should really buy your cat a collar'. 'I will', said Mark. 'Thanks for the advice'

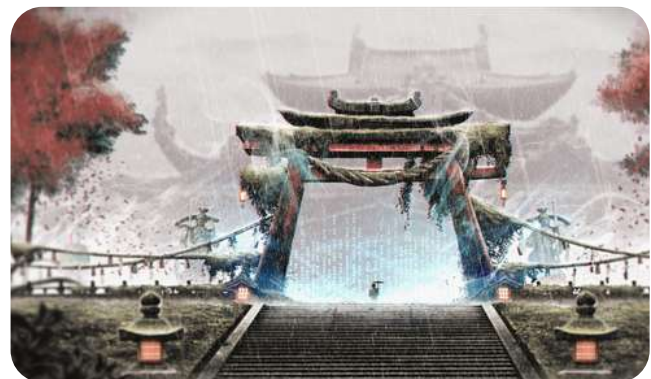




Rohan Vinod

S/o Vinod K K, Manager DTD (BCP Bangalore)

Digital drawings that blend technology with art



Kaleidoscope



Silpa Balachandran
Asst. Manager, Br.Thippasandra



Nandukrishnan G
Asst. Manager, Location Hub Kottayam



Sajnu Jose Poothokaran
CSA, Br. Vadanapilly



Priya Prince Chakrampilly
Manager, CBG, Bangalore RO



Rossy A
CSA, Br. Malleshwaram



Jomiya Joju C
CSA, Br Elamakkara



Meenu Jose
Asst. Manager , DTD



Savitha Naveen
CSA, Br.Thippasandra



Anjitha S
CSA Br. Medical College - Kottayam

Dhanesh C S
Asst. Manager, Compliance department

Kids' Corner



Anamika Pradeep
D/o Roopavathi S,
CSA, Br. Thevalakkara



Akrish Mora
S/O Sami Madhuri,
Asst. Manager,
Br. Hyderabad



Sannidhi MS Bhat,
D/O Shravya K S,
Asst. Manager,
Br. Bangalore
Bannerghatta Rd



Melissa D Antony
D/o Antony John P C,
CSA, DTD



Chinmayi Venket
D/o Sangeetha. V, CSA,
Br. Viyyur



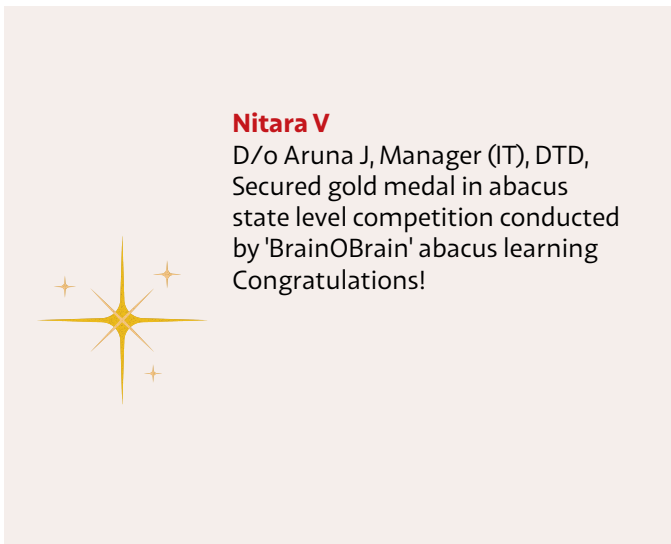
Parthiv Pramod
S/o Archana P,
Manager (IT) DTD





Nihara Subin

D/o Nibi Babu, Manager (IT), DSD,
Secured first prize in 600m inter-school skating championship 2024
Congratulations!



Nitara V

D/o Aruna J, Manager (IT), DTD,
Secured gold medal in abacus state level competition conducted by 'BrainOBrain' abacus learning
Congratulations!



Johaam Subin

s/o of Nibi Babu, Manager (IT), DSD
The National Kenyu Ryu Open Karate Championship was held in Chennai on 25th August 2024. Johaan Subin secured the Gold Medal in the Cadet category.
Congratulations!

Wedding Bells



Anoop P Vijayan , Br. Pandikkad
married Aswathi K Anil



Christeen Chacko , BOG - Assets
married Tintu Tomy



Akshay Surude, Br. Nashik, married
Bhavana Pathak



Seeson Sai K S , Irinjalakuda RO
married Swetha R, Christ Nagar
Irinjalakuda



Drisya Glancy, DTD married
Ajay A Suresh



Aparna R Krishnan, Br. Pullad
married Harikrishnan S Kumar



KrishnaPriya P D, CPMG, married
Aswin R Ashok



Deepak Mukundan, HRD, married
Silpa CFM



Stebin A S, Br. Kasargod married
Alice V Stanley



Scan QR Code for Keys to the
Crossword on Page-41 and for
writing Letters to the Editor





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