

Siblink

Corporate Family Magazine of The South Indian Bank Ltd.



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MAY 2025

From Relevance to Dominance

Highlights

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Nice Numbers **FY 2024-25**

Net Profit
1,303 Crores

Gross Advances
87,579 Crores

Deposits
1,07,526 Crores

Branches
948

Digital Transactions
98.20%

CASA
31.37%

Net Interest Margin
3.21%

Employees
9,369



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From the desk of MD & CEO

Dear SIBians,

At South Indian Bank, we are in the midst of an important and intentional shift. Over the last year, we have laid the groundwork for meaningful change, not just in our numbers, but in how we operate, how we serve, and how we think.

We've taken a hard look at our foundations and strengthened what matters most. We've refined our loan book, tightened risk controls, simplified key processes, and invested significantly in our people and technology. This wasn't a surface makeover, it was structural work, driven by the conviction that sustainable growth must be built on strength, clarity, and good strategy.

Today, we see the results taking shape:

- **We delivered our highest-ever net profit of ₹1,303 crore, a 22% increase over last year.**
- Gross advances crossed ₹87,579 crore, with disbursements of ₹1,63,270 crore, reflecting strong demand and execution.
- Asset quality improved significantly, with Gross NPA at 3.20% and Net NPA at 0.92%, supported by a provision coverage ratio of 85.03%.
- 98.2% of customer transactions were digital, reflecting our successful shift to tech-enabled banking.

These numbers validate the work we've done, but they are only the beginning. What lies ahead of us is not maintenance, it is growth. And not just any growth, but strong, balanced, and values-driven growth that challenges us to stretch beyond old limits while staying true to who we are.

Here is how we will shape that future:

- **We will pursue growth that is bold but disciplined**, deepening our retail and MSME presence, expanding beyond legacy geographies, and focusing on high-quality customer relationships that build over time.
- **We will create simpler, faster, more intuitive banking experiences**, powered by digital journeys that are not only efficient but personal and reassuring.
- **We will empower every branch to be a growth centre**, supporting local entrepreneurs, small businesses, and families with timely credit and trustworthy advice.
- **We will invest in our people**, through learning, leadership development, and a workplace culture that encourages ownership, initiative, and pride.
- **We will hold ourselves to a high standard**, ensuring that as we grow, we stay compliant, transparent, and aligned with the trust placed in us by customers, regulators, and shareholders.

We must strive, individually and collectively towards achieving these worthy objectives. We must set higher benchmarks, ask more of ourselves, and take thoughtful risks with confidence and care.

I want to thank each member of the South Indian Bank family, our employees, customers, shareholders, and partners for walking with us. Let us continue this journey with clarity, courage, and purpose.

Sincerely,

P. R. Seshadri
Managing Director & CEO



From the desk of ED

Dear SIBians,

At South Indian Bank, we believe true transformation begins when an organisation chooses to outgrow its past. FY 2024-25 marked that choice - a deliberate pivot from being relevant to aspiring for something greater: **Dominance** rooted in trust, technology, and purpose.

We are not claiming to have arrived. Dominance is not a medal we wear - it's a strategic goal we are working toward, step by step. It is a future we are actively building through clarity in vision, consistency in execution, and courage in decision-making.

We are no longer just a regional or legacy player. We are a Bank that is rethinking everything - from how we lend to how we listen. We are simplifying credit, digitising experiences, empowering branches, and investing deeply in people. But more importantly, we are doing it with humility and resolve.

Here is how we are moving forward on this path:

- We aim to become India's most responsive bank for small businesses and households - offering timely, transparent, and tailored solutions that genuinely improve lives. Credit for growth, not just for compliance.
- We are building a digital experience that feels human - where customers don't just complete transactions, but feel understood, safe, and supported throughout their journey. We want technology to reflect care, not complexity.
- We are reshaping branches into community anchors - places where individuals, families, and entrepreneurs find not just banking, but clarity, guidance, and encouragement. We see each branch as a local catalyst for trust and inclusion.
- We are embedding discipline and foresight into our DNA - ensuring that every loan sanctioned, every rupee invested, and every policy adopted serves our long-term purpose, not just quarterly outcomes. **Volume without value is just noise. Value without volume is inertia.** As a bank rooted in legacy, we must now rewire our culture; not to abandon who we were, but to become who we must be.

We know the road from relevance to dominance is not short. It requires belief, resilience, and strategic patience. But we also know we're heading in the right direction - with sharper tools, stronger people, and a deeper sense of responsibility to those we serve.

We thank you for believing in our journey. The best of South Indian Bank is yet to come.

Best regards,

Dolfy Jose
Executive Director





From the desk of COO

Dear SIBians,

It gives me great pride to congratulate each one of you for the Bank's strong business performance over the past year. These results are a reflection of your effort, discipline, and commitment to doing your work with care and responsibility.

Whether in branches, processing centres, service hubs, or departments, each team has contributed to this success. Thank you for being part of this collective achievement.

As we move forward, we must remind ourselves that the real test of excellence is not one good year, it is consistent, high-quality delivery year after year. And that requires every part of the organisation to work together with one goal: to serve our customers better, grow our business responsibly, and act with integrity at all times.

Our branches remain at the core of this mission. They are where the Bank meets the customer, where trust is earned, problems are solved, and relationships are built. A smooth experience at the branch is often the reason a customer chooses to stay with us.

But branches don't operate in isolation. Behind every successful transaction is the quiet, dependable support of our internal teams, operations, credit processing, IT, legal, compliance, audit, HR, risk, marketing, finance, and many others. These departments ensure that the systems work, decisions are sound, rules are followed, and people are supported.

Going forward, our departments must continue to partner closely with branches, not just to complete tasks, but to enable faster decisions, simpler processes, and more confident customer interactions. When we collaborate well internally, we make it easier for the front end to deliver excellence externally.

Here's what I believe we must continue to strengthen across the organisation:

- **Support customer-facing teams proactively:** Solve issues fast. Simplify wherever possible. Help branches focus on customers.
- **Maintain high personal and professional integrity:** Processes must be followed fully. Compliance is everyone's responsibility.
- **Take ownership and follow through:** Whether in a branch or in a department, every task affects someone else's ability to perform.
- **Understand your impact on business growth:** Even if you're not directly customer-facing, your quality of work helps grow relationships, reduce complaints, and build trust.

We are in a good place, and the future is full of possibility. Let's stay focused, connected, and committed to building a bank that delivers excellence, everywhere, every day.

Thank you once again for your contribution. Let's continue to work together with purpose and pride.

Warm regards,

Anto George T
Chief Operating Officer



Message from Head HR & CS



Dear Colleagues,

Taking on the additional responsibility of leading our Human Resources function, alongside my role as Company Secretary, has been a deeply meaningful experience. It has allowed me to see, more clearly than ever, what makes South Indian Bank truly special.

We are not just a financial institution - we are a compassionate organisation that genuinely cares for its people. In a world where many workplaces speak of culture, our bank lives it. And because this Bank stands by us, we must stand by it, with a deep and visible sense of ownership. **Ownership means more than accountability, it means believing that this institution's success is our personal responsibility.** It means acting without being told, thinking beyond our role, and doing the right thing even when it's hard. It means bringing not just your skills to work, but your commitment, your initiative, and your pride.

Ownership must fuel our desire to see South Indian Bank grow and succeed, not as spectators, but as co-builders of its future. As we move forward together, I invite you to reflect on the kind of culture we want to strengthen:

- A culture of ownership, where each one of us treats the Bank's reputation, customers, and colleagues as our own.
- A culture of belonging, where people feel respected, included, and proud to be part of something bigger.
- A culture of commitment, where we don't just meet expectations - we raise them.
- A culture of growth, where we challenge ourselves to do better, learn more, and contribute with purpose.

In my experience dealing with regulators and stakeholders, I've learned that sustainable success is built not just on strong policies, but on strong people. What we do absolutely matters - but who we are, and how we choose to show up, matters even more.

Let's honour the trust this organisation places in us - not just by complying with rules, but by rising to a higher standard of ownership, commitment, and conviction. Let us bring our best, every day, in every role, not just for ourselves, but for the greater success of South Indian Bank.

Warm regards,

Jimmy Mathew

General Manager

Head - Human Resources & Company Secretary

Editor's Note

Dear Colleagues,

It is always a pleasure to bring you the latest edition of Siblinc (No. 33.4). As we are well into the new financial year filled with fresh opportunities and renewed goals, this edition starts off with messages from our leaders that highlight the importance of aligning our aspirations with the bank's strategic vision for the future. Inside, you'll find insightful and inspiring articles, along with a delightful collection of creative contributions from our staff and their families.

Happy reading! We look forward to your thoughts - please scan the QR code on page 31 to share your valuable feedback.

Warm regards,

Vijay K Korath

AGM HRD L&D



Jose J Kattoor
Independent Director



Originally published in
The Hindu Business Line
on April 27, 2025

RBI's 'golden' rules for lenders

Draft law meant to bridge gaps in gold loan regulation is timely, but needs tweaks

Gold loan is sought after not only by the economically weaker classes but also many middle-class families and small businesses in need of emergency credit. Non-banking financial companies (NBFCs) and banks have built up sizeable portfolios in this line of business.

The ease of obtaining credit, a purpose-agnostic yet hassle-free process, and the northward prices helped grow the book fast, particularly in the last few years. However, there is no comprehensive regulatory framework for gold loans to ensure a level playing field, fair practices and customer protection. While the draft directions released by the Reserve Bank of India bring in clarity and bridge gaps in regulations, a few of the proposals are in need of tweaking.

In gold loans the dividing line between systematic renewals and evergreening is thin. The draft proposal envisages aligning regulations with the market while also ensuring the renewal process remains prudential for the business. It suggests that loan renewals and top-up loans can be sanctioned if existing loans are classified as standard, subject to permissible loan-to-value (LTV) ratio and after repayment of the interest accrued.

The draft directions provide definitional clarity in many grey areas. It distinguishes between 'jewellery' and 'ornaments' and caps the loan eligibility against ornaments. The old classification of 'agricultural' and 'non-agricultural' loans gives way to a broadened approach of loans for 'income-generating activities' and 'consumption', respectively. This eases frictions in credit flow to income-generating activities.



A proposal that may affect the volume of business of some regulated entities is the ban on loans against re-pledged gold collateral. This certainly is a prudential move, given the likely risk of unorganised origin of the first pledge.

Where the shoe pinches for regulated entities is in ensuring optimal credit appraisal and due diligence in all cases. While the intent is unquestionable, the requirement may have the unintended consequence of keeping out bottom-of-the-pyramid borrowers, such as vegetable or milk vendors, women borrowers running small shops, and other small businesses that use gold as the only available collateral for working capital.

It may be well-nigh impossible for lenders to ensure watertight monitoring of the end-use and documentation of these small loans. To promote financial inclusion, especially for those at the margins, a relaxed norm may be considered below a certain threshold.

The requirement for lenders to keep a verification record of the ownership of collateral could pose problems in the case of inherited gold, which may not have any ownership record.

The draft proposal rightly empowers regulated entities (read banks) to fix a policy-based LTV ratio for income generating loans. The LTV ratio in the case of consumption gold loans is capped at 75 per cent. However, there can be no level playing field with the prescribed LTV ceiling of 75 per cent for all gold loans sanctioned by NBFCs, irrespective of loan purpose.

Income-generating loan

Lenders will be free to decide the size of their gold loan portfolio in proportion to overall loans and advances. The proposal to classify an income-generating loan primarily based on the purpose, and not as gold loans, will help regulated entities meet their lending target for the micro, small and medium-sized enterprises (MSMEs) segment.

The need to create a charge on the primary security for such loans, in addition to the pledge/ charge on gold collateral, could pose on-ground operational difficulties when non-bank customers apply for top-up loans.

The RBI has also, in keeping with the policy of harmonised regulations, brought in a level playing field for gold valuation. All valuations for gold loans shall be based on the price of 22-carat gold. Collateral of lower purity shall be converted to equivalent of 22-carat purity. Pricing will be based on quotes from the India Bullion and Jewellers Association Ltd or the historical spot gold price data from commodity exchanges.

The RBI has placed the customer at the centre of these proposals, which is a welcome step. Gold loan policy and key fact statement should be given to the borrower against an acknowledgement. Lenders, while accepting gold collateral, must prepare a certificate or e-certificate, which will go a long way in ensuring a fair deal to the customer. The maximum time to release gold after loan repayment is seven working days; penalty for violation is ₹5,000 per day.

The prescription that no third-party can handle gold collateral, to avert potential frauds, could impact the doorstep services provided by NBFCs that use third-party services.

A deputy governor once famously said, "If it looks like a duck, quacks like a duck, and acts like a duck, then it probably is a duck - and should be regulated as a duck." The RBI appears determined to treat a duck that lays golden eggs for many a regulated entity, as indeed a duck. The system will undoubtedly be better for it. 🦆

During a strategic visit to Dubai, the South Indian Bank team led by **Mr. Dolphy Jose Executive Director** and **Mr. Vinod A N General Manager & Head-Treasury** visited Lulu Financial Holdings and met with their MD, Mr. Adeeb Ahamed, to deepen the Bank's remittance partnership. The team also engaged with leading banks including Emirates NBD, Mashreq Bank, National Bank of Umm Al Quwain, and Commercial Bank of Dubai. Further, they held discussions with high profile Fintechs in the Remittances segment like BOTIM, Pay10 & Moneygram on the tie up under Rupee Drawing Arrangement (RDA) with white-labelling solutions. The visit also included meetings with key customers in the region, reinforcing the Bank's commitment to global collaboration, customer engagement, and innovation-led growth.





Sreekumar Chengath

General Manager (Head - Business Process Group)



Use Credit Wisely - Debt Consolidation (Power CONSOL)

SIB's offer to the needy

Debt obligation is inevitable for those who wish to create assets of their own. During this activity one may end up with multiple debts and at one point of time, contemplating to get rid of these through a consolidation giving a kind of respite in the rest of life. Debt consolidation is done once in lifetime to be prudent enough for using credit wisely.



Not all debt is qualified for consolidation. Most generally, consolidation is done along with a secured component to have higher bandwidth of ease in terms of the EMI burden. For instance, a person who avails a housing loan is having clear objective for creation of an asset which are paid out of future cash flows where the underlining asset gets appreciated. This along with couple of personal/consumer loans are the apt case for consolidation based on the tenure, EMI affordable amount.

On other hand, a person who takes short term loan for a vacation trip is not an ideal case for consolidation being an activity which is to be met out of surplus generation rather than on debt.

Consolidation of debt is a contemporary market practice and lender's tool to build relationship and maintain the NIM. They deploy all types of assessment methods like Income method, Banking surrogate method and Repayment surrogate method.

However, SIB's **Power CONSOL** is an innovative concept where we use the Repayment surrogate method to assess the loan amount and the repayment capacity, giving utmost importance to the credit discipline of the customer.

Benefits of Debt Consolidation

Power CONSOL allows borrowers to consolidate various credit facilities, including Housing loan, property loans, Personal loans and credit card closure, into a unified, manageable EMI. Being a loan with mortgage of property, the product offers attractive interest rates that can moderate the monthly cash outflows and for superior living standards and investment plan.

It encourages responsible financial behaviour, enhances customer engagement, and supports long-term banking relationships. Besides, by obtaining funds through mortgaging the properties, they can optimise its value without disposing it.

How it works

SIB Power CONSOL is a very attractive bundle of competitive loan product and streamlined lending flow with End-to-end STP. This is a completely Branch oriented flow and we have certified debt counsellors at the Branch who converts the lead to business. The Debt counsellor (DC) will be able to tackle multiple scenarios and make the customer aware of the need and purpose of debt consolidation. i.e., the DC converts the unfelt need for consolidation into a felt need.

The customer is requested to visit the Branch and will be assisted by the DC. The Loan journey can be started along with the discussion since this needs very minimal information which is readily available in his/her mobile phone (like PAN, Aadhar, Mobile and E-mail).

The journey progress with Bureau pulling, upon customer's consent, and the credit profile of the customer is displayed in a palatable form. For this, dual monitor is set at the DC's desk. The display is self-explanatory and customer can choose the loans for consolidation. The DC takes further steps for running the score card for underwriting and the result is readily available, offering an **ON THE SPOT APPROVAL**.

After this financial approval, the customer is guided for submission of required documents, i.e., property documents and business/ job proof. The valuation and legal scrutiny are done as per norms and the review is done at Central Review Team, post which, the final sanction is handed over to the customer. In case there is substantial decline in value of property as per technical valuation, then score card to be re-run and revised approval to be generated based on eligibility.

Keeping in mind the penalties the customer may have to pay at the existing lender, the Power CONSOL comes without a processing fee.

The disbursement of the loan is done parallel or sequential as per convenience directly to the loan accounts under consolidation and credit cards for closure. Mortgage, insurance etc. done as per norms.

Who can be at the benevolence of debt consolidation:

The crux of Power CONSOL is to make itself accessible only to those who can manage it responsibly. The target group is resident business or salaried clients of age group 30-55.

Is your credit used wisely?

The over-the-desk discussion between the client and DC will chalk out an integrated program for using the debt (or rather credit) wisely for better financial planning and living standard. DC keeps with him/herself a pamphlet full of options to make the journey highly influential. The debt consolidation screen, which also predicts the future EMI savings, gives a holistic picture for taking an informed decision.

Power CONSOL:

A unique Selling Proposition and an Opportunity

"A much familiar-yet-under-tapped realm" can be an apt tag-line for debt consolidation.

This renders the customer with financial breathing space and investment opportunities, while the Bank gaining quality clients with better NIM, hence, a WIN-WIN. With quick decision, even for a newly walked-in customer, this will be a GAME CHANGER, for sure.



Winner Time



South Indian Bank emerged Champions  **in the All Kerala Inter Bank Cricket Tournament** conducted by State Forum of Bankers Club Kerala at FACT Township Ground Ernakulam. Twelve banks participated in the Tournament. South Indian Bank Won by 12 runs against Federal Bank in the Finals.





Jiju Varghese

DGM - RBD (Principal Officer & Head TPP)



From Need to Want

Helping customers say yes to what really matters

In banking, we're pretty good at giving people what they ask for - a loan, a debit card, maybe a better rate. These are the things customers want, and we're trained to deliver them quickly and smoothly.

But what about the things customers don't ask for, but they'd definitely need?

That's where it gets interesting. **Because some of the most important financial decisions are the ones people don't think about - until it's too late.** Like a term plan. Or a health cover. Or a simple SIP that could make a huge difference down the line. These are not exciting, flashy purchases. But they matter. And helping customers see that - well, that's one of the most meaningful parts of our job.



Why people avoid buying what they need

Let's be honest. Most people don't jump out of bed saying, "Today, I'm going to buy life insurance!" They don't see the urgency. The benefits aren't instant. And it's not exactly fun to think about what could go wrong. Plus, financial products can sound confusing, and there's often no one guiding them properly. That's where we come in - not to pressure, but to inform, guide, and support.

How to turn a need into a want:

To turn a need into a want, you must help the customer see it. Help them visualize the risk they face - and then clearly show how the product you're offering solves that problem. **When they understand the problem statement and the solution, the need starts to feel like a want.**

The Banker's Role: A bit more than just a salesperson

At South Indian Bank, we do more than process loans and open accounts. We help customers build safer, more secure futures. So, when we talk about term insurance, a SIP, or a health plan, we're not trying to hit a target. We're trying to help someone make a smart decision - one they'll be thankful for someday.

Let's consider some ways to do this.

1. Ask questions that get them thinking

Skip the "Do you want insurance?" and try:

- "If you were to retire at the age of 60, do you know how much you'll need monthly post-retirement to maintain your current standard of living? And how much you need to save to generate such income?"
- "Is your child's education still secure if your income stops?"
- "If something happened to you, how would your family manage?"

These are gentle but powerful questions.

Importantly, life insurance should be the foundation of any sound financial plan. Before we think about growing wealth, we must first cover our risks. Protecting the future of our loved ones come first - returns come later.

2. Tell a real story

Customers connect with stories more than statistics. Try this:

- "One of our customers had been consistently investing in a SIP to support his daughter's education. Years later, that disciplined habit paid off and helped secure admission to a reputed business school."
- "One of our customers had taken a term plan. Sadly, he passed away in an accident. The ₹75 lakh payout helped his family stay afloat, repay loans, and keep their shop running."

3. Talk about the 'Why', Not Just the 'What'

A SIP isn't just an investment. It's peace of mind.
An insurance policy isn't just paperwork. It's security for your family.
When we talk about purpose, not product, people listen.

4. Pick the right time

The best moment to suggest a protection product?
When there's already a money decision happening.

- Opening a salary account? Mention accident cover.
- Taking a home loan? Suggest term insurance.
- Planning for a child's education? A SIP fits right in.

Timing is everything.

5. Show What they might lose by waiting

A delay in starting a SIP? That's years of lost growth.
Buying insurance late? Higher premiums—or worse, not getting coverage at all.

Help customers see the cost of waiting—in simple terms.

From Real Conversations to Real Change

One of our RMs once shared a personal story with a hesitant businessman - not a pitch, just a real conversation. A week later, the customer came back, took a term plan, and started a SIP for his son's future.

"It felt like I wasn't selling. I was helping," the RM said.
That's the kind of approach that builds long-term trust.

Why it matters (more than you think):

When we help customers make smart financial choices, we're not only protecting their future, but also protecting the bank.

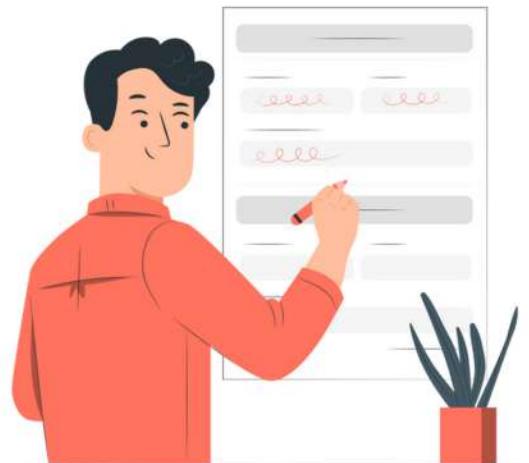
Take, for example, a customer who has active loans and unfortunately passes away unexpectedly. If they had a life insurance policy in place, the proceeds can be used to settle their outstanding dues. This ensures that their family isn't burdened with debt, and the bank's exposure is covered - a proactive decision that makes for financial stability for both sides.

Last word: The best sales aren't always celebrated today

Sometimes, the customer doesn't smile when they sign the policy form. But when that product kicks in - when it supports a family, funds a goal, or pays off a loan - they remember you.

So, let's keep having those conversations. Let's help customers not just spend, but plan.

Not just earn, but protect. Not just live for today but prepare for tomorrow. Because the best sale? It's the one they'll thank you for later.



Our MD Mr. P R Seshadri launched our new SKY RM Virtual Relationship Manager Service on 28th April 2025. Mr. Seshadri is flanked by Mr. Anto George COO, Ms. Biji S S, SGM BBD and the SKY RM Team.





Vijay Thomas John

AGM - BBD, National Business Manager MBG

Fairness and Opportunity

Negotiating with integrity and intent in SME Banking

In SME banking, every negotiation should begin with two clear principles:

1. The deal must be fair: **fair to the customer, and fair to the bank.**
2. We must explore every opportunity to offer our full range of banking services - not just loans, but also current and savings accounts, deposits, insurance, investment products, and digital solutions.

These principles are at the heart of what we do. As bankers, we are more than just providers of credit. We are partners in our customers' business journeys. Whether they are starting from scratch or running a legacy business, MSME clients place a great deal of trust in us. That trust must be honoured - not just in the pricing we offer, but in how we listen, structure deals, and build relationships that go well beyond the initial loan.

Fairness Begins with Understanding

A good negotiation doesn't start with numbers - it starts with curiosity. Before we talk interest rates or repayment terms, we must understand the client's business - its goals, challenges, cash flow cycle, and growth plans.

Here are some questions that help uncover real needs during a customer conversation:

- Can you walk me through how cash flows in and out of your business?
- What are your peak seasons, and when do you feel the most financial pressure?
- Are there any delays in payments from buyers or distributors?
- How are you currently funding purchases or supplier payments?
- Who are your key customers and suppliers? Are they concentrated in a specific region or sector?
- Where do you currently bank, and what do you like - or dislike - about it?
- Are you planning to grow, add new products, or enter new markets soon?

These questions open the door to more meaningful conversations. Once we understand the customer's business, we're better placed to negotiate solutions - not just terms.

Four lessons I've learned in SME negotiation:

Over the years, working with businesses in industries like textiles, trading, agri-processing, logistics, and manufacturing, I've learned that every SME is different. But the principles of a strong, fair negotiation stay the same. Here are four lessons that continue to guide me:

1. Clarity Builds Credibility

Clients value transparency. If we can clearly explain how a loan is priced - whether it's based on internal ratings, risk perception, or policy - they respect that. They may negotiate, but they'll appreciate the honesty.

We must also be clear about:

- Timelines for sanction and disbursement
- Required documentation
- What we can do - and what we cannot

Never overpromise. Under-promise and over-deliver. That's what builds long-term trust.

2. Value Is More Than Just Price

Many clients come to us asking for the lowest interest rate. But a good negotiation shifts the focus from cost to value.

Real value might include:

- Quick turnaround time
- Flexible repayment structures
- Doorstep service or user-friendly digital access
- Bill discounting facilities
- Trade finance or export support



Often, it's not the cheapest loan that wins - it's the one that solves the customer's real problem. When we deliver that kind of value, we earn not just business, but loyalty.

3. Don't Just Negotiate - Advocate

Sometimes, the most responsible thing we can do is advise the customer against taking a loan. If we sense that a business is overleveraged or that the loan purpose is unclear, we must pause and guide them carefully.

I remember one case where a client wanted to double their credit limit based on expected orders. Instead of saying yes immediately, we suggested a phased enhancement. The client took part of the funding initially and came back for the rest once collections began. That approach protected both the client and the bank when the project was delayed.

Being an advocate means putting the long-term interest of the client and the bank ahead of short-term gains.

4. Build with an Ecosystem Perspective

A business never works in isolation-it operates within a network of suppliers, distributors, employees, and customers. When we understand that full ecosystem, we can offer much more than just a loan.

We can ask:

- Can we onboard the client's suppliers into our bill discounting or working capital program?
- Can we help open current accounts for vendors?
- Can we offer salary accounts for employees?
- Can we pitch insurance, NPS, or investment plans to the business owner or their family?
- Can we provide POS machines or payment gateways for their sales channels?

This is how we deepen the relationship and increase the customer's engagement with our bank. It's not about pushing products - it's about making ourselves truly useful. The more of a customer's financial activity we manage - CASA, digital flows, third-party products - the stronger the relationship becomes. It gives us better visibility, supports better credit behaviour, and makes the client less likely to switch to another bank.

Looking Ahead: Negotiation as a Long-Term Investment

Every negotiation is an opportunity - not just to close a deal, but to start a journey. When we act with fairness, offer solutions that truly help, and provide a full range of services, our clients notice. They come back to us with their next business idea. They refer us to others. And they turn to us when they face challenges.

At South Indian Bank, our strength lies not just in our product range, but in our people. When we lead with integrity, insight, and intent, we become more than lenders. We become trusted advisors and long-term partners.

Let's approach every SME negotiation with that mindset - and build relationships that last.



On Jan 12th 2025, BBD installed a stall at Inforpark Kochi as part of Youth Plus day. We had many visitors and 45 leads were generated.



Gourishankar T M

AGM - HLBG

Being a Successful Leader

Are leaders born or made? The jury is out on that one with the modern theory suggesting a bit of both and certainly supporting the notion that any level of innate leadership can be nurtured and augmented with the right vision, tools and training. While not all people are born movers and shakers who can influence, motivate and inspire by pure gut instinct, everyone can be empowered to tap into their natural leadership abilities to succeed in business and in life. While each leader will have a unique style and roadmap to success, there are some common traits that the most successful leaders share.

Honesty and Integrity

Honesty and Integrity are the cornerstone of sustainable success. In order for people to want to follow their leader they must have complete trust in his honesty, his dedication, his commitment and his unshakeable ethics and high standards and values. Leaders who are open, truthful and consistent in their behaviors are more likely to inspire trust, loyalty and commitment in their teams. Honest and integrity are not tied to “vintage”. They are fundamental moral values that are timeless and universally applicable, representing core principles of ethical behavior. They are personal choices and character traits that are not automatically acquired over time or through a certain lifestyle.

Willingness to take Risk

Leaders are not afraid of taking risks or making mistakes. They take calculated as opposed to reckless risks and while they weigh their options and alternatives carefully, they do not allow themselves to fall prey to the “Analysis Paralysis” syndrome. The best leaders learn from their mistakes and emerge from them resilient and ready to take on the next challenge.

Emotional Intelligence

Self-awareness, Self-regulation, Motivation, Empathy and social skills are all keys to successful leadership and are associated with high levels of emotional

intelligence. Congeniality, the ability to put oneself in another’s shoes and relate with others, the ability to read between the lines and analyze the pulse of a relationship or situation, the ability to focus on the positive and refrain from negative and self-defeating attitudes and behaviors are all elements of emotional intelligence that contribute to leadership success. When senior managers at one company has a critical mass of EI capabilities, their divisions outperformed yearly earnings goals by 20%. We’re each born with certain levels of EI skills. But, we can strengthen these abilities through persistence, practice and feedback from colleagues or coaches.

Resilience

The ability to persevere and overcome adversity is a critical characteristic of effective leader. A leaders’ role is to guide a team through challenges and maintain an optimistic attitude. Leaders are perceptive and know how to handle themselves in both positive and potentially difficult situations. This might mean creating new processes, hiring new people or changing the status quo to meet common goals.

Effective communication

Communicating clearly with a team is central to effective leadership. A leadership role typically requires daily communication with a wide range of people from different roles and backgrounds. In order to be an effective leader, an individual should not only be a good speaker, but also a good listener.

Ability to Engage others

A key leadership trait is inspiring, motivating, engaging and bringing out the best in others. The best leaders encourage leadership in all around them and strive to develop and empower others to assume roles of leadership and responsibility. They are able to propel others to elevated levels of performance through their own energy and enthusiasm and insight and can maximize the strengths and capabilities of their team for the benefit of the whole organization.

Pragmatism

While leaders may have lofty visions and ideals, they do not hide their head in the clouds and are mindful of the hard facts and figures that surround them. They are very realistic when it comes to assessing the landscape they operate in and practical about the decisions they make.

Vision

Leaders know precisely what they want and make clear detailed and achievable plans to get there. They are not vague or ambiguous in their goals nor do they leave anything to chance. Leaders are also able to articulate and communicate their vision clearly and in no uncertain terms and inspire and win others to their platform with their vision.

Responsibility/Accountability

Leaders can be depended on, to take responsibility for their actions and to live up to their responsibilities completely. They stand firmly behind the commitments they make and do not let their teams down; nor do they assign or allocate blame to deflect from their own responsibilities. They do not have a victim mentality that holds others responsible for their poor choices and deficiencies but stare challenges in the face and confront them head-on.

Self confidence

Leaders have no shortage of that essential commodity of self-assurance that enables them to take risk giant strides, be bold and tough-minded and fall forward in the rare instances when they do fall/fail. Leaders generally have little need for approval and are motivated by an inner strength, maturity and drive. Leaders are very cognizant of their inner strengths, weaknesses and the impact they have on others and knowledgeable of what they can and cannot realistically do/achieve/influence. They do not wallow in self-pity or guilt over past mistakes or doubt.

Hard Work and Conscientiousness

Leaders work hard and accept no short cuts. The best leaders lead by their example, demonstrating a stellar work ethic by being the first on the office, the last out and the most productive, persistent and dedicated while at work. They have a strong sense of duty and very high standards of excellence. They apply these rigorous standards to themselves first, always seeking better, smarter, more effective ways of doing things.

Optimism and Enthusiasm

Leaders inspire others with the very infectiousness of their enthusiasm and their disarmingly genuine keenness, passion and zeal for what they do. Rather than dwelling on problems, they are solution-oriented and focus on how to make things work and succeed. They are willing to see the silver lining in every cloud and have a can-do optimistic attitude that leaves no place for negativity.

Commitment to Growth

Leaders recognize that learning is a life-long process and never stop doing what it takes to grow professionally and personally maintaining a grip with emerging trends and tools and business realities and technologies. The best leaders realize that to remain at the vanguard of their particular function or industry requires constant learning, enquiry, exploration and innovation as well as continuous self-scrutiny and analysis.

Expertise in Industry

While there are many generalists in leadership positions, the best leaders become generalists not by knowing a little about many fields but by being experts in a multitude of fields. Good leaders are characterized by a very high level of energy, conscientiousness and drive and spare no efforts to become experts in their field and harness all the information and knowledge and competence they need to maintain edge over their competitors.

A leader's job finally is only to take the team towards the goals. Even with all the above traits, what is more important is ACTION towards the goals

You would achieve more, if you don't mind who gets the credit



Accolades

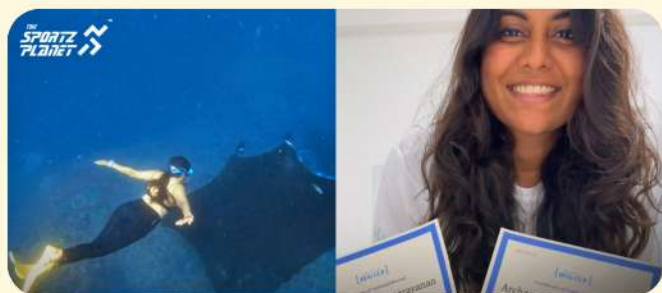


Our **SGM & CIO Mr. Sony A** won the ET Now BFSI Top 100 Tech Leaders Award and the CIO AXIS BFSI CXO Award for FY 2024-25.



Proud moments for South Indian Bank at the 10th Infossys Finacle Innovation Awards! 🏆 We are honoured to receive Platinum Awards for Process Innovation (**SIB Power Drive**) and Product Innovation (**GST Power Business Loan**).

Aqua Ace



India's Deepest Female Diver, **Ms. Archana Sankara Narayanan**, Sets **Six National Records** in Freediving Competitions in the Philippines. Ms. Archana is the daughter of our Independent Director **Mr. R A Sankara Narayanan**.



Archana began her record-breaking streak at the AIDA Mabini Depth Quest, held from in Mabini, Philippines, where she claimed four national records, surpassing one of her own previous records. She then went on to break two more national records - both her own - at the Hug Cup, held in Panglao, Philippines.



Victorious Women

South Indian Bank celebrated International Women's Day by launching 'Women Like You', a special coffee table book chronicling the inspirational journey of Fifty Two remarkable women from diverse fields. Smt. Lakshmi Ramakrishna Srinivas, Director, South Indian Bank, unveiled the book at a grand event in Bengaluru in the presence of Smt. Biji S S, SGM, distinguished guests, industry leaders and women customers.



International Women's Day Celebrations at HO Thrissur



International Women's Day Celebrations at SIB Tower Kakkannad. Chief Guest was Lakshmi N. Menon, a Kerala-based social entrepreneur known for her innovative, sustainable initiatives that empower marginalized communities and promote environmental responsibility.





Yeshwanth S

Chief Manager - HRD (Functional Head IR & Outsource)



The Legal Foundations of Trust

Understanding the legal and ethical responsibilities of staff at South Indian Bank

In Banking, Trust is the Currency - and Legal Compliance is the Vault that protects it.

At South Indian Bank, every staff member - from Customer Service Associates to Senior Executives - are not just a service provider but a custodian of public trust. The said trust is governed by laws, regulations, internal policies, and most importantly, our actions.

While legal compliance is often seen as the responsibility of specific departments like Legal or Compliance, the truth is: every employee carries a legal duty. Whether you're handling a deposit, verifying a loan file, or guiding a customer through internet banking - your work can have legal consequences if the rules and regulations aren't followed properly.

Confidentiality: The First Rule of Banking

Customer data is not just private - it's protected by law. At South Indian Bank, confidentiality is a core value and a strict legal obligation.

What's considered confidential?

- Account details including balances, transactions, and loan details
- PAN, Aadhaar, phone numbers, and KYC documents
- Credit scores, employment information, and income proofs

What not to do:

- Share customer details with third parties including other customers, family, or unauthorized colleagues
- Leave confidential documents at counters or printers
- Discuss sensitive cases in public spaces (cafeteria, WhatsApp groups, etc.)

Applicable Laws:

- Bankers' Book Evidence Act
- Information Technology Act, 2000
- Digital Personal Data Protection Act, 2023

Any breach of confidentiality - even by mistake - can lead to disciplinary action, regulatory penalties, and loss of customer trust.

KYC and AML Compliance: Not Just for Back Office

The fight against money laundering and terrorism financing begins at the branch level.

Your legal duties:

- Conduct proper customer identification
- Refuse incomplete or suspicious documents
- Escalate unusual transactions to the AML Officer
- Be alert to layering, benami accounts, and identity mismatches

Legal backing:

- Prevention of Money Laundering Act, 2002 (PMLA)
- RBI KYC Master Direction

HR insight:

Negligence in KYC or AML can lead to regulatory fines, and you may be held accountable if your role in the process was negligent or intentionally bypassed norms.

Do Not Backdate, Alter, or 'Fix' Documents

Shortcuts can be costly. Changing the date on a loan document or post-filling a missing field might seem harmless, but it is forgery under Indian law.

Legal penalties:

- Section 318 of BNS, Section 420 of IPC
- Section 338 and 340 of BNS (Section 467 and 471 of IPC)

What to avoid:

- Backdating forms to meet deadlines
- Altering a customer's signature or adding a forgotten/missing details
- Creating fabricated records to close an audit point

HR view:

Even with good intentions, these are serious violations that can result in termination, police complaints, or loss of banking license (in extreme cases).

Abuse of Authority is Misconduct

Bank employees hold financial power. Misusing that power for personal gain - or to favour friends, relatives, or vendors - is a conflict of interest and may even amount to corruption.

Examples of abuse:

- Approving loans or waivers for relatives without disclosure
- Using insider knowledge to benefit personally
- Manipulating account classifications to meet targets

Laws and policies:

- Prevention of Corruption Act, 1988
- South Indian Bank's Conflict of Interest Policy

HR note:

Staff must declare personal connections and recuse themselves from decisions where objectivity may be compromised.

Workplace Behaviour is a Legal Responsibility

South Indian Bank is committed to a safe and respectful work environment. Discrimination, bullying, and sexual harassment are not just policy violations - they are punishable under Indian law.

Applicable law:

- Sexual Harassment of Women at Workplace Act (POSH), 2013
- Equal Opportunity guidelines under RBI circulars

Examples of unacceptable conduct:

- Passing offensive comments or jokes
- Sharing inappropriate messages or images
- Targeting colleagues based on gender, caste, religion, or age
- Retaliating against someone for raising a complaint

HR support:

Our Internal Committee (IC) ensures fair redressal of POSH complaints. Every employee must attend POSH training and know how to report or support colleagues.

**System Misuse Has Serious Consequences**

In the digital age, every keystroke matters. Your login credentials, emails, and access to core banking systems are legally traceable and regulated.

Don't:

- Use your official email for personal communication
- Forward bank data to private email accounts
- Share your login with another employee
- Install software or USBs without IT approval

Laws that apply:

- Information Technology Act, 2000
- South Indian Bank Cybersecurity Policy

HR reminder:

Any breach in IT use policy can lead to suspension or dismissal. If fraud is involved, it may also trigger FIRs.

Accepting Gifts? Know the Rules.

Even a well-meaning customer may offer cash or gifts. Staff must understand the clear boundary between appreciation and bribe.

What's not allowed:

- Accepting cash or gift vouchers of any kind
- Receiving festival gifts from vendors or customers
- Being "tipped" for faster service

Governing law:

- Prevention of Corruption Act, 1988
- South Indian Bank's Gift & Hospitality Policy

What you can do:

- Politely refuse monetary gifts
- Declare any gift over the allowed limit to your reporting officer
- Seek guidance from HR in uncertain cases

Speak Up. You're Protected.

If you see wrongdoing - fraud, harassment, misuse of customer data - you have the right and responsibility to report it.

Channels available:

- Your Reporting Officer
- Internal Vigilance Portal
- HR Business Partner
- POSH Internal Committee
- Whistleblower mechanism

HR assurance:

Reports made in good faith are protected. You will not face retaliation for doing the right thing.



Ranga Manohar C H

Chief Manager - Br. G C Avenue, Kolkata



The Bank without Walls

How India's Next-Gen Banks Are Built on Apps, People, and Remote Power

Walk into a traditional bank branch today, and it may feel strangely quiet. In many cities, the once-crowded waiting areas are empty. Counters are fewer. Many branches are being downsized or shut completely. But that doesn't mean banks are fading away - quite the opposite.

Banks are thriving. They've simply moved where customers are: into phones, into the cloud, and into highly skilled remote teams. The modern bank, as it turns out, is not a building at all. **It's a well-designed app, a 24/7 call centre staffed with experts, a fleet of mobile relationship managers, and a powerful operations team working behind the scenes.**

Let's take a closer look at what this new bank looks like - and why it's here to stay.

1. The App: The New Branch Everyone Visits

Think about it - when was the last time you walked into a branch to check your balance? For millions of people, banking now happens entirely through an app. From applying for a home loan to investing in mutual funds, paying bills, and opening a fixed deposit, everything is available at your fingertips - fast, simple, and secure.

Great banking apps are:

- Intuitive and clean in design.
- Packed with features that used to require paperwork and long waits.
- Smart enough to suggest savings plans or investment ideas based on spending behaviour.
- Safe, with face ID, fingerprint login, and real-time fraud alerts.

In other words, the best bank branch today lives in your pocket - and it's open 24/7.

2. The Call Centre: No Longer Just Customer Service

Gone are the days when calling the bank meant being passed between "departments" or waiting on hold endlessly.



Today's bank call centres are staffed by trained professionals - not just agents, but bankers. These teams handle complex customer queries, offer investment and loan guidance, manage corporate accounts, and even assist in areas like trade finance or international remittances.

These professionals:

- Use customer relationship management (CRM) systems to see your entire banking history.
- Offer tailored advice on loans, cards, and investment products.
- Work across voice, video, and chat - based on your preference.

This isn't "helpline support." It's real banking - just without a desk and tie.

3. Mobile Relationship Managers: Bringing Banking to Your Doorstep (or Screen)

For high-value clients, entrepreneurs, and businesses, human interaction still matters - especially when large sums or long-term decisions are involved.

That's why most modern banks maintain a network of mobile relationship managers. These bankers don't sit in branches. They travel to clients, connect via video calls, and offer personalized, high-touch services.

Whether it's helping a startup secure working capital or assisting a family with estate planning, these professionals bring the bank to the client - wherever they are.



4. The Remote Operations Team: Banking's Silent Powerhouse

While customers swipe and tap their way through daily banking, a lot happens behind the scenes - quietly and precisely.

Remote operations teams now manage:

- Credit underwriting: using data-driven models to assess risk in minutes.
- Compliance: ensuring every transaction meets local and global regulations.
- Fraud detection: scanning millions of transactions to flag suspicious behaviour.
- Customer onboarding: verifying identities and documents with near-zero manual input.

These teams work from central hubs or even from home. They're powered by automation tools, AI algorithms, and cloud platforms.

These teams are invisible to customers, but essential to delivering trust, safety, and speed.



5. Bots and AI: Balancing Efficiency with the Human Touch

Artificial intelligence and chatbots are reshaping customer service in banking. They provide round-the-clock support, instant answers, and integrate smoothly into mobile apps, making banking more accessible and convenient than ever. By handling large volumes of routine queries, AI allows banks to scale efficiently without increasing headcount—freeing human agents to focus on complex or sensitive matters.

However, while bots deliver speed and consistency, they can't replace human empathy. Trust, emotional understanding, and long-term customer loyalty still rely on real human interaction. The real value lies in combining AI's efficiency with the human touch—creating a smarter, more responsive, and emotionally aware banking experience.

So What Does This Mean?

The modern bank is fast, agile, and borderless. And this model comes with clear benefits:

- *Convenience*: No queues. No paper. Just tap and go.
- *Cost-efficiency*: With fewer branches and more automation, banks reduce costs - and pass on the benefits.
- *Scalability*: Launching new services or expanding to new geographies no longer requires real estate - just smart infrastructure.
- *Resilience*: The pandemic showed that banks with strong digital backbones didn't just survive - they grew.

But it also comes with challenges:

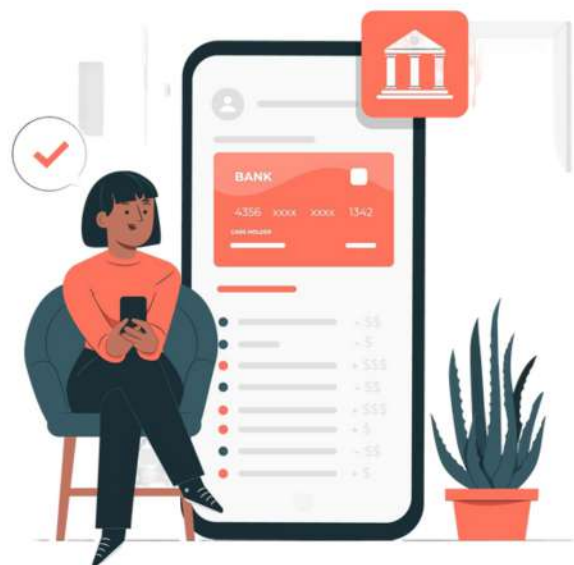
- Protecting customer data in a world of rising cybercrime.
- Ensuring the human element isn't lost in the rush to digitize.
- Training staff continuously to blend empathy with tech-savvy.

Banks Are Changing, but Trust Still Matters

The modern bank is not a building anymore. It's an ecosystem - built on code, data, and people. While the app gives you speed, it's the people behind the screens - in call centres, mobile teams, and operations hubs - who still protect your money, answer your questions, and guide your decisions.

As banking becomes more digital, the winners will be those who don't forget this simple truth:

Technology delivers convenience. People deliver trust.





Arun Henry

Chief Manager - Staff Welfare Dept.



Our Customers, Our Heartbeat

Making Customer Love the South Indian Bank Way

Imagine you walk into a shop. The person behind the counter looks bored, barely glances at you, and just points when you ask a question. How does that make you feel? Probably not great, right? Now, think about a time someone went out of their way to help you, maybe even did a little extra. It leaves a lasting, positive impression.

In banking, our customers are like those people walking into our shop. They trust us with their hard-earned money and their financial futures. "Customer obsession" might sound like a fancy term, but it simply means putting our customers at the heart of everything we do. It's about truly caring about their needs and going the extra mile to make their experience with South Indian Bank a good one.

Why Should We Be "Customer Obsessed"?

Think about Mr. Ravi from our Ernakulam branch. He's been banking with us for years. If he has a smooth, pleasant experience every time he interacts with us – whether it's depositing money, asking about a loan, or using our mobile app – what's he likely to do? He'll probably continue banking with us, maybe even recommend us to his friends and family. That's good for our business! Happy customers are loyal customers, and loyal customers help our Bank grow. On the other hand, imagine Mrs. Priya from Madurai had a frustrating time trying to resolve an issue with her account. She had to call multiple times, wasn't given clear answers, and felt like no one was really listening. What's she likely to do? She might take her business elsewhere and tell others about her negative experience. That hurts our reputation and our business.

Customer-obsessed banking is a service philosophy and business strategy where the entire focus of a bank is centered around delivering exceptional value to the customer at every touchpoint—not just meeting their needs, but anticipating and exceeding them. It means going beyond "good customer service" and placing the customer at the heart of every decision, process, and product design.

The Current Landscape: Identifying Opportunities

We strive to provide excellent service, but there's always room to improve. One key area is ensuring consistency across all our branches and channels. Another is proactively addressing customer needs and resolving issues swiftly.

A significant opportunity lies within our loan processes. Applying for a loan is a major financial decision, and the customer's journey is crucial. We might see instances where the initial information doesn't fully align with the actual experience. This could involve delays, unexpected documentation, or discrepancies in communicated terms. While sometimes unintentional, perhaps due to concerns about losing a proposal by disclosing everything upfront or due to knowledge gaps, these discrepancies can erode trust. A customer who feels misled, even if they proceed with the loan, is unlikely to return for another service.

Key Pillars of a Customer-Obsessed Culture

Understanding the Customer: Actively listen to feedback, empathize with their needs, and use data to understand their preferences.

Imagine a customer, Mrs. Gupta, calls our support line frustrated about a failed online transaction. Instead of just stating the policy, Mr. Rohan listens patiently, acknowledges her frustration, and then guides her through the steps to resolve it, also explaining why the error might have occurred. This empathy and effort to understand her perspective turns a negative experience into a positive one.

Empowering Employees: Provide thorough training, grant authority for issue resolution, and foster ownership of customer satisfaction.

Mrs. Devi, a long-standing customer at our Patna Branch, came in quite distressed. She had accidentally transferred a significant amount of money to the

wrong account and was very worried about the process of getting it back. The teller, Ms. Kavitha, immediately sensed Mrs. Devi's anxiety. While the standard procedure might involve a lengthy form and escalation to a back-office team, Ms. Kavitha, empowered by her training and the branch's emphasis on customer centricity, took ownership of the situation. She patiently listened to Mrs. Devi, gathered all the necessary details, and instead of just handing over a form, she made a direct call to RTGS section, clearly explaining the urgency and the customer's distress. By proactively following up and keeping Mrs. Devi informed at every step, Ms. Kavitha managed to expedite the initial stages of the recovery process significantly faster than the usual timeframe. This empowered action, going beyond the standard protocol, not only reassured Mrs. Devi but also reinforced her trust and loyalty to our bank.

Streamlining Processes: Simplify procedures, leverage technology for efficiency, and ensure seamless service across channels.

Earlier, opening a new account involved a lot of paperwork and multiple visits. Now, with our improved online account opening process and digital KYC, Mr. Sharma can complete most of it from the comfort of his home, saving him valuable time and effort. This streamlined process demonstrates our commitment to convenience.

Proactive Communication: Keep customers informed, anticipate their needs, and establish clear communication channels.

Before a scheduled maintenance day that would affect ATM services at our Ernakulam Banerji Road branch, the branch proactively sent SMS alerts to customers residing within a 5km radius, advising them of the downtime and suggesting alternative ATM locations nearby. Additionally, they placed prominent notices at the branch entrance a week in advance. This proactive communication minimized inconvenience and showed customers the branch was thinking ahead about their needs.

During the locker application process, customers should be informed about Priority Banking privileges and the potential annual savings on locker rent they could gain.



This proactive disclosure can prevent future complaints regarding locker fees and the lack of prior information about Priority Banking benefits. **Transparency and Honesty:** Especially in critical processes like loan applications, clear and upfront communication about all terms and potential challenges is paramount for building long-term trust.

When explaining the terms of a home loan to Mr. Das, the loan officer clearly outlined all the charges involved, the interest rate calculations, and the potential timelines for sanctioning and disbursement, even mentioning potential minor delays due to legal processes. This honest and upfront communication ensured Mr. Das had a realistic understanding and built confidence in our process.

Continuous Improvement: Regularly review feedback, identify areas for improvement, and celebrate successes in customer service.

At one of our busy branch, the gold loan counter often experiences significant congestion, with customers sometimes waiting beyond 30 minutes. Recognizing that this extended wait time was leading to customer dissatisfaction and even the loss of business to competitors with less crowded counters (despite potentially higher interest rates), the Gold Loan Officer proactively escalated this issue to the Branch Head. The Branch Head, in turn, proposed a practical solution to the Regional Office: establishing a second gold loan counter specifically during peak hours. This second counter would be dedicated to handling renewal-related services, freeing up the primary Gold Loan Officer to focus on new applications and immediate service needs, thereby significantly reducing the overall waiting time for all gold loan customers. This initiative demonstrates how identifying bottlenecks and proposing operational improvements based on real-time observations can directly address customer inconvenience and improve service efficiency.

Moving Forward: Our Shared Responsibility

Building a customer-obsessed culture is a team effort. Frontline staff are the face, back-office ensures smooth operations, marketing shapes our customer-centric message, and management sets the tone. Let's all commit to making "customer love" the driving force behind everything we do at South Indian Bank. By prioritizing clear communication, efficient processes, and a genuine desire to help, we can build stronger relationships, enhance our brand, and secure a brighter future together.



Arun Gopalan

Manager - RSM TPP Madurai



Embracing Generative AI at Work

Working smarter, together with AI

Generative AI (GenAI) is changing the way we work. Tools like ChatGPT, which once required coding skills, can now be used by anyone who knows how to write simple prompts in everyday language. This makes AI useful across many industries, especially banking, law, healthcare, and retail. These tools can take over repetitive tasks, offer new ideas, and help people make better decisions faster.

To get the best results from GenAI, workers need to learn how to work alongside it. One key idea is called “reciprocal apprenticeship.” This means helping the AI learn by giving it useful business information while also learning from its suggestions. As we use GenAI more, we’ll all need to develop new skills like asking the right questions, checking the quality of AI responses, and making good judgments based on its outputs.

Making Work Easier and Smarter

In daily work, GenAI can save time and improve results. It can draft emails, write reports, suggest designs, or review data. This lets people focus on tasks that need human creativity and thinking. It also helps businesses come up with new products or improve the way they work. Teams can use GenAI to quickly test ideas or explore new ways of solving problems.

GenAI can also personalize how companies interact with customers. For example, it can create emails that match a person’s preferences, or suggest products based on their past choices. In HR, GenAI is already helping with tasks like sorting resumes, scheduling interviews, and checking how employees feel about their workplace.

Challenges to Watch For

With all its benefits, GenAI also brings challenges. One of the biggest concerns is data privacy. Since AI tools need large amounts of data, companies must protect sensitive information and follow privacy laws. Another risk is bias. If the data used to train the AI is unfair or unbalanced, the results will be too. Companies must keep checking for this and fix it when needed.

There’s also the issue of trust. People need to understand how the AI works and who is responsible for its decisions—especially when those decisions affect customers or employees. And of course, many workers are worried about losing their jobs. That’s why it’s important for companies to provide training and show how AI can support people rather than replace them.

Moving Forward with Confidence

To bring GenAI into the workplace successfully, companies should start with small projects and learn from them. They should also train staff to feel confident using AI tools. Working with trusted AI vendors can help companies get expert support and customized solutions. Creating a work culture that encourages trying new tools will make it easier for teams to see the value of GenAI.

Looking ahead, GenAI will become even more advanced. New features will allow people to work together more easily, even from different locations. AI tools made specifically for industries like healthcare or finance will make work more precise. GenAI will also start to connect with other new technologies like the Internet of Things (IoT) and blockchain, opening up more ways to improve operations.

GenAI is more than just a new technology—it’s a shift in how we think, create, and get work done. If used carefully and ethically, it can make workplaces more efficient, innovative, and human-centered. The key is to focus not just on the technology, but on the people who use it.





Thiwin M

Asst. Manager - BOG Coimbatore



The Re-entry

From space to home - fueling dreams, inspiring futures

March 18, 2025, at Tallahassee in Florida, where the world watched with bated breath for the re-entry of a SpaceX Dragon capsule launched from a moving platform called the International Space Station (ISS), approximately 420 kilometers from the Earth.

The capsule was holding two astronauts, Barry "Butch" Wilmore and Sunita "Suni" Williams. The two astronauts returned to Earth on March 18 after being stranded in space for nine months. They were forced to extend their week-long stay at the International Space Station (ISS) after their Boeing Starliner was met with technical difficulties. The SpaceX Crew Dragon capsule, part of the SpaceX Crew-9 missions, docked with the ISS on March 16 and transported Williams and Wilmore back to Earth.

As the astronauts splashed off the coast of Florida making a safe re-entry and landing on Earth, the event was marked off as a huge success. Much of the credit goes to the SpaceX team led by Elon Musk.

This event is a perfect and time-bound example from the documentary Return To Space from The OTT Platform Netflix shot in the year 2022. It tells the story of the rise of Elon Musk's SpaceX. It is a definite must-watch Special as this highlights the unwavering leadership and the risk-taking attitude of the geniuses at SpaceX.

After the Challenger and Columbia disasters, NASA became somewhat understandably risk averse. So they became exceedingly cautious according to some experts. They tested every facet of their creations over and over again. They put nothing into play they weren't 100% certain about. This prevented new disasters, but it also limited innovation and caused progress to move at a snail's pace.

SpaceX was founded by Elon Musk in the year 2002 and was built on the idea that greatness requires making mistakes, this was largely Elon Musk's urging.

Musk, whose money was being burned up with each explosion and misfire took a very different approach from NASA. Musk understood that space exploration can only advance with innovation and that innovation is risky and prone to many failures. Failure will happen, but viewed in the right light and direction, failures teach invaluable lessons. So, he created a culture at SpaceX in which you worked hard for perfection but weren't terrorized by falling short. Each Failure was properly analysed and was taken through the steps where

You examined. You learned. You innovated.

Those years of constant failures and learning from those failures, led to the successful bringing back of the two stranded astronauts.

This Re-Entry is not just a pivotal move for SpaceX's future, but it opens up a new chapter for Mankind not only in the Books of Space Exploration but also in the Persevering and Resilient attitude of Mankind.

This reminds of a quote, **"Life is inherently risky. There is only one big risk you should avoid at all costs, and that is the risk of doing nothing."** - Dennis Waitely



FY2024-25 Q4 SIB Max Qualified Branches (Ranked)

1	EDATHUA	374.02
2	INDIRAPURAM	333.40
3	ANDHERI EAST, MUMBAI	329.93
4	TRICHY MAIN	302.04
5	AMEERPET	287.55
6	CANTONMENT, TRICHY	271.86
7	COIMBATORE-TRICHY ROAD	264.00
8	DINDIGUL	258.65
9	ALUVA BYPASS	255.86
10	DAVANGERE	245.26
11	PALLAPALAYAM	233.99
12	MALAD, MUMBAI	217.31
13	PAPPAMPATI	216.17
14	UDHNA SURAT	214.46
15	ANGAMALY NORTH	209.82
16	TIRUPUR-AVINASHI ROAD	209.61
17	ROHINI-DELHI	205.40
18	SRIPERUMBUDUR	200.74
19	PONDICHERRY	198.53
20	THANE	197.63
21	THODUPUZHA	192.22
22	RAMNAGAR	191.99
23	PERAMBALLUR	190.84
24	CUDDALORE	186.06
25	RAJOURI GARDEN-NEW DELHI	183.58
26	FARIDABAD NIT	183.04
27	TIRUPUR	183.00
28	PALMAKOLE	181.82
29	ARKONAM	178.70
30	ORATHI	173.49
31	TRIVANDRUM MAIN	171.51
32	NEERATTUPURAM	170.93
33	ERODE	169.82
34	JALANDHAR	169.50
35	SECUNDERABAD	165.54
36	KANNUR MAIN	159.55
37	KASARAGOD	157.80
38	AMBATTUR	157.08
39	SURAT	157.03
40	JAYANAGAR,BANGALORE	154.36
41	BHAVANI	154.04
42	MADURAI MAIN	153.95
43	THIRUNAVAYA	152.20
44	PALAKKAD MAIN	152.04
45	MANJERI	151.93
46	NIZAMPET	151.28
47	ALAMBADI	150.84
48	VENNALA	147.87
49	CHITTARANJAN PARK-NEW DELHI	146.39
50	AGRA	145.79
51	NATTAKOM	145.07
52	GHATKOPAR, MUMBAI	144.45
53	CHALAI, TRIVANDRUM	143.22
54	MONGAM	141.29
55	PERINTHALMANNA	138.16

56	KARUNAGAPALLY	138.06
57	PRAVITHANAM	136.73
58	HOSUR	136.55
59	ELAMAKKARA	135.82
60	CHEMBANODA	134.94
61	VADAPERUMBAKKAM	134.80
62	THALTEJ	133.20
63	KANCHEEPURAM	133.19
64	ATTINGAL	131.91
65	MAYUR VIHAR-NEW DELHI	131.42
66	CONNAUGHT PLACE-NEW DELHI	130.50
67	MANNANAM	130.24
68	LEIGH BAZAR, SALEM	129.51
69	ANGAMALY	129.38
70	SOUTH VAZHAKULAM	129.36
71	ERAVU	129.10
72	CHANDNI CHOWK-DELHI	129.08
73	ATHIRAMPUZHA	128.92
74	TRIPUNITHURA	128.32
75	THODUPUZHA TOWN	128.17
76	IRITTY	128.11
77	SEETHAMMADHARA	128.00
78	KUTTIUPURAM	126.63
79	MALLAPALLY	126.35
80	MEENANGADI	126.11
81	RAJAPALAYAM	126.00
82	MOONUPEDIKA	125.76
83	KOTHAMANGALAM	125.26
84	CHENGANNUR -NRI	123.53
85	THOPPUMPADY	123.50
86	KOLENCHERY	123.43
87	PIRAVOM	123.23
88	LUDHIANA	122.28
89	VATAKARA	122.19
90	BELTHANGADY	122.08
91	TRIVANDRUM - NRI	122.07
92	PARIPALLY	121.39
93	BILASPUR	121.27
94	YESWANTHPUR, BANGALORE	120.66
95	VIKASPURI-NEW DELHI	120.23
96	SIVAKASI	119.31
97	KOLKATA-BRABOURNE ROAD	119.28
98	CITY BRANCH, BANGALORE	118.52
99	MEDICAL COLLEGE - KOZHICODE	118.46
100	MANNARKAD	117.97
101	THALIPARAMBA	117.03
102	PERUMTHURUTHY	116.17
103	ERNAKULAM-NRI	115.63
104	MURIKASSERY	115.23
105	SALEM MAIN	115.10

106	NAMAKKAL	114.51
107	CHENNAI-MOUNT ROAD	113.79
108	PEENYA INDUSTRIAL AREA, BANGALORE	113.24
109	CHANGARAKULAM - NRI	113.03
110	ERNAKULAM- TOC- H SCHOOL ROAD	112.97
111	SUCHITRA JN., QUTHBULLAPUR	112.94
112	PUTHANATHANI	112.39
113	KOTHANUR, BANGALORE	112.36
114	CUTTACK	111.92
115	PALLADAM	110.73
116	THRIKKAKARA	110.58
117	SULTHAN BATHERY	110.51
118	VALAYANCHIRANGARA	109.84
119	WANDOOOR	109.72
120	ERNAKULAM-OVERSEAS	109.60
121	KARUR	108.68
122	PANDIKKAD	108.26
123	OTTAPALAM	108.14
124	WADAKKANCHERRY (THRISSUR DIST)	107.92
125	MAVELIKARA	107.04
126	ERNAKULAM-MARKET ROAD	106.39
127	GURGAON SECTOR 31	106.11
128	KOYAMBEDU	105.89
129	PANAMPILLY NAGAR, ERNAKULAM	105.66
130	CHANGANACHERRY-M.C.ROAD	104.98
131	KADUTHURUTHY	104.94
132	FORT BRANCH, MUMBAI	104.92
133	EDAPPAL	104.03
134	AGARTALA	103.89
135	LILUAH (HOWRAH)	103.75
136	CHENNAI-WOODS ROAD	103.06
137	EDAVANNA	102.90
138	BIDADI	102.42
139	CHRIST UNIVERSITY, BANGALORE	102.38
140	NOIDA	101.93
141	KILIMANOR	101.70
142	MEPPADY	100.35
143	ASHOK NAGAR,CHENNAI	100.35



Branch Launch



Branch Kattoor rededicated by Mr. Akhil V. Menon, IAS (Sub-Collector, Thrissur) and ATM inaugurated by Dr. John Joseph Alappatt (Former Director, South Indian Bank) on 3rd March 2025 in the presence of Ms. Rani Zacharias AGM RH Irinjalakuda.



Inauguration of South Indian Bank's relocated Elappully Branch by Mr. A Prabhakaran (MLA), ATM by Ms. Revathi Babu K (President, Panchayat), and locker facility by Mr. Sunil Kumar S (Vice President, Panchayat) on 14th March 2025.

Selfless Act



Hair for Hope Campaign

In today's world of slogans and placards, true empowerment lies in action, not words. Shoba Madam exemplified this by selflessly donating her hair during our **Women's Day Hair Donation Drive** - a bold choice that altered her appearance and reflected her deep commitment to making a difference.

Her quiet yet powerful gesture was not for recognition but stemmed from a genuine desire to bring hope and comfort to someone in need.

It takes courage to give a part of yourself, and in doing so, she reminded us that real strength often lies in silent sacrifice.

Shoba Madam's act inspires us to think beyond ourselves and live our values. Empowerment isn't just about advocating change - it's about being the change.



Athul Surendran T M

Asst. Manager - DTD (Hardware & Branch Infrastructure)

Phishing in India: Real Cases, Real Losses, Real Lessons

A deep dive into India's most notorious phishing attacks

Phishing is one of the most dangerous cybercrimes in India today. It's a type of fraud where someone tricks you into sharing personal or financial information - like your bank details, passwords, or OTPs - by pretending to be trustworthy.

This article takes a deep look at some of India's biggest phishing cases in recent years, the smart tricks used by scammers, and what we can learn to stay safe.

What is Phishing?

Phishing is a cyber trick where criminals pretend to be from banks, companies, or even government departments to steal your private information. They may call you, email you, or send fake messages that look very real. Once you give away your details, they use them to steal money, data, or identities.

Let's look at some infamous phishing cases:

1. Jamtara: The Phishing Village of India

The people involved in the Jamtara phishing scam - mainly young men from the Jamtara district in Jharkhand - ran a large-scale, phone-based fraud call center operation that tricked thousands of people across India, especially between 2015 and 2021. Their main method was voice phishing, also known as vishing (voice + phishing).

They would say things like:

"Your ATM card will be blocked unless you update your KYC. Please share your OTP."

"Your account is under verification. Share your OTP or it will be frozen."

"There's a problem with your Aadhaar card linking. Share your details."

People got scared and shared their details. The scammers would immediately steal money from their accounts.

Once they got access, the fraudsters would transfer money using digital wallets, make online purchases or send the money to fake accounts or mule accounts.

How did they pull the scam off?

- They spoke in fluent Hindi and regional accents that built trust.
- They used multiple SIM cards and cheap smartphones to avoid tracing.
- They had scripts, like in a real call center.
- They used fake caller IDs or apps to show numbers like "SBI Toll-Free."

Even without advanced tech, criminals can scam people by using fear, confidence, and the right script. This is why awareness, skepticism, and never sharing OTPs or personal info over the phone is the best defense.

2. MEIL Phishing Attack (2025)

Hyderabad-based Megha Engineering and Infrastructures Ltd (MEIL) lost ₹5.47 crore in a phishing scam. Cybercriminals impersonated a Dutch vendor's representative, sending emails with altered domains and requesting payments to a new bank account in the USA. MEIL, believing the communication to be genuine, made two payments totaling ₹5.47 crore before realizing the fraud.

3. Pune Real Estate Firm Scam (2024)

A Pune-based real estate developer suffered a ₹4 crore loss in a whale phishing scam. Scammers impersonated the company's chairperson and managing director, deceiving a senior accounts officer into transferring funds over a week. The scam highlighted the growing threat of targeted phishing attacks on high-level executives.



Emerging Phishing Techniques

1. AI-Powered Phishing

Cybercriminals now utilize artificial intelligence to craft personalized phishing emails that mimic legitimate communications. These AI-generated messages are tailored to the victim's context, making them more convincing and harder to detect.

2. Deepfake Phishing

Attackers employ deepfake technology to create audio and video impersonations of trusted individuals, such as company executives. These deepfakes are used to deceive employees into authorizing fraudulent transactions or sharing sensitive information.

3. Smishing (SMS Phishing)

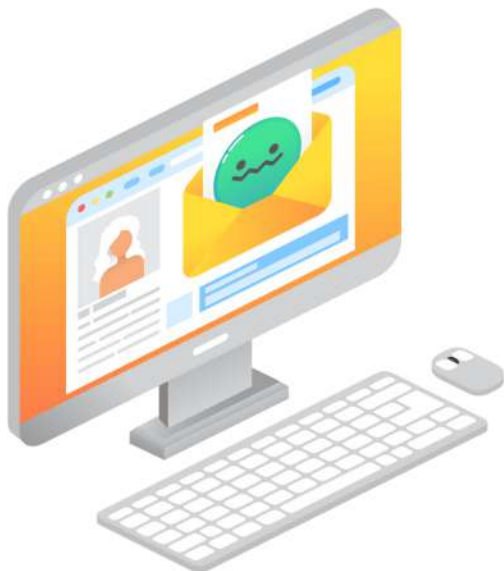
Smishing involves sending deceptive SMS messages that appear to be from reputable sources, prompting recipients to click on malicious links or share personal information. The "Smishing Triad" group has been known to use such tactics to steal financial data.

4. Phishing-as-a-Service (PhaaS)

Phishing kits and services are now available for purchase on the dark web, enabling even unskilled individuals to launch sophisticated phishing attacks. These kits often include ready-made templates and tools for creating convincing phishing campaigns.

5. HTTPS Phishing Sites

Approximately 80% of phishing websites now use HTTPS, making them appear secure and legitimate to unsuspecting users. This trend undermines the traditional advice of looking for the padlock icon as a sign of a safe website.



Impact and Prevention

Phishing attacks have significant financial and reputational impacts on individuals and organizations. To mitigate these threats, it's essential to implement robust cybersecurity measures, including employee training, multi-factor authentication, and regular security audits.

If You're an Individual (Customer or Employee)

Pause Before You Click

Never click on links in SMS, WhatsApp, or emails if you're not sure where they lead.

If a message feels urgent or alarming, take a moment. Scammers want you to act quickly without thinking.

Don't Share OTPs or Passwords

No bank, government agency, or company will ever ask you to share your OTP, CVV, or PIN over phone, email, or SMS.

Hang up if someone asks you to do so—even if they sound convincing.

Check URLs and Email Addresses

Fake websites may look almost identical to real ones. Watch out for small changes in spelling.

Don't trust a website just because it shows a padlock icon (HTTPS)—scammers use that too now.

Use Strong Passwords & 2FA

Create unique passwords for your bank, email, and shopping apps.

Always enable two-factor authentication (2FA) where available.

Update Your Devices

Keep your phone, computer, and apps updated. Patches fix security holes scammers can exploit.

If You Suspect a Phishing Attack

1. Don't click. Don't reply. Don't share.
2. Report the email or message to your IT team or cyber cell.
3. Call the real person or organization directly using a verified number.
4. If you've clicked or shared details, inform your bank immediately and reset your passwords.

Never trust. Always verify!



Shetty Harish Nagaraj

Sr. Manager - Branch Head, Br. Bhubaneswar

Back in 2019, when I was posted to Kolkata, we planned a short trip to Puri. At the time, I had no idea that Odisha would soon become such a big part of my life. Living in this beautiful state for my next posting allowed me to explore it closely - and I discovered that Odisha is truly one of India's best-kept secrets.

Tucked away on India's eastern coast, Odisha may not always be the first name that comes to mind for travelers, but for those who visit, it offers an unforgettable experience.

With ancient temples, vibrant festivals, untouched beaches, and delicious food, Odisha has a charm that quietly wins you over.

Let me take you through some of the highlights of this amazing state.

Bhubaneswar: The Temple City of India

The capital city, Bhubaneswar, is where tradition meets modernity. Known as the "Temple City," it is dotted with over 700 temples, many of them centuries old.

Bhubaneswar's history dates back over 2,000 years to the time of the Kalinga Empire. It is believed that after the bloody Kalinga War, Emperor Ashoka embraced Buddhism right here.

Over the centuries, the city flourished under various dynasties, becoming a center for religion, art, and learning. Post-independence, Bhubaneswar was chosen as the new capital of Odisha, and its modern face was shaped by the German architect Dr. Otto Koenigsberger.

Must-Visit Places in Bhubaneswar:

- Lingaraj Temple: Dedicated to Lord Shiva, this 11th-century temple is a masterpiece of Kalinga architecture.
- Mukteswara Temple: Often called the "Gem of Odisha architecture," its intricate carvings are breathtaking.
- Ram Mandir: A vibrant temple dedicated to Lord Rama, Sita, and Lakshmana, right near the bustling Janpath.
- Rajarani Temple: Built with beautiful red and yellow sandstone, it stands out for its elegant sculptures.
- Nandankanan Zoological Park: A large zoo and botanical garden that's also home to India's first White Tiger safari.
- Khandagiri and Udayagiri Caves: Ancient Jain rock-cut caves dating back to the 1st century BCE.
- Dhuli Peace Pagoda: A symbol of peace, built where Ashoka is believed to have renounced violence after the Kalinga War.



Exploring Odisha: Beyond Bhubaneswar

Puri: The Holy Town by the Sea

Puri is famous across India for the Jagannath Temple, one of the Char Dham pilgrimage sites. But there's more to Puri than just the temple. Its calm beaches, artistic traditions, and vibrant atmosphere make it a must-visit.

The Puri Rath Yatra is an experience like no other - seeing thousands of devotees pull giant chariots through the streets fills the city with incredible energy.

Nearby, the Sun Temple at Konark, a UNESCO World Heritage Site, is a stunning example of medieval architecture. Designed like a massive chariot, it reflects the genius of Odisha's ancient builders.

Chilika Lake: A Natural Wonder

A few hours from Bhubaneswar lies Chilika Lake, Asia's largest brackish water lagoon. It's a haven for migratory birds and offers peaceful boat rides. You can also visit Kalijai Island, home to a temple dedicated to Goddess Kalijai, surrounded by serene waters. Chilika is perfect for those who love nature and quiet moments.

Festivals: The Heartbeat of Odisha

Odisha's festivals showcase its deep connection with faith and tradition:

- Rath Yatra in Puri: One of the biggest religious festivals in India.
- Durga Puja in Cuttack: The city lights up with elaborate pandals and decorations.
- Makar Sankranti in Ganjam: The sky fills with colorful kites in celebration.
- Baisakhi Mela at Bhitarkanika National Park: A unique festival celebrated among Odisha's rich wildlife.

Hidden Beaches: Untouched and Serene

If you prefer quiet beaches away from the crowds, Odisha has several gems:

- Gopalpur-on-Sea: A charming beach town perfect for a relaxed holiday.
- Rushikulya Beach: Known for being a nesting site for the endangered Olive Ridley sea turtles.

These beaches are ideal for long walks, beautiful sunrises, and simple pleasures.

Odisha is not just a destination — it's a feeling. It's the spiritual calm of ancient temples, the beauty of untouched beaches, the color of vibrant festivals, and the warmth of its people.

For anyone willing to look beyond the obvious tourist spots, Odisha offers a journey into India's rich soul — one that you'll remember forever.

If you ever get a chance, give yourself the gift of discovering Odisha. You'll come back with stories to tell and memories to treasure.





Archana N

Manager - Br. Malleswaram, Bengaluru



Discovering the Grandeur of Burj Khalifa

A towering experience: My visit to Dubai's iconic landmark

If there's one place in the world that leaves you speechless the moment you see it, it's the Burj Khalifa. Soaring 828 meters into the sky, this architectural wonder isn't just the tallest building in the world - it's a symbol of Dubai's bold vision, ambition, and boundless creativity. Whether you're a first-time visitor or someone who's been to Dubai before, standing at the base of this towering masterpiece is a moment you'll never forget.

Located in the heart of Downtown Dubai, right next to the sprawling Dubai Mall - one of the largest shopping destinations in the world - the Burj Khalifa is more than just a skyscraper. It is a celebration of human ingenuity and the relentless pursuit of excellence. Every aspect of its design and construction speaks of precision, luxury, and artistic brilliance. Designed by the renowned architect Adrian Smith of Skidmore, Owings & Merrill, the building is inspired by the geometries of Islamic architecture, blending tradition with futuristic elegance.

As you approach the Burj Khalifa, its shimmering glass façade reflects the ever-changing desert light, transitioning beautifully through the day — from the golden glow of sunrise to the dazzling lights of evening. Inside, the building houses luxurious residences, corporate suites, the prestigious Armani Hotel, and world-class restaurants. The interiors are a harmonious blend of contemporary design and Middle Eastern aesthetics, featuring rich textures, warm tones, and handcrafted details.

One of the must-do experiences is visiting the At the Top observation decks on the 124th, 125th, and the more exclusive 148th floors. From here, you're treated to a breathtaking panoramic view of the city, stretching over the Arabian Gulf, the desert, and the Dubai skyline. At night, the city lights create a magical view that words can hardly describe. It's a moment that will stay with you long after your trip ends.

The area around the Burj Khalifa is just as enchanting. The Dubai Fountain, set on the Burj Lake, performs a captivating dance of water, light, and music every evening, drawing crowds who gather to witness the spectacle. With palm-lined boulevards, stylish cafes, and global tourists mingling with Emirati culture, the surroundings offer an unforgettable urban experience.

But what truly makes a visit to the Burj Khalifa special is the spirit of the people — warm, welcoming, and proud of their city's achievements. From the moment you arrive, you feel the pulse of Dubai: ambitious, vibrant, and endlessly inspiring.

So whether you're a lover of architecture, a dreamer chasing the sky, or a traveler in search of unforgettable moments, the Burj Khalifa is a destination that deserves a top spot on your bucket list. Don't miss this iconic masterpiece on your next trip to Dubai — it's not just a place to visit; it's an experience that will elevate your view of the world.



*Archana at the
Burj Khalifa*

CSR Outreach



Pushpagiri Medical College Hospital, the charitable arm of the Syro Malankara Catholic Church, has served the public since 1959 with advanced super-specialty care and charity schemes. CSR assistance, led by Mr. P.R. Seshadri, was extended to enhance its Surgical Ward facilities.



Abhaya Bhavan Society, Thiruvalla, a registered charitable society providing shelter to 50 destitute men and women, received CSR assistance for the renovation of its old age home. Ms. Biji S.S., SGM handed over the cheque to support this noble cause.



Muriyad Gramapanchayath, Thrissur, runs health schemes like Prana and Jeevadhara, supporting over 200 palliative care patients with medicines and home visits. CSR assistance was provided to purchase a Maruti ECCO vehicle, reducing transport costs and improving service delivery.



Academic Achievers



Specialised Certificate Achievers

Palackal Thomas
Sona Maria Davis
Priya Rajan
Nishad P. Davis
Rajeev B S
Sonali Rahul Nawkar
Tinu Tresa Tom
Rejani Panicker M R
Arushi
Febin Xavier Francis
Alan Xavier Devasia
Nagarajan A
Aneesh Alexander
Dhamotharan R
Satyam Pandey
Ganapathi D V K
Lavanya M

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DSCI Certified Compliance Professional (DCPP)
Certified Information Systems Auditor (CISA)
Certified Treasury Professional
Certified Credit Professional
Certified Documentary Credit Specialist (CDCS)
Certified Treasury Professional
Certified Information System Banker
Certified Treasury Professional
Certified Credit Professional
Certified Credit Professional
Certified Treasury Professional
Certified Treasury Professional
Certified Banking Compliance Professional



CAIIB Achievers

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Prajakta Prathmesh Duble
Praveen Kumar P
Swathi S
Rajesh R.
Ravichandra Godaba
Arjun K T M
Praveen P
Nahas.N
Sreenathan.G
Santhosh N
Antony Ranjith R
Ajith Jose
Ebsy Rani Abraham
Madhavan P S
Harikrishna T
Rahul Sharma
Derick Thomas
Dhanya Rose Tharayil
Anil Johnny
Anil Kumar S

Gokul G Krishna
Drishti Goel
Manual John
Vignesh Kumar M.
Albert Benny
Anu Raj
Karthika G. S
Reshma A S
Yadav Shubham Lalchand
Anilkumar T R
Ankur Kumar
Vignesh Padmanabhan Iyer
Deepak P V
Sreejith A
Abhishek Gupta
Reji George K
Alan S Chirackal
Fathimath Zakiyya .K .K
Bharat Raj C
Akhil A V



Venkatesh Chockaligam being recognised for achieving the highest aggregate award for the Certified Banking Compliance Professional Exam by Mr. Biswa Ketan Das, CEO of IIBF, at IIBF Mumbai.



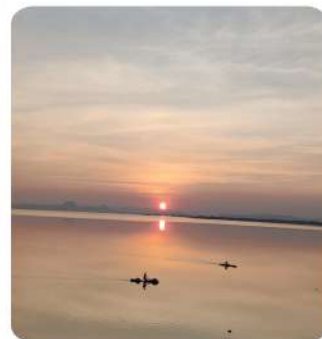
Kaleidoscope



Adithya Prasad
CSA, Br. Vellamunda



Vishnu Prakash
Asst. Manager, CMOG Ekm



Kurra Venkatesh
Asst. Manager, Br. Mancheria



Prabhat Kumar
Asst. Manager, Br. Chinchwad



Sajnu Jose Poothokaran
CSA, Br. Vadanapilly



Shetty Harish Nagaraj
Sr. Manager, Br. Bhubaneswar



Prajakta Duble
Manager, Br. Matunga

Artiste

Sayoni Nandi
CSA, Bhardhaman



Kids' Corner



Namitha S Prabhu
D/o Sumesh Kumar
Prabhu S, Sr. Manager,
Business Process Group



Nikitha S Prabhu
D/o Sumesh Kumar
Prabhu S, Sr. Manager,
Business Process Group



Nitara V
D/o Aruna J,
Manager (IT), DTD



Ian Chris Jaison
S/o Jaison James,
Sr. Manager, Br. Peroorkada



Navami S
D/o Bhagyalakshmi V,
Asst. Manager,
BOG CTS



Aradhya P Nair
D/o Pradeep S N, IVD



Abaji Sahasra
D/o Abaji Vijay, Manager
DTD BCP Bengaluru



Joana Jelbin
D/o Athira Joseph, CSA, Br.
Marangattupally

Kids' Corner



Acrylic paintings by:

Mia Franco D/o Desa Franco, Asst. Manager BOG TFCPC



Soorya Rajeev, S/o Neethu Raveendran, JLN Stadium Link Road Branch, Ernakulam, won the winning the Silver Medal in Kumite at the Kerala Open Karate Championship 2025!



Meenakshi Menon, D/o Sandhya Gopinathan Manager - HRD (L&D) won the State Level 3rd Prize for the Prathibha Hindi Scholarship exam.

Wedding Bells



Arjun P Ajith, Br. Payyannur
married Parvathi S Nair



Albin Baby, Credit Hub married
Sincy Kurian



Dattatreya S N, Br. Jayanagar
Bangalore married Nagashree
Suresh Naik



Rajath, Br. Mulund married
Susmita Saha



Sanjay P R, Br. Meenangadi
married Maneesha P M



Reshmy V V, R O Palakkad
married Akhil Raveendran



Roshan V M, RM MBG, married
Anjana K



Jubin Rajan Cherian, Br. Girgaum
married Ruksana N S



Vijesh C, Br. Peravoor
married Swathy Satheesan

Letters to Editor

"Thank you for being thoughtful about those who couldn't attend the SIB Tower inauguration. The QR code of the walk-through video, visuals, and article made it an inclusive experience for the entire SIB family."

Abaji Vijay - DTD BCP Bengaluru

"I would like to extend my appreciation to the editorial team for their effort in putting together such a vibrant and insightful magazine. Each section is thoughtfully curated and well-presented."

Sherin S Thomas - Br. Ponkunnam

"The Health Plate article was a practical guide for incorporating healthier eating habits into our daily routines. It was a timely and valuable read for everyone striving for better health. The article was well-structured and easy to understand, with useful tips that anyone can follow."

Ushas James - Br Chalakudy Main

"There's no greater joy for a parent than seeing their child's name in print. Thank you for making that dream come true for so many SIB families!"

Parvathy U S - Br. Ezhamkulam

"The leadership messages in SIBLINK provide motivation and guidance."

Neethu Raveendran - Br. JLN Stadium Link Rd.



Tap or Scan QR Code to take the magazine quiz and write Letters to the Editor

