

# Siblink

Corporate Family Magazine of The South Indian Bank Ltd.



**VOL | 34.1**

**JUL 2025**

## Growth is the Answer

### Highlights

**p04 Leadership Messages**

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## ***Nice Quarter Numbers***

### **Q1 2025-26**

**Net Profit**  
**₹ 322 Crore**

**Gross Advances**  
**₹ 89,198 Crore**

**Deposits**  
**₹ 112,922 Crore**

**Branches**  
**948**

**Digital Transactions**  
**98.33%**

**CASA**  
**32.06%**

**Net Interest Margin**  
**3.03%**

**Employees**  
**9253**



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## From the desk of MD & CEO

**Dear Sibians,**

Congratulations to all of you for a strong performance in Q1 FY2025-26. We've started the year on solid footing, and it's your collective effort that has made this possible.

We reported a net profit of ₹322 crore, up 9.5% year-on-year, even as we chose to double provisions to ₹239 crore to safeguard our balance sheet. This resilience was further supported by a 47% jump in other income, driven by ₹256 crore in treasury and forex gains. Our asset quality continued to strengthen, with GNPA at 3.15%, NNPA at 0.68%, and provision coverage at 88.8%.

Business momentum remained positive. Advances grew 8% to ₹89,198 crore, with our retail portfolio leading the way - home loans grew 66%, auto loans 27%, and personal loans 26%. On the liabilities front, deposits increased 9%, and CASA rose to ₹36,204 crore, pushing the CASA ratio to 32.06%. These results reflect a well-balanced performance across both credit and deposit engines.

As we look to the future, **our priority is clear: we must drive deeper and more consistent customer engagement.** Growth will come not just from products or processes - it will come **from conversations, context, and connection.** When we understand our customers better, we serve them better. That is how we grow our core banking book sustainably.

This means reaching out proactively to our retail, MSME, NRI, and salary-linked customers, strengthening relationships, and offering relevant deposit and credit solutions at the right time. It also means maintaining strong credit discipline - with quality underwriting, early detection of stress, and prudent provisioning.

We must also make full use of our digital platforms - Mirror+, UPI Credit Lines, Edu Power, and co-lending journeys - to make banking simpler, faster, and more intuitive for our customers. Efficiency here translates into more time and energy for what matters most: **relationship building.**

Finally, let's continue to invest in our own capabilities. Keep learning, keep sharing, and stay sharp. Our ambition is to be the bank of choice for both retail and small business customers in every catchment we serve - and that will be achieved not by strategy alone, but by consistent, high-quality execution at the front line.

Let's build on this momentum and make the rest of FY26 even more impactful.

**P R Seshadri**  
Managing Director & CEO

**Prioritise  
Customer  
Engagement**





## From the desk of ED

**Dear SIBians,**

At South Indian Bank, we stand at an inflection point. Q1 of FY 2025–26 wasn't just another quarter... it was a signal. A signal that we're ready to move beyond being a relevant regional player and begin shaping our journey toward purposeful dominance.

Dominance isn't a title... it's a mindset. It's about showing up every day with sharper intent, bolder decisions, and deeper execution. And the early signs are already visible... in the way we serve, think, and adapt.

We're no longer waiting for change... we're leading it. From simplifying credit and digitising experiences to re-energising branches and investing in people... our transformation is well underway. And we're doing it with humility, courage, and clarity of purpose.

### **Our aspiration is bold, yet grounded:**

To become India's most responsive bank for small businesses and households... delivering credit that drives growth, service that uplifts, and solutions that improve lives.

We want our digital experience to feel personal... our branches to act as anchors of trust and clarity... and our decisions to be rooted in discipline, lasting value, and long-term thinking.

Because - at the cost of repetition - volume without value is just noise... and value without volume breeds inertia.

We're not discarding our legacy... we're building on it. Rewiring our culture to act faster, aim higher, and serve deeper.

The road from relevance to dominance will take time. But with belief, focus, and the right intent... we'll get there, together.

The best of South Indian Bank isn't behind us. It lies ahead... and we're building it.

Warm regards,

**Dolphy Jose**  
Executive Director





## From the desk of COO

**Dear SIBians,**

As we step forward in FY26, it is heartening to see how our Bank is evolving - not just in numbers, but in mindset. As the MD & CEO shared, we've delivered a strong Q1 performance, underpinned by discipline, balance sheet strength, and growing customer trust. The Executive Director reaffirmed our larger journey - from being relevant to becoming dominant - with technology, empathy, and accountability at the core.

In this journey, our branches are the true engines of growth. They are where business begins, relationships are built, and value is created. But equally important is the role of our support teams, controlling offices, and functional units - those who operate behind the scenes, yet whose impact is deeply felt at the front lines.

I want to take a moment to recognize and appreciate the steady, reliable support our teams provide every day - whether it's resolving operational challenges, guiding processes, or enabling quick decision-making. Your contributions are essential, and they are seen.

At the same time, transformation requires us to be honest with ourselves. As we ask our branches to engage deeply with customers, we must ask our support functions to engage deeply with our branches. Occasional feedback, even if rare, about delayed responses or lack of empathy from support units is not something to ignore. Instead, it is an opportunity to improve, align, and lead better.

In that spirit, I wish to place a few clear expectations before all support teams:

### **1. Enable Branches, Don't Just Manage Them**

Your role is not just to monitor compliance; it is to empower growth. Be solution-oriented, responsive, and accessible.

### **2. Respond with Empathy and Speed**

When branch colleagues reach out, treat their concern as your own. A timely, respectful response is a basic courtesy and a strategic enabler.

### **3. Don't Stop at "No"**

If a request can't be approved, offer an alternative or escalate when justified. Rigid rules won't build agile organisations, judgment and initiative will.

### **4. Model Professional Conduct**

Every interaction matters. Respect is non-negotiable. Any lapses will be addressed appropriately.

### **5. Accountability Through Feedback**

We are moving toward introducing feedback metrics linked to support team scorecards. Not to find fault, but to encourage transparency, service excellence, and continuous improvement.

As we continue our transformation, reshaping branches into community anchors, digital journeys into human experiences, and credit delivery into growth enablers, our internal collaboration becomes mission-critical. Let's build a culture where support functions act not as gatekeepers, but as growth partners. Where every policy comes with perspective, and every response reinforces trust.

Together, let's turn collaboration into a competitive edge.

Regards,

**Anto George T**

Chief Operating Officer



## Message from CS & Head HR



Dear SIBians,

At South Indian Bank, we are entering a defining phase - where performance meets purpose and culture powers transformation. Our strong Q1 results reflect not just financial resilience, but the strength of our people. Across branches, back offices, and business teams, it's your effort that makes the difference.

For us in HR, progress means more than numbers. It means creating a workplace where every employee feels valued, equipped, and safe - physically, emotionally, and digitally.

Workplace safety goes beyond checklists - it's a reflection of our culture. It's what gives us the confidence to serve, the courage to speak up, and the comfort of knowing we're backed by our team. But safety is just the starting point. As we set our sights on becoming India's most responsive bank for small businesses and households, our people strategy must grow in ambition and depth. It's time to build not just a safe workplace - but a truly empowered one.

Here's what we're building together:

**A Culture That Empowers:** Every branch must be a hub of ownership. That means encouraging initiative, agility, and problem-solving - especially in how support teams enable the front line.

**Learning That Transforms:** Our L&D efforts are equipping staff with sharper customer insights, digital confidence, and the soft skills to serve with empathy and effectiveness.

**Support That Responds:** As leadership has rightly pointed out, support functions must go beyond managing - they must empower. Timely, empathetic service is not optional.

**Feedback That Builds:** We're embedding feedback mechanisms not to fault-find, but to build a respectful, responsive, and continuously improving work environment.

As we reshape our branches into community anchors and make banking more human through technology, let us also build a workplace grounded in trust, service, and shared ownership.

Let's continue to lead with care - because when we are safe and supported, our service transforms lives.

Warm regards,

**Jimmy Mathew**

General Manager (CS & Head HR)

## Editor's Note

Dear SIBians,

Learning and growth go hand in hand with transformation - and both begin with a curious, expressive mind. This magazine, as always, captures the ideas, creativity, and artistic spirit of our employees and their families. It reflects not just what we do, but who we are - ever-evolving, thoughtful, and inspired. Let's keep learning, sharing, and building a stronger SIB together.

Regards,

**Vijay Korath**

AGM & Head HR - L&D

# Top Performers ★★★★★

## Branch Banking (Q1 FY2025-26)



**Mr. Joyal John**  
JGM & RH Coimbatore



**Mr. Ashish Jayaprakash**  
AM-CSO, Br. Powai



**Ms. Gulabani Lata A**  
AM-FX Officer, Br. Pune Main, AM-BOM, Br. Changarakulam



**Mr. Antony Varghese**  
AM-BOM, Br. Changarakulam



**Mr. Kiran M**  
SOA, Br. Pothencode



**Ms. Liny Joseph**  
CSA, Br. Christ University,



**Ms. Nandhini L**  
AM, Br. Palai



**Mr. Rajesh P V**  
Cluster Head, Bengaluru RO



**Ms. Rajkannu M**  
SOA, Br. Mutharassanallur



**Mr. Sain Johny**  
AM-Priority, Br. Valancherry



**Mr. Harish N Shetty**  
SM-BH, Br. Bhubaneswar



**Ms. Shilpa S**  
AM-CSO, Br. Aranmula

*Congratulations*  
*You inspire us!*

# Top Performing Branches ★★★★★

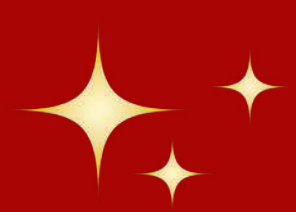
Q1 FY2025-26



Kudos to Kattakada Branch team, Trivandrum Chalai Cluster, Trivandrum Region for achieving 100% of their Business Score Card.

Branch Head Mr. Suraj and Team

**100%**  
Achievement!



## 9 Branches with 99% Achievement



**Br. Savuriyur**  
Salem Cluster, CBE Region



**Br. Kodumon**  
Pathanamthitta Cluster, Tiruvalla Region



**Br. Bhubaneswar**  
Bhubaneswar Cluster, Kolkata Region



**Br. Othakalmandapam**  
Pallapalayam Cluster, CBE Region



**Br. Nallanur**  
Salem Cluster, CBE Region



**Br. Hassan**  
Mysore Main Cluster, BLR Region



**Br. Uppatti**  
Pallapalayam Cluster, CBE Region



**Br. Ramnagar**  
Guwahati Cluster, Kolkata Region



**Br. Pandikkad**  
Malappuram Cluster, KZD Region

## Q1 FY2025-26 SIB Max Qualified Branches (Ranked)

1	Pallavaram
2	Peringathur
3	Narsipatnam
4	Kannur Main
5	Karunagapally
6	Ambalapuzha
7	A. S . Rao Nagar Kapra, Hyd
8	Dharmapuri
9	Kukatpally
10	Wandoor
11	Banashankari, Bangalore
12	Sarjapur Road, Bangalore
13	Kollengode
14	G.T, Chennai
15	Mahe
16	Bhimavaram
17	Ponnani
18	Thanjavur
19	Thiruvilwamala
20	Ernakulam Vennala Branch
21	Jalandhar Branch
22	Noida
23	Nagpur
24	Bannerghatta Road, Bangalore
25	Bopal
26	Vellarakkad
27	Manjeri
28	Mannarkad
29	Mallappally
30	Vadodara Baroda
31	Thodupuzha
32	Trichy Main
33	Udumalpet
34	Ghaziabad
35	Thellakom
36	Achooranam
37	Sivakasi
38	Rajapalayam
39	Theni
40	Hubli
41	Murikkassery
42	Rajahmundry
43	Kajuluru
44	Karur
45	Changarakulam - Nri
46	Nizampet
47	Gandi Maisamma
48	Porur
49	Ettumanoor
50	Model Town -Delhi
51	Mylapore, Chennai
52	Bangalore-Jayanagar
53	Bhadravathi
54	Bandra, Mumbai
55	Puvathur

56	Edathua
57	Elamakkara
58	Pathiripala
59	St.Thomas Mount, Chennai
60	Melamuri,Palakkad
61	Chalad, Kannur
62	Ongole
63	Vizianagaram
64	Tanuku
65	Panamaram
66	Coimbatore Big Bazar Street
67	Kudasan
68	Tirupur
69	Tripunithura
70	Valancherry
71	Hi-Tech City, Hyderabad
72	Perumthuruthy
73	Kuruvambalam
74	Christ Academy, Bangalore
75	Kumbakonam
76	Mysore
77	Kolkata Brabourne Road
78	Koduvai
79	Medipalle
80	Marudadu
81	Thirunavaya
82	Suchitra Junction, Quthbullapur
83	Madinaguda, Serilingampally
84	Habsiguda
85	Chandra Nagar, Palakkad
86	Udhna Surat
87	Palladam
88	Muthoor
89	Chengalpattu
90	Xim University
91	Nallanur
92	Vadaperumbakkam
93	Kammanahalli
94	Ramnagar
95	Thaltej
96	Gudalur
97	Panachipara
98	Meenangadi
99	Tumakuru Tumkur
100	Mutholi
101	Vatakara
102	Bangalore-Brigade Road
103	Chennai-Nungambakkam
104	Coimbatore-Gandhipuram
105	Gopanurpudur
106	Pondicherry
107	Pottassery
108	Pappampatti
109	Mavelikkara
110	Chennai Anna Nagar

111	Cantonment, Trichy
112	Puthanathani
113	Edappal
114	Christ University Branch - Bangalore
115	Indira Nagar, Bangalore
116	Vikaspuri-New Delhi
117	Madurai West
118	Edapally
119	Bangalore - Kothannur
120	Bidadi
121	Sriperumbudur
122	Peroorkada, Trivandrum
123	Vadavalli
124	Hosur
125	Meerut
126	Kanjoor
127	Nedumkandam
128	Ghatkesar
129	Ibrahimpattam
130	Chennai Neelankarai
131	Vesu
132	Puliyamala
133	Karimugal
134	Chattiparamba
135	Christ University, Yeshwanthpur
136	Panipat
137	Othakalmandapam
138	Ayyampettai
139	Eluru
140	Coimbatore Raja Street
141	Dindigul
142	Ernakulam-Market Road
143	Irinjalakuda
144	Kancheepuram
145	Mullassery
146	Palakkad Main
147	Thiruvananthapuram Main
148	Cherthala
149	Madikeri Mercara
150	Kakinada
151	Bangalore- Yeswanthpur
152	Sfs College
153	Mysore -Jayalakshmpuram
154	Koyambedu
155	Edavanna
156	Pallapalayam
157	Mission Quarters, Thrissur
158	Belladi
159	Surat
160	Tirupur-Avinashi Road
161	Kozhencherry Nri
162	Poonamallee, Chennai
163	Patparganj-Delhi

164	S.M. Street, Kozhikode
165	Diamond Point Secunderabad
166	Mogalrajapuram, Vijayawada
167	N.R. Mohalla, Mysore
168	Nashik
169	Ameerpet
170	Aloor
171	Mayiladuthurai
172	Peramballur
173	Alwal
174	Pudukottai
175	Kengeri Satellite Town
176	Manesar
177	Manikonda
178	Kuttipuram
179	Anna Nagar, Madurai
180	Medavakkam
181	Bachpalle
182	Manchirevula
183	Bahadurpalle
184	Palmakole
185	Medbowli
186	Khanapur
187	Vattinagulapalle
188	Faridabad Nit
189	Kalamassery
190	Maruthisevanagar, Bangalore
191	Pulamanthole
192	Ambattur
193	Lavasa
194	Alambadi



**Darwin Mosesraj E**

DGM & RH Madurai Region



## Beyond Digital: Customer Engagement in a 98% Online World

*The real meaning of trust meets tech*

At South Indian Bank, we have invested deeply in building a powerful, user-friendly digital banking experience. Today, our mobile app, internet banking, and other digital platforms serve millions of customers with ease, speed, and security. From fund transfers to investments, from opening accounts to paying bills - everything a customer needs is just a few taps away.

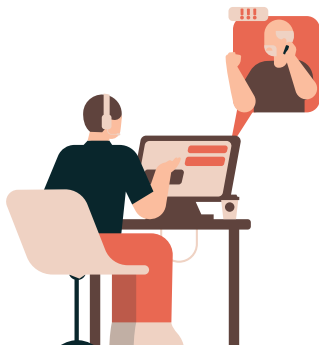
This success in digital transformation is something we are rightly proud of. But it has also brought about a quieter change - one that we cannot afford to overlook.

Although our branches remain open, our counters staffed, and our people ready to serve, fewer customers are walking in. The physical space is still very much there - but footfall has steadily declined as digital convenience becomes the default.

This shift doesn't mean the customer doesn't need us. In fact, they still need us - just not in the same way, or through the same channels. Their expectations have changed. The burden of engagement has shifted - from the customer walking in, to us reaching out.

In the past, conversations happened naturally - across the counter, while handling requests, or during casual visits. Those moments built trust, revealed needs, and often led to new opportunities. Today, those opportunities no longer arrive on their own. If we want to understand what our customers need, if we want to offer solutions, strengthen relationships, or grow business - we must create those conversations ourselves.

**Proactive engagement has become the foundation of meaningful banking relationships.**



When we call a customer to follow up on a service, check in after a transaction, or simply offer assistance, we signal that we are present, we are paying attention, and we care. When we help a customer navigate our app or highlight a product that aligns with their financial behaviour, we're not just selling - we're adding value.

This isn't about replacing technology - it's about complementing it. Our platforms are powerful, and customers appreciate the independence they offer. But technology alone doesn't build loyalty. People do. Customers remember who reached out, who solved their problem, who made the effort to understand them.

And so, in a time when 98% of banking happens online, our branches take on a new kind of relevance. They are no longer just places for routine transactions - they are centres of relationship building. Our staff are no longer just service enablers - they are now ambassadors of engagement, equipped with the insight and initiative to reach out.

This is the culture we must now cultivate across the Bank: one where we do not wait to be needed, but step forward with relevance and empathy.

The responsibility - and the opportunity - lies with each of us. To look at our customer base not as numbers, but as individuals who may benefit from our time, our advice, our support. To make that phone call. To follow up. To suggest. To listen.

The counter hasn't disappeared. The branch hasn't lost its purpose.

But the way we connect has changed and it's our move now.

Let's embrace this shift.

Let's be present, even when customers aren't.

Let's lead with the one thing that no digital channel can replicate: **the human connection.**



### Sony Oommen Koshy

AGM & Chief Security Officer

## Workplace Safety

*A culture of daily responsibility*

In the banking sector, where trust is everything, workplace safety is not just a background process - it's a daily commitment. It extends far beyond physical security to include digital protection, emotional well-being, and ethical behavior. Whether you're handling customer transactions at the front desk, managing systems in the back office, or working remotely, safety must remain a top priority.

The RBI has emphasized that effective workplace safety is integral to governance, risk management, and employee welfare. It's not a one-time exercise - it's an ongoing responsibility shared by every individual.



### Core Elements of Bank Workplace Safety

#### Physical Security and Surveillance:

Bank branches always deal with substantial cash and sensitive information. Therefore, physical security measures and surveillance is of paramount importance. Bank branches and offices must be physically secure to protect staff, customers, assets and data. Employees should regularly check that CCTV cameras, Alarm systems, access control systems, fire alarms, Fire safety equipment's and emergency exits are fully functional.

The core pillars of physical security include the following:

- **CCTV Surveillance:** Strategically positioned cameras at various locations inside the branch and ATMs.
- **Alarm System:** An active burglar alarm system integrated with intrusion preventive sensors
- **Access Control Systems:** Use of biometric/card-based access to restrict entry to sensitive zones.

#### Fire and Electrical Safety:

Banks operate with dense electrical networks for ATMs, servers, lighting, and HVAC systems. Hence taking fire safety measures are very critical. The Fire safety measures in workplace include:

- Fire extinguishers, fire alarms, and smoke detectors at critical points.
- Flame-retardant materials in server rooms.
- Preventive maintenance of wiring, UPS room safety, and switchboards.
- Proper ventilation at UPS rooms/server rooms.

#### Health and Ergonomics :

- Employee wellness is critical for sustainable productivity.
- Ergonomically designed workstations with adjustable chairs and monitor stands.
- Adequate lighting, ventilation, and indoor air quality.
- Availability of first aid kits and wellness checkups.
- Emergency rescue arrangement with wheel chair facility.

Regular training to be imparted to all staff at periodic intervals and real time practical training on emergency alarms for robbery or threat scenarios.

Fire extinguishers and first-aid kits must be accessible, and everyone should be aware of evacuation routes and procedures. Routine drills aren't just box-ticking exercises - they prepare you to respond effectively during emergencies.

Employees must also be alert to unusual behavior within the premises. Never allow unauthorized access to cash rooms or restricted areas. Report suspicious persons, unattended objects, or malfunctioning safety equipment immediately.

Keep the workplace clean and dispose any unwanted materials especially combustible items immediately if no longer required.

Also, ensure that emergency contact numbers such as Police, Fire force, Ambulance are properly displayed in all branches and ATMs to act in case of critical emergency.

### **Cybersecurity: Your Vigilance is the First Line of Defense**

As banking becomes more digital, cyber threats grow in scale and complexity. The RBI's Cyber Security Framework calls for robust systems - but also for aware employees who understand their role in protecting sensitive information. Never share your login credentials, and always use strong, regularly updated passwords. Lock your system when stepping away and avoid working on unsecured networks, especially public Wi-Fi. If you receive a suspicious email, do not open links or attachments - report it to the IT/security team.

Dispose of confidential documents securely, and avoid leaving customer data exposed on desks or unattended printers. Every small precaution counts - cyber security is everyone's responsibility.

### **Emotional and Psychological Safety: Respect Builds Security**

A safe workplace also means one where employees feel respected, valued, and free to express concerns without fear. Discrimination, harassment, or toxic behavior of any kind must not be tolerated.

Under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, every bank is required to have an Internal Complaints Committee (ICC), and employees should be aware of how to reach it.

Managers and team leaders must foster a culture of inclusion and empathy. Every employee - regardless of their role or background - deserves to feel safe, heard, and supported. When psychological safety is present, productivity and morale rise together.

### **What You Can Do: Everyday Actions That Keep Everyone Safe**

Workplace safety thrives on everyday actions. Follow safety protocols and SOPs without shortcuts. Take training sessions seriously. Speak up if you see hazards, misconduct, or lapses. Encourage a "report early" mindset - not just in emergencies but also in minor issues that could grow bigger over time. If you're in a leadership role, model the behavior you want to see - your attitude towards safety directly influences your team.

Workplace safety isn't a checklist - it's a culture. It must be built with intention, practiced consistently, and supported by everyone.



**“The best security systems in the world won't help if people ignore the basics.”**

**Brian Krebs**  
*Cybersecurity Journalist*





**Anand Kuriakose**

AGM, CBG



## Solving what really matters

*Applying the 'Jobs to Be Done' Theory to Discover Real Needs and Build Long-Term Business*

In corporate banking, it's easy to fall into the rhythm of pitching products - a working capital line here, a bill discounting limit there, a treasury product with competitive pricing. After all, we're measured on business sourced and deals closed.

But when we pause and really think about it, we realise something deeper: clients aren't looking to buy a financial product - they're trying to solve a business problem.

They don't really want a term loan. What they need is a way to pay suppliers on time without disturbing internal cash flows. They're not excited about a bank guarantee in itself - they need it to win a contract. They don't buy a forex hedging solution because it's technical and clever - they buy peace of mind for their overseas exposure.

This way of thinking is at the heart of the Jobs to Be Done (JTBD) theory, developed by Clayton Christensen, a renowned Harvard Business School professor and innovation strategist. According to Christensen, customers "hire" products or services to do a specific job in their life or business. And they "fire" them when those jobs aren't getting done effectively anymore.

If we apply this to corporate banking, it becomes clear: our role isn't just to sell financial instruments. Our role is to understand what the client is really trying to achieve - and to help them make progress toward that goal.

### **The Value of Relevance in a Changing Business Environment**

In today's environment, staying relevant to your client is not easy. Business models are shifting, costs are rising, regulations are changing, and technology is disrupting nearly every sector.



A client who needed working capital last year might now be looking to raise equity. One who focused on local markets might now be pushing exports. Another who prioritised cost savings might now be investing in sustainability.

If we're not engaged regularly and only show up when we have something to sell, we risk offering solutions to problems that no longer exist.

But the opposite is also true. When we stay close, when we listen carefully, when we ask meaningful questions - we begin to understand the client's business in real time. We pick up early signs of expansion, investment, stress, or change. And with that insight, we can suggest ideas that are aligned to the client's current priorities.

That is how mandates are won. That is how long-term relationships are built.

### **Staying in the Conversation Builds Trust and Opportunity**

Many of the best business relationships don't begin with a big sale. They begin with a conversation - a moment of understanding, a valuable observation, or a solution offered without a pitch.

When clients feel that you truly understand their business and their challenges, you move from being a vendor to being a trusted advisor. And in corporate banking, that shift is everything.

Engaging clients regularly doesn't mean flooding them with calls or pushing offers constantly. It means showing genuine curiosity. It means understanding the industry they're in, the market pressures they're facing, the strategic goals they're working toward — and quietly thinking about how we, as a bank, can help.

And even when there's no immediate deal in hand, this ongoing engagement builds mindshare. So, when the client finally needs to take action - raise capital, restructure a facility, expand to a new geography - you're the first call they make.

### **From Product Sales to Progress Support**

The biggest shift we need to make is this: stop thinking of ourselves as product sellers. Start thinking of ourselves as partners in progress.

Clayton Christensen put it simply: "People don't want a quarter-inch drill. They want a quarter-inch hole." That logic applies perfectly here. Our clients don't want a CC limit - they want liquidity. They don't want a term loan - they want smoother operations or faster growth. They don't want a hedging instrument - they want to reduce uncertainty.

If we focus only on selling the drill, we miss the real need. But if we focus on helping them get the result - the 'job to be done' - we become far more valuable.

### **Curiosity, Listening, and Being Present. It all starts with mindset.**

Instead of entering meetings with a pitch in hand, we enter with questions. Instead of assuming we know the client's needs, we try to understand what's changed since we last met. We don't wait for the RFP - we engage early, often, and with genuine interest.

And we don't just talk to the CFO. We get to know the procurement head, the treasury lead, the business unit head - because the more we understand the business, the better positioned we are to help it move forward.

This is how the best corporate bankers work. They don't chase transactions. They build relationships. And over time, those relationships become powerful engines of business growth - not just for the bank, but for the client as well.

In today's world, the client who feels heard is the client who stays loyal. The 'Jobs to Be Done' approach helps us stay focused on the deeper value we bring. It reminds us that banking isn't just about money - it's about helping businesses grow, thrive, and solve problems along the way.

And the only way to do that is to stay close. To engage consistently. To listen more than we speak. To care about the long-term, not just the month-end.

Because when we focus on progress, not just products, we stop chasing business, and start attracting it.



**"People buy products and services to get a job done."**

**Clayton Christensen**

*Professor, Harvard Business School*





**Gourishankar T M**

AGM, HLBG



## IIMB - Leadership Development Program Learnings - 2

*TEAMS - Play & Achieve Together*

In today's fast-paced world, success rarely comes from individual effort alone. Collaboration is the key that unlocks a team's true potential. It's a multiplier effect, amplifying individual skills and experiences to achieve results far greater than what anyone could accomplish alone. To be successful is not always to succeed individually. In fact, most of the time we achieve our success as part of a team.

We are all part of teams. Our family is a team. Our place of work is a team. The community groups we belong to are teams. And if you learn to play a great role in the team called community, business just walks in. Sometimes we are the team leader or "coach", while other times we fulfill the role of follower, or "player". It is so important then for us to understand teams and how they work, especially those who achieve success – the achievement of their desired goal.

Understanding the core tenets of teamwork and the stages of team development empowers you to build a well-oiled machine, one that fosters innovation, problem-solving and ultimately organizational growth.

### Why team work is essential and necessary?

Teamwork is essential because it drives collaboration, innovation and collective success in the work place. When employees work together, they share knowledge, solve problems efficiently and build on each other's strengths leading to better outcomes and a more dynamic work environment. Strong team work fosters engagement, trust and a sense of belonging ensuring that everyone feels valued and aligned with company goals. With the right digital workplace tools, organizations can break down barriers, enhance communication and create a culture where collaboration fuels growth and long-term success.

In our lives, we have been on some successful teams, and some not so successful teams. This includes both personally and professionally. You have been able to see firsthand what makes the difference between both the teams.

Here are some principles that when implemented on a regular basis can turn any lackluster team into an outstanding one. These principles can be applied at every place of life like home, organization, business and so on.

Let me try to explain these with the example of a cricket team as recently we saw how the teams have played hard for the cup and eventually who has won the cup, a dream of 18 years came true and surprisingly the team with most wins didn't make it to the final even.

- **Team:** Watch a cricket team. They are talking to each other all the time. Helping one another out, encouraging one another, praising one another and telling each other how they can make changes so the same mistakes aren't made again. The same is true for successful teams in the professional world.
- **Understanding Roles:** Every team works best when the members of the team have clearly defined and understood roles. Some do one thing, others do another. One isn't better or more important than the other, just different. When teams operate out of their strengths and their roles, they win.
- **Communication Leader:** The leader needs to communicate the vision. If they are setting the pace, they need to let people know where they are going so that the team can follow. The coach always does a pre-game talk, laying out the vision. The leader always communicates the vision, so as to always be updating the teams to where they are at and what changes need to be made. The coach doesn't relegate the direction he gives to the pre-game, he coaches and communicates all the way through the game.
- **Follower-ship:** The secret to getting things done lies not only in great leadership, but in how well the rest of the people, 99% of the team, follows the

leadership. Good teams are filled with people who are committed to following and getting the job done. Only a good follower can become a good leader.

- **Common Goals and vision:** Short, simple and clear goals on a regular basis keeps enthusiasm in teams high.
- **Strengths and Weaknesses:** Every team member has strengths and weaknesses. The successful teams are those who on a regular and consistent basis enable the members to operate out of their strengths and not out of their weaknesses. And what is one person's strength will cover another's weakness. This is team work enabling all of the bases to be covered.
- **Appreciation:** All through the game, successful teams appreciate one another and show it in variety of ways. The players show it to one another, the coach shows it to the players, the players show

it to the coach.

- **Excellence:** The truly great teams are those that are committed to excellence in everything they do. Their goal is to achieve at the highest level. And this commitment is held throughout the team and at every level. A successful team cannot have members who are not committed to excellence because in the end they will become the weak link.
- **Fun:** The team that plays together stays together. Enjoy one another's company! Enjoy life. It will bring a sense of bonding that can't be made even in "winning".

Teams that work together can out-perform groups that are merely together working. Develop a workforce into an effective team that is a force at work.

**"If you do little thing well, you'll do big ones better"**

## Academic Achievers

### Specialised Certificate Achievers

Shine Kappen	<i>Certificate Course on Certified CSR Professionals</i>
Pankaj Gupta	<i>Certified Accounting and Audit Professional</i>
Arathy Thomas	<i>Certified Banking Compliance Professional</i>
Justin Joseph Andrews	<i>Certified Credit professional</i>
Manual John	<i>Certified Credit Professional</i>
Adarsh Kumar S	<i>Certified Information System Banker</i>
Ashrita Poddar	<i>Certified Credit Professional</i>
Vipul Tiwari	<i>Certified Credit Professional</i>
Dhanush Babu	<i>Certified Anti Money laundering and compliance Expert</i>
Reese Varghese M	<i>Certificated in Digital Trade Strategy</i>



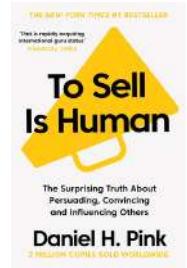
**"The function of leadership is to produce more leaders, not more followers."**

**Ralph Nader**  
*American Lawyer & Political Activist*





**Vijay Korath**  
AGM & Head HR - L&D



## Book Review: **To Sell Is Human** by Daniel Pink

Sales has long been a dirty word. For most people, it conjures images of pushy insurance agents, slick car dealers, or manipulative cold callers. But in his thought-provoking book **To Sell Is Human**, Daniel H. Pink flips the script. He argues that selling isn't just about moving products - it's about moving people.

And today, we're all in the business of sales. Whether you're pitching an idea, persuading your boss, helping a colleague, or trying to get your kid to eat broccoli - you're selling. Pink calls this "non-sales selling" and shows that it now makes up a massive chunk of white-collar work. It's not about closing deals anymore. It's about influencing, persuading, and convincing - skills that are increasingly central in today's economy.

### A New Era of Selling

Pink's central thesis is that sales has changed because the world has changed. In the past, sellers held all the power - they had the information, the product, and the control. Buyers were in the dark. That imbalance led to the classic "buyer beware" dynamic, and with it came tricks, pressure tactics, and shady deals.

But today, information is everywhere. Thanks to the internet, buyers often know as much (or more) than sellers. The power has shifted. Pink calls this the move from "caveat emptor" (buyer beware) to "caveat venditor" (seller beware). In this new world, the old-school methods don't work. You can't bully or trick someone who has Google.

What does work? Trust, clarity, and empathy. And that's what **To Sell Is Human** is really about.



### The ABCs - Redefined

In traditional sales, the mantra was ABC: Always Be Closing. Pink redefines the ABCs for the modern age:

- **Attunement:** The ability to understand another person's perspective. It's about empathy, not dominance.
- **Buoyancy:** The emotional resilience to keep going in the face of rejection, doubt, and silence.
- **Clarity:** Not just giving information, but helping others make sense of it—cutting through noise and pointing to what matters.

Pink offers real tools, like the power of asking better questions, understanding others' motivations, and even using strategic mimicry to build trust.

### Everyone Sells Something

Pink supports his argument with data. One survey he commissioned found that people spend, on average, 40% of their work time involved in "non-sales selling." That includes teachers, doctors, entrepreneurs, engineers, and even introverts. These roles aren't about money changing hands - but they involve changing minds, getting buy-in, and moving others. He calls this the "hidden sales economy." *In that context, learning how to "sell" becomes a core career skill.*

### Selling with Integrity

What's refreshing about Pink's message is that he doesn't teach manipulation. He insists that ethical sales are not only possible - they're more effective. You win trust by being honest, transparent, and helpful. He draws from research in psychology, behavioral economics, and social science to show that the best persuaders are not the most aggressive - they're the most attuned to others.

For example, instead of using pressure tactics, Pink suggests the "question pitch" - asking thoughtful, open-ended questions that lead the other person to persuade themselves.

He also promotes the idea of servant selling - where the goal is not to push something, but to make life better for the person on the other side of the conversation.

## Real-World Relevance

The beauty of *To Sell Is Human* lies in its relevance. Whether you're a student interviewing for a job, a manager rallying your team, or a freelancer trying to win a client, the book offers practical tools you can apply immediately. And it's not full of jargon or complex models. Pink writes with clarity, wit, and a storyteller's touch.

He also includes exercises and tips at the end of each chapter. These are short, practical, and easy to try - from crafting better email subject lines to practicing elevator pitches or improving your listening skills.

## What Critics Say

Some readers argue that the book stretches the definition of "selling" a bit too far - suggesting that almost everything is sales. Others say it's more motivational than deeply analytical. And it's true - the book is not a hard-core economics or business textbook. It's a blend of psychology, self-help, and workplace advice.

But that's exactly its strength. It democratizes the idea of sales. It makes it human.

## How this applies in Banking:

*(The new ABC of Sales for Banks)*

### 1. Attunement:

*Understand the Customer's Reality.*

In banking, listening is selling. Customers don't want to hear about products - they want to feel understood. Attunement means stepping into the customer's shoes. What's their business cycle like? What are their cash flow worries? Do they trust digital tools or prefer human contact?

*Application:*

- In retail: Ask open-ended questions before suggesting products ("What are your goals for the next 5 years?" instead of "Do you want an RD or FD?").
- In business banking: Understand the client's industry and seasonal needs before pitching solutions.

- For internal teams: Attune to the priorities of operations, credit, or compliance when pushing for faster approvals or collaboration.

### 2. Buoyancy:

*Stay Resilient Through Rejection.*

Banking sales involves rejection - sometimes subtle (non-responsiveness), sometimes harsh ("I'm moving to another bank"). Pink emphasizes emotional resilience as a core sales skill.

*Application:*

- Use positive self-talk before calls or meetings ("I'm here to help, not to sell").
- Track progress, not just results - celebrate conversations, referrals, or new connections even if they don't convert immediately.
- Train teams to view "no" as "not yet", especially in wealth management and insurance cross-sells.

### 3. Clarity:

*Make Complex Things Simple*

Banking is full of jargon - FOIR, NAV, ULIPs etc. Customers are often overwhelmed. Clarity is about helping people understand what matters and what to do next.

*Application:*

- Simplify product pitches: Don't explain every feature. Highlight 1-2 key benefits relevant to the customer.
- In lending: Use visuals to explain amortization or eligibility. Help customers focus on actionable next steps.
- For internal change: When launching a new system or process, don't bombard with instructions. Focus on the "why" and show quick wins.

*To Sell Is Human* is not about being a salesperson - it's about being a human who can influence with integrity. In banking, this is vital. Whether you're serving customers, managing teams, or transforming operations, your ability to move people ethically and effectively is what drives performance.



**Daniel Pink**

*Author: To Sell is Human*

# Vigilance Champions

Behind every averted fraud or flagged irregularity stands a vigilant banker-alert, ethical, and deeply committed to protecting the Bank's interests.



## Branch Head Mr. Tigin George and Team, Br. Alwal

A customer visited the branch seeking an overdraft but was hesitant to share the reason. Sensing her discomfort, the branch staff engaged her supportively and gradually gained her trust. She eventually revealed she had invested in an online trading platform, "Capplace," and was being pressured to invest more to avoid losing her existing funds. The Branch Manager quickly reviewed the site, identified signs of fraud, and informed the customer she may have been targeted by cybercriminals.



## Ms. Lakshmi T, Manager (Legal), Chennai

A GST Power Loan was sanctioned to a proprietorship firm, with collateral offered in the name of the proprietor's brother. Legal Officer Ms. Lakshmi T, while scrutinizing the EC, detected a court attachment dated 07-03-2025 on the property, indicating the Settlement Deed was hit by Section 53 of the Transfer of Property Act. She immediately flagged the issue, preventing disbursal. Her timely action helped the Bank avoid accepting a disputed property, showcasing exemplary vigilance and legal prudence.



## Ms. Sumi K S, Chief Manager, Br. Vytilla

Ms. Sumi K.S, Branch Head of Vytilla Branch, received a call from someone posing as the MD of a reputed business group, urgently requesting a fund transfer of ₹8.90 lakhs. He shared a forged request letter and an altered cheque image via WhatsApp. Sensing something amiss, Ms. Sumi verified the request with the company's CFO, who confirmed it was fraudulent. Her vigilance and refusal to proceed without proper authorization helped avert a major fraud, reinforcing the importance of strict verification protocols.



## Ms. Likhitha M, Asst. Manager, Br. Pune Main

At Pune Main Branch, while closing a gold loan, Gold Officer Ms. Likhitha M K spotted the appraiser discreetly concealing a piece of jewelry behind the weighing machine. Without alarming the customer, she remained composed and observed him quietly returning the item. She promptly escalated the matter, and following an internal inquiry, the appraiser was terminated for attempted fraud. Ms. Likhitha's vigilance and swift action prevented a serious breach and earned her well-deserved appreciation.



## Mr. Shoaib Ibrahim Asst. Manager, Credit Analyst RBCPC

While processing a 70:30 car loan sourced by a Direct Sales Team (DST), Mr. Shoaib Ibrahim, the Dealing Officer at the Credit Hub, noticed a discrepancy in a tax paid receipt submitted with the application. Suspecting tampering, he cross-verified the land details on the Revenue Department's website and found a mismatch of 4.94 cents. The issue was promptly reported, and the loan onboarding was halted. An internal inquiry confirmed that the DST had manually altered the land extent on the outdated receipt to meet scheme requirements.



**Shetty Harish Nagaraj**

Senior Manager, Br. Bhubaneswar



## A Rainy Day in Mumbai: More Than Just a Client Meeting

It was a typical monsoon morning in Mumbai - cloudy skies, heavy traffic, and the relentless downpour that defines the city during this season. I had scheduled my first meeting of the day with a prospective client, a well-established industrialist based in the outskirts of Mumbai. Despite my best efforts, the weather had its say. By the time I reached the factory premises, I was half-soaked, and perhaps, not presenting the sharpest first impression.

On arrival, I was asked to wait. Twenty minutes passed - intentionally delayed, I suspected. I can see the director chamber, employees moving in and out. I sat in the lobby, silently observing the space. The walls were lined with the company's history - awards, recognitions, and a legacy carved through decades. I pulled out my phone, digging deeper into the industry, reading about future trends, emerging technologies, and the company's role in the market. I was determined not to let the rain or the wait dampen my energy.

### Finally, the director called me in.

I began by introducing myself and initiating a dialogue - not with products or services, but by discussing broader industry insights. We spoke about the manufacturing ecosystem in Mumbai, the challenges and triumphs of setting up a plant in the city. I was curious about his journey - how he ventured into this space, how he built the business from the ground up, and what the future looked like, especially with the next generation in sight.

This conversational approach appeared to resonate. Rather than a one-sided presentation, the discussion evolved into a collaborative exchange. Midway through, something shifted. Instead of me making a pitch, the director began to talk - about his business needs. The Director began sharing specific pain points, outlining his company's banking needs and expectations. The meeting, initially scheduled for a short duration, extended to over 40 minutes - an engaging and insightful interaction for both sides.

As I was about to leave, the Director addressed me by name. He said something I will not forget:

*"Harish, I've met many bankers over the years. You're the first one who made me talk about what I need. Most come in and speak only about what they have to offer. You're different. Your connect is different."*

He then offered a personal tour of the factory. As we walked, he chuckled, "At first sight, when I saw you drenched, I thought of skipping the meeting. I was wrong. In Mumbai rains, you can't avoid getting drenched... and you can't judge a book by its cover."

### Reflections

This experience underscored a timeless truth in relationship management: clients value genuine engagement over rehearsed pitches. Listening with intent, understanding the client's world, and building a connection based on trust and mutual respect are what truly differentiate us in the marketplace. The real connections in business don't start with selling - they start with listening. The rain might have soaked my clothes, but it couldn't wash away the value of a sincere conversation.

In the end, it wasn't the weather, the waiting time, or even the products discussed that defined the meeting - it was the human connection.





**Anitha Joseph**

Manager, CMOG Ernakulam

## She Raised Us

*Lessons in leadership, integrity, and grace*

*"Leadership is not about being in charge. It's about taking care of those in your charge." - Simon Sinek*

In a world where people rarely pause to listen, where empathy is often misunderstood as an invitation for long-winded stories, I've seen very few choose to think differently. But she wasn't like most people. Her first instinct was often: What if I simply think differently-and it makes a real change in someone's life? Throughout my career, I've had the privilege of working with many wonderful leaders, each of whom has taught me something valuable. Among them, this lady stands out for the unique way she has inspired and influenced me.

From the moment she entered the office, her presence carried a quiet authority-a kind of aura. Her absence never brought relief. In fact, the office always felt slightly incomplete when she was away. Even her early morning arrival-at least 20 minutes before the final punch-in time-felt reassuring. She greeted everyone with a smile, not out of habit, but with genuine warmth. She didn't ask out of duty-she truly cared. And it wasn't about work; it was about life. And being seen.

Her days began with clarity. She shared her vision, simplified complex tasks, and trained us not just to finish the job, but to grow in it. People often joked that she was spoon-feeding us, but her answer was always clear: "If I show them now, they'll be ready later. She didn't just delegate-she prepared."

Her boundaries were remarkable. She was warm, approachable, and light-hearted with us, but never let that be mistaken for leniency. She demanded respect-not loudly, but naturally. She gave it freely and expected it in return. I never once saw her tolerate disrespect, body-shaming, or gossip. And when something needed correction, she did it privately-quietly-yet firmly. And if someone ignored that, she ensured the message was clear for everyone. Above all, she believed in integrity. She had a way of understanding people that made us wonder if she had a sixth sense. Even when someone warned her of a potential issue, she'd smile knowingly-she had already sensed it. She wasn't just respected. She was admired.

She gave value to every voice, regardless of rank. And she never sought praise. She preferred appreciation in private over public flattery. She didn't tolerate being put on a pedestal or pulled down-she simply stood grounded in knowing who she was.

She also taught us one of the most valuable lessons in professional life: Your boss is not your friend. Your boss is your boss. Yet, we respected her more not because of fear-but because of admiration. She noticed when we were down. She didn't ask too many questions, but her presence alone made us feel supported. And when we were stuck-in work or in life-we didn't see her as just a listener. We saw her as a problem solver. Maybe her solutions weren't always perfect, but they were always logical and rooted in empathy.

She upheld dignity above all else. She hated office politics and put effort into uniting people, not dividing them. I've seen her sacrifice personal events, family functions, and early evenings just so her staff wouldn't be left alone in a tight spot. She showed up-not because she had to, but because she couldn't imagine leaving her team behind.

She didn't just finish work on time. She surprised us by completing it ahead of time, even if it meant staying up late and showing up early again. And even with all that, she wasn't a workaholic. She believed in taking breaks-and she encouraged us to do the same. Her style, poise, and grace were just an extension of who she was inside. Every word she spoke carried thought, kindness, and clarity. She made us proud-not just because of her title, but because of how she carried it.

And if you ask me what her secret is, I'd say-it's not something you can copy. It's the magic she created, by being real, consistent, and kind. She didn't just lead us. She raised us.

**Author's Note:** *This tribute is a reflection of admiration and gratitude-of the silent lessons learned, the strength gained, and the hope that one day, I too will lead with such grace. Thank you for being more than a leader-for being an inspiration.*





**Shwetha Wilson**

Manager, HR - L&D



## Digital Citizenship

*A Crucial Responsibility for Bankers in the Modern Age*

In today's digital world, banking has largely shifted online. With this shift, digital citizenship has become more than just a buzzword; it's a responsibility every banker must uphold. It's not only about compliance or following IT policies, but about earning customer trust and maintaining digital integrity in all interactions.

### What is Digital Citizenship?



Digital citizenship means using technology and the internet responsibly, ethically, and securely. For bankers, this includes everything from protecting customer data to communicating professionally through email or social media. We are not just service providers; we are custodians of sensitive information and advisors to our customers.

### Key Pillars of Digital Citizenship for Bankers

#### Security and Privacy First

Protecting customer information is non-negotiable. Be alert to cyber threats like phishing emails, malware, and social engineering. Use strong passwords, multi-factor authentication, and report suspicious activity immediately. As per RBI guidelines, banks are expected to continually upgrade security measures and staff play a key role.

#### Ethical and Clear Digital Communication

Whether responding to a customer email or posting on

an official WhatsApp or Telegram group, maintain a tone that is respectful, clear, and professional. Even internal messages matter what we say reflects the bank's culture.

#### Spreading Financial Awareness

Our digital platforms apps, websites, social media are powerful tools. Let's use them to promote financial literacy, simplify banking concepts, and help customers make informed decisions. RBI's Financial Literacy Week is one such initiative where staff can contribute meaningfully.

#### Inclusivity and Accessibility

Ensure that digital services cater to all segments of society; senior citizens, differently-abled persons, and rural customers. Assist them in navigating mobile apps, UPI, and internet banking. A user-friendly interface, multilingual support, and patience go a long way in making banking truly inclusive.

### Challenges We Must Navigate

Bankers today deal with rapid tech changes, regulatory updates, and misinformation. Staying updated is vital. Enrol in internal cybersecurity and digital banking training modules, follow RBI circulars, and lead by example in digital behaviour.

### The Road Ahead

Being a good digital citizen is not just about following rules, it's about the way we think, act, and help others in the digital world. Every time we protect a customer's data, explain a banking process clearly, or help someone use our app safely, we are doing our part. As bankers, let's continue to be honest, careful, and helpful in everything we do online. This is how we build trust with our customers and make our bank a safe and friendly place, both offline and online. Let's all take this responsibility seriously and lead by example in today's digital age.



## Hrishikesh R Nampoothiri

Asst. Manager (CMA), Inspection and Vigilance Department



## Fuelling Growth Through Creativity:

*The Rise of India as an Orange Economy*

*"We are the fourth-largest economy as I speak. We are a USD 4 trillion economy, and this is not my data - it's IMF data. India today is larger than Japan. Only the United States, China, and Germany are currently ahead of us. If we stick to what is being planned and thought through, it's just a matter of another 2 to 3 years before we become the third-largest economy."* These were the words of Shri B. V. R. Subrahmanyam, Chief Executive Officer, NITI Aayog, during the 10th Governing Council Meeting of the NITI Aayog, held on 25th May 2025.

A few weeks back, during the WAVE (World Audio Visual & Entertainment) summit held at the beginning of the month of May, Honourable Prime Minister of India, Shri Narendra Modi, emphasized the need for global companies to create content in India. In his words, *"This is the right time for 'Create in India, create for the world'".* Global content will be respected here. I want to give confidence to everyone from outside that when you come here, you will get connected to India very naturally. India is becoming an orange economy. The Parsis, the Jews came here and became a part of our country. The strength of our culture is to respect the cultures of other countries."

India, being the 4th largest economy and the fastest-growing economy in the world, the need to grasp the changing economic environment of the world is also a necessity. However, the question here is: What is the Orange Economy? The term used by the Prime Minister during the WAVE Summit. How can the Orange Economy help India achieve its economic goals? How can banks and financial institutions, which form the lifeline of any business, become the propeller of the newly formed economy?

To answer the questions asked above, one must understand what the **Orange Economy** is. The Orange Economy refers to economic activities that leverage creativity, culture, and intellectual property to generate wealth and jobs. Also known as the creative economy, it is facilitated by the internet, allowing

creators and influencers to earn revenue from their creations. This ranges from music, film, design, fashion, and arts, to digital media, video games, and content creation. The creative economy is one of the fastest-growing economic sectors globally and is expected to contribute 10% of GDP by 2030.

Factors such as a large youth base who are more active on digital platforms, the exponential growth of the internet and smartphones creating a huge market for online creative content, India's growing startup ecosystem, technologies such as virtual reality (VR), augmented reality (AR), blockchain (for digital ownership and NFTs), and video editing software, assistance from the Indian government in realizing the economic growth and employment generation potential of the creative industries are pushing the Orange Economy in India to new heights.



The Orange Economy in India is a foremost and growing contributor to national employment and GDP. Even though precise figures can fluctuate, approximations point to the sector already constituting a large share of the economy and having the potential for substantial growth in the next few years. The sector can provide employment at various

skill levels, support innovation, offer fertile ground for startups, help preserve India's culture and heritage, and promote the export of Indian creative content to the global market.

That being said, the creator economy has many challenges and drawbacks. The most critical among them is the proliferation of unethical, misleading, unverified, and inappropriate content on digital platforms. The incentive structure of online platforms, which focuses on the virality of content rather than its authenticity, is the key reason for such problems. This incentivization has led many creators to resort to sensationalism, misinformation, or even inappropriate content in pursuit of visibility and monetization. Fake news, deep fakes, character assassination, etc., have found a fertile ground in this environment, blurring the line between content creation and manipulation.

While the above challenge is the most dreadful and requires the utmost attention from the government and other regulatory entities, there are other issues as well. One such important issue is the lack of financial support to the sector, which also consists of many genuine and authentic content creators who are being denied financial assistance over various issues. Internationally, the creative economy is producing trillions in revenue and millions of jobs. But many individuals and small creative businesses remain underfinanced. They often don't have traditional collateral, stable income, or credit history, which makes it difficult for them to access financial services. While these may seem like challenges, financial institutions such as banks can convert them into opportunities by exploring the niche market called the "Orange Economy."

The major reasons contributing to the lack of financial assistance towards the sector and the ways in which banks/financial institutions can make a change are highlighted here. Through tailor-made products suiting the requirements of the creators, banks can uplift them to steer the economy.

### **Irregular income flows**

The creator economy, though expected to play a significant role in the future of the world economy, does not have a fixed source of income. The people who are engaged in this economy generally earn in bursts, through advertisements, project payments, royalties, etc., which makes their cash flow unpredictable.

Through the use of alternative credit scoring based on

platform earnings, flexible repayment schedules linked with the income cycle, etc., banks can, to an extent, overcome the issue.

### **Lack of traditional collateral**

The creator economy, unlike the normal economy where business is run on a brick-and-mortar basis, runs on content on social media. The creators generally do not own any fixed assets like plant and machinery. This creates a huge problem for financiers since there will not be anything that can be used as collateral in case of default by the borrower.

Banks or financial institutions can mitigate the risk by introducing products that accept digital assets such as Intellectual Property Rights, Trademarks, Copyrights, etc., as collateral. Further, they can also provide unsecured small-ticket or micro-loans with risk-based interest rates.

### **Market Risk and Reputational Risk**

Being an economy depending primarily on the mood of the people who are watching the content being shared, the risk involved is also unpredictable. The trends in the creative economy can change quickly, affecting both the demand and earnings of the creator. Further, any comments, content, or remarks made by the creator might affect the sentiments of society, resulting in reputational loss. This will also result in revenue loss.

Through periodic risk assessments and stress testing and by diversifying the product portfolio into various sectors within the creator economy, financial institutions can overcome the issue.

### **Lack of financial literacy**

Content creators are available in every nook and corner nowadays. However, many are still unaware of the need for financial planning and business management. This results in unplanned expenses and investments, causing financial constraints.

Since the majority of content creators are financially illiterate, institutions can offer simple and hassle-free onboarding processes along with financial education tools and workshops. Partnering with creative hubs or incubators can also help banks build trust and understanding among creators.

### **Compliance & Fraud Risk**

In general, the creative economy is boundaryless, which includes cross-border payments and income from informal sources as well. This results in AML and

KYC-related threats.

This can be overcome by introducing strong transaction monitoring tools and KYC/AML systems capable of tracking digital footprints and platform data.

The dynamic, informal, and often fluctuating nature of the digital content ecosystem continues to pose a complex challenge in financing the creative economy. While creators will play a significant role in the future of the world economy, risks such as irregular income flows, lack of financial literacy, market risks, and compliance risks create hurdles in achieving financial goals. With tailor-made products and lucrative schemes, these sectors can be funded, but formalizing the economy is a significant task for the government and society as a whole. For India to upskill the sector and become a global leader in the Orange Economy, a comprehensive plan is inevitable.

Let's not forget what our former Prime Minister and world-renowned economist, Dr. Manmohan Singh once said: **"No power on earth can stop an idea whose time has come. The emergence of India as a major economic power is one such idea."**

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Verse-atile

**Hrishikesh R Nampoothiri**

Asst. Manager (CMA), Inspection and Vigilance Department



## Rain of Memories

With a cup of tea cooling in his hand,  
He sits on the veranda,  
Watching the rain pour around him,  
Making a soulful image of the rhythm of the water.

With the scent of earth  
And a hot tea in hand,  
He drifts into his memories,  
Where he is a boy wrapped in a loose raincoat,  
Splashing through the puddles with joy.  
With an umbrella held in his hand,

The lazy school mornings came to his mind—  
The flooded streets that felt like rivers,  
Walking with his friends, giggling together.  
The rain couldn't touch their spirit and joy—  
Bright raincoats and shoes squeaking,  
With corridors that smelled damp but cheerful.

For him, the rain was like a play,  
Like freedom, like a pause from the usual day.  
He got soaked on the way to school or back again,  
But it never crushed the excitement in him.

He was lost in the golden days,  
With the smell of the rain and the cheers around,  
The dark classrooms and the wet corridors.

Then a thunder cracked across the sky,  
Breaking the silence and the thoughts.  
He blinks, checks the time on his watch—  
Late again, always late.

He grumbles, curses the rain,  
Snatches his office bag,  
And walks quickly into the day,  
While the child in him still listens  
For the cheerful music of the rain.



## CSR Outreach



Haven of Hope - Cancer Care Centre near Ernakulam General Hospital, a South Indian Bank CSR initiative by the Sisters of the Destitute, offers free stay and food for poor cancer patients. Inaugurated by Mr. V J Kurian, Hon. Chairman, in the presence of Mr. P R Seshadri, MD & CEO in May 2025.



South Indian Bank CSR initiative supporting Lisie Hospital, Ernakulam with 10 new dialysis machines to serve over 500 patients in need. Inaugurated by Mr. V J Kurian, Hon. Chairman, in the presence of Mr. P R Seshadri, MD & CEO, on 16th June 2025.



We supported Gandhigram Govt. Hospital of Dermatology, Koratty, with beds, pillows, and essential equipment. The government-run facility offers affordable dermatology and leprosy care. Hon. Kerala Health Minister Ms. Veena George received the CSR cheque from our Director, Sr. Adv. Mr. Benny P Thomas.

Financial assistance to purchase Advanced Life Support Ambulance with Bio medical equipment for the EMS Co-operative Hospital. The flag-off ceremony of the ambulance, sponsored under the Bank's CSR fund, was graced by Mr. Renjith R Nair, DGM (Government Business)



Mr. Anto George T, COO, handing over the CSR contribution to Col. Dharendra Kumar, Principal, Sainik School Trivandrum, in the presence of senior bank and school officials.





**Sebin Francis**

Manager IT, Digital and Technology Department



## Resounding the Call of Humanity

*From the cherished echoes of my Mizoram days*

Nestled in nature's bosom, Mizoram offers a slice of heaven to all who come to experience it. While its lush green hills, serpentine roads, and spectacular waterfalls paint a scenic landscape, there is more to the little northeastern state than meets the eye. The two years that I lived there have enriched me in more ways than one and have reinstated my faith in the essential goodness of humanity.

While the world today has no dearth of tales of man's depravity, life here remains, to a great extent, deep rooted in mutual trust and honesty. The very soul of such ethics is reflected in this tribal community which has a longstanding tradition of nghah loh dawr, which translates to "a shop without a shopkeeper". These shops are either small thatched bamboo huts or simply wooden tables with tarpaulin roofs which have vegetables, fruits, bottles of fruit juice, dried fish, and other agricultural produce stacked up with the rates mentioned alongside.

Owing to the decreasing number of farmhands, the farmers leave these shops unmanned through the day

while they work in the jhums (small plots of land on which shifting cultivation is practiced). Passersby take whatever they need and leave behind what they owe in what is called a pawisa bawm (a container for the money). What is highly appreciable is the fact that the farmers have never been faced with a situation where anything has been lost from their shops. One can safely reckon that these farmers provide for themselves and their families on the integrity of their customers.

This indigenous Mizo system of trade, which appears utopian in nature, evinces how a society is bound to flourish if its essence is rectitude. It also serves as a clarion call to all of us and imparts the values of integrity, honesty and a shared brotherhood.

Herein also lies a lot for the rest of us to comprehend and imbibe - how it is possible to remain unfazed by the adverse effects of modernisation, how a society can still witness its members living in close proximity with each other and with nature, and how we can all still be humane.





**Ashy Elizebath Thadathil**

CSA, Br. Thamarassery

## A Journey Through the Abode of Clouds

Mark Twain was right when he said, “Sometimes you need to step outside, get some air, and remind yourself of who you are and where you want to be.”

Motivational enough, it was the only thing we needed to shut down our laptops, take a break, and step out of our offices to embark on a journey. A journey embedded with rainy memories of Jowai, stunning views of the Nohkalikai waterfalls, followed by the breathtaking hues of sunsets in Sohra - a journey through the Abode of Clouds, Meghalaya.



The plan was initially centered around my colleagues Ashwathi and Lincy. A duo formed during the reign of terror, bonded by a shared love of traveling and movies. Both of them wanted to venture beyond weekend trips, and the pin landed on Meghalaya - a state 3,300 km away from us, fondly nicknamed by the British as the “Scotland of the East” and rightly so. I, on the other hand, was handpicked (obviously for the reels), and I’m always grateful for that. And so we began our journey - a Branch Staff, an RO Staff, and a Department Staff - to the land of the Khasis, amidst the rain and thick fog that made its presence known every few minutes. In a Toyota Etios, our wagon, along with our driver Uthaman (that’s not his original name, but I think it’s either that or Uttam), we set off.

Meghalaya sometimes feels like a long-lost cousin of Kerala. You’ll find a pinch of Kerala everywhere you go. The weather, especially when we visited, felt a lot like

our monsoon - with a thick blanket of fog engulfing us now and then. We covered almost every geographical terrain - plateaus, hills, caves, and canyons. Each vista is more poignant than the last, making us stop in our tracks to breathe in the view, our phones failing to capture the beauty before us. The azure blue skies of Umiam Lake, surrounded by sylvan hills, and the small brooks and lush fields leading to Tyshi Falls - Jowai was a rainy fest. Treading through the wettest place in India, I felt the rain drizzle on my skin, making me feel alive and full of joy.

Reaching Krang Suri waterfalls was quite the task, but every bit of effort was worth it for the view that awaited us. Cascading waterfalls surrounded by lush greenery, a curtain of flowing water falling over a cave - that’s what Krang Suri offered us. The cold never bothered us anyway because every now and then, we’d find ourselves telling Uthaman to stop for a chai break. A cup of chai, amidst the rain with the perfect view outside - felt heavenly. We also visited Mawlynnong, reputed to be the cleanest village in Asia, with its evergreen surroundings and well-preserved Khasi traditions.

Day 3 of our trip is one for the history books. A 4-km trek - the Mawryngkhang trek - a trail made entirely of bamboo, built as a collective effort by the local community to promote their way of life through tourism and to showcase the pristine beauty of the place and its folklore. We descended toward the Umrew River to witness the hills - their shapes, and clouds embracing the peaks. The entire bamboo trek involved walking on narrow trails attached to steep cliffs, with beautiful gorges and river streams flowing below. We wrapped up our trip by visiting the Seven Sisters Waterfall (Nohsngithiang Falls), renowned for its seven-tiered structure and the way sunlight illuminates it in the evenings, and also the Nohkalikai Falls - the tallest plunge waterfall in India. At 335 meters, Nohkalikai stands tall with a haunting story. The legend tells of a Khasi woman named Likai who lived in the village of Rangjyrteh, upstream of the falls. She was

tricked by her second husband into eating her own child. Stricken with grief and dismay, she ran to the edge of the waterfall and leapt to her death. The fall is named after her: "Noh-ka-Likai" the leap of Likai.



We spent two nights at Cherrapunji (locally known as Sohra), 90 km from Shillong city - often called the rainiest place on Earth where the clouds never clear and raindrops constantly dot the windshield. Our final day in Sohra was spent at Laitlum Canyon - a panoramic view of nature blending seamlessly with the sky. The hilltop looked

like a watercolor painting, with hues ranging from brown-green to red from dawn to dusk, with strokes of blue and white in between. We ran across the canyons, let our hair loose, and breathed in the cool air. Our journey concluded at Shillong, a bustling city steeped in the rich legacy of the Khasi people. We visited the Shillong branch of South Indian Bank, where we were warmly welcomed by the Branch Manager and treated to a sumptuous meal. What caught my eye was the branch's prefix - "Ka". Upon asking, we learned that

"ka" is a gendered article in the Khasi language, used for feminine nouns, much like "a" or "the" in English. Before leaving, we indulged in a little retail therapy at Police Bazar, wandered across the diameter of the bazar, making sure we had something of Meghalaya with us to take back home to our loved ones, to cherish the moments.

To be filled with tranquility and peace after visiting a new place is the greatest takeaway from it. Meghalaya gave us that. A retreat into nature's embrace, offering the perfect haven for thrill - seekers and peace-lovers alike. We carry with us the rainy, dewy memories of Jowai and Sohra, the undulating Khasi hills, and above all - the camaraderie. It developed in a beautiful, inexplicable way - a bond formed through shared experiences. The breathtaking sunsets, misty mornings, the trails we trekked for a bird's-eye view - Meghalaya was everything we needed to catch a break and yearn for the calm and peace it so effortlessly radiates.



## Verse-atile



### Prasad R V

Chief Manager, Credit Department

## Har Mod Pe SIB Saath

SIB ka Jadoo

SIB ke sath Haat Jodo,  
Chalo har disha me,  
chaiye dukan...ya makan,  
chaiye shikshan...ya vahan  
samadan apka virthi me

nirathank apka nivruithi me  
samaya aur sapne tumare  
bandhan aur borosa hamare

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**Jaice Majo**

S/o Divya Davis Thottan, Asst. Manager, Br. Avadi



## Sikkim

*Where Peace Meets Peaks*

### April 28, 2025 – Journey to the Hills Begins

Today was the start of a much-awaited adventure - our summer vacation trip to Sikkim and Darjeeling! I woke up early, barely able to contain my excitement. The flight to Bagdogra Airport in West Bengal was about two and a half hours. The moment we took off, I kept my eyes glued to the view below. We landed in Bagdogra around noon. Compared to Chennai, the weather was cooler, with a soft breeze. But our journey wasn't done yet. From Bagdogra, we hopped into a jeep and began the long road trip to Gangtok, the capital of Sikkim. The journey took around 4–5 hours. We reached my dad's BSNL quarters, which had a beautiful view of the valley below. The house was simple but cozy. After settling in and freshening up, we had a light dinner. I was tired but couldn't stop thinking about what lay ahead. Tomorrow, we'd begin exploring Sikkim.

### April 29, 2025 – Nathula Pass: Touching the Clouds and the Border

Today we made the journey to one of the most memorable places of this entire trip - Nathula Pass, located at the India-China border, which is 14,000 feet above sea level. Snow-capped mountains appeared in the distance, and prayer flags fluttered at every bend. We crossed Tsomgo Lake on the way - it was partially frozen. We saw yaks for the first time! We finally

reached Nathula Pass, and everything around us was covered in snow. After spending a good amount of time there (and freezing quite a bit), it started to snow - one of the best experiences in my life! Then we started our journey back to Gangtok.

### April 30 and May 1, 2025 – The Long Road to Lachung: A Hidden Paradise

We began our journey to the high-altitude village of Lachung, located at around 10,000 feet above sea level. By the time we reached, the sun had set. The village was smaller than Gangtok and less developed, but surrounded by breathtaking natural beauty. From Lachung, we traveled to Zero Point and the stunning Yumthang Valley - located at an altitude of about 15,300 feet. The road to Zero Point was an adventure in itself, surrounded by rocky cliffs and icy patches. When we finally reached, the valley stretched wide with the Teesta River running through it. It's one of the last accessible civilian spots before the China border. We returned to Gangtok by night, exhausted but glowing with joy.

### May 2, 2025 – Exploring Local Gangtok & Night Streets: City Lights and Stories

We set out to explore the streets of Gangtok. Unlike the peaceful and quiet mountain villages, Gangtok was alive with energy. Our first stop was MG Marg - the city's main pedestrian street. It's a lively stretch lined with shops selling all kinds of items. We wandered through the local markets, where I tried delicious street food - from momos with spicy chutney to ice cream in the cold environment. Next, we visited Ganesh Tok. The drive was peaceful. Right next to Ganesh Tok was a small zoo with animals I'd never seen face-to-face. We saw Himalayan Black Bears, Clouded Leopards, Gorals, and more. Our next stop was Hanuman Tok; though small, it had a special vibe. It's managed by the Indian Army (the Black Cats). When night fell, the city transformed. The streets were lit by fairy lights and neon signs, and the night market came alive with



vendors selling snacks, souvenirs, and handmade crafts.

### **May 3, 2025 – Monasteries and Temples: A Spiritual Journey through Sikkim**

Today, our plan was to visit some of the most revered monasteries and temples in the region. Our first stop was Gonjang Monastery, nestled on a hill just a few kilometers from the city center. In the afternoon, we visited the Shiv Mandir, another beautiful temple dedicated to Lord Shiva. Later, we visited the rose garden, filled with all kinds of roses and other flowers. Each variety of flowers had vibrant colors and beautiful designs. It was peaceful and refreshing after the bustling city scenes of the day before.

### **May 4, 2025 – From Gangtok to Darjeeling: A New Chapter Begins**

We left the serene hills of Sikkim and traveled to the charming hill station of Darjeeling in West Bengal. As we drove, the landscape shifted - the dense forests gave way to rolling hills covered with lush green tea gardens. We spent the rest of the day exploring the nearby local market and the main Mall Road. I'm excited for the next two days - from visiting famous spots like Batasia Loop and Tiger Hill to wandering through pine forests and beautiful gardens. Darjeeling already feels like a place with stories waiting to be discovered.

### **May 5, 2025 – Discovering Darjeeling**

We headed to the Batasia Loop, a marvel of engineering and a beautiful spot. This spiral railway track allows the Darjeeling Himalayan Railway (the "Toy Train") to navigate the steep terrain. The view



from the loop was stunning. From there, we drove to the Pine Forest, a serene and shaded area perfect for a peaceful walk. Our next visit was to the Tenzing Rock Garden, named after the legendary mountaineer Tenzing Norgay. After soaking in the natural beauty,

we returned to town to explore more of Darjeeling. The streets were buzzing with energy. Later, we strolled through the bustling market, picking up fresh apples and souvenirs like handwoven scarves and wooden carvings. We then visited Ghum Railway Station - the highest railway station in India. Back at our guesthouse, we were treated to delicious homemade momos, biryani, and hot soup. We enjoyed the food and thanked them warmly for preparing it for us.

### **May 6, 2025 – Tiger Hill & Farewell to Darjeeling: Journey Back to Chennai**



Our day started very early - before the sun was even up - because we wanted to catch the famous sunrise at Tiger Hill. We waited among a crowd of fellow travelers for the first light to break over the Kanchenjunga mountain range, the world's third highest peak. As the sun peeked over the horizon, the sky exploded with brilliant reds, oranges, and golds reflecting off the snow-capped peaks. Later at the airport, the buzz of announcements reminded me how travel always mixes excitement with goodbyes. We boarded the plane and reached Chennai airport at 10:00 p.m. The familiar humidity and city sounds greeted us - a sharp contrast to the cool mountain air we had left behind.

This trip reminded me that the world is vast, full of wonders just waiting to be explored. The spirit of Sikkim and Darjeeling will stay with me—in my heart and my stories.



## Branch Launch



The rededicated Branch Branch and ATM at Ezhankulam was inaugurated on 28th May 2025 by Mr. Chittayam Gopakumar, Hon. Deputy Speaker, Kerala Legislative Assembly. The ATM and strong room were inaugurated by the Chairman of Mount Zion Group of Institutions and the President of Ezhankulam Grama Panchayat, respectively. The ceremony was held in the presence of Mr. Vijith S, JGM - Head Strategic Alliances and Digital Business; Ms. Remya Krishna, AGM - RH Tiruvalla; Mr. Ajish K Chandran, Cluster Head; along with the Branch Head Mr. Jyothish R, and team.



The rededicated Branch Branch and ATM at Currency Nagar was inaugurated on 28th April 2025 by Most Rev. Dr. Thelagathoti Joseph Raja Rao SMM. The ATM, locker room, and cash counter were inaugurated by Mr. Gaddam Bala Venkata Ravi Kumar, Mr. Penugonda Subbarayudu, and Mr. Chaya Satyanarayana Murthy Gundu, respectively. The ceremony was held in the presence of Mr. Amarthaluru V Niranjan, AGM – RH Vijayawada Region; Mr. Madhu V, AGM – RH Hyderabad Region; Mr. Venkata Rao Rangoli, Cluster Head; along with the Branch Head and team.



The rededicated Branch and ATM at Kankol was inaugurated on 11th April 2025 by Mr. Afi Ahmed, Founder & Chairman – Smart Travel Group. The ATM, locker room, and gold counter were inaugurated by Mr. Sujith Babu, Chairman – Air Kerala; Mr. Sunil Kumar MV, President – Kankol-Alapadamba Grama Panchayath; and Mr. Joseph K M, Managing Partner – St. Mary's Rubbers & Kandavanam Rubbers, respectively. The ceremony was held in the presence of Mr. Rajesh NR AGM- RH Kannur; Mr. Sujith Babu, Cluster Head along with the Branch Head Mr. Jobin Jose and team.



The rededicated Branch Branch and ATM at Puduppady was inaugurated on 21st June 2025 by Dr. U K Muhammed Shareef, Secretary, Innovative Business Association, Markaz Knowledge City, and Managing Director, Tigris Valley Wellness Retreat. The ATM was inaugurated by Msgr. Abraham Vayalil, Vicar General, Diocese of Thamarassery. The ceremony was held in the presence of Ms. Jacqueline M Fernandez, AGM - RH Kozhikode; Mr. Nowfal M K, Cluster Head; along with the Branch Head Mr. Roshan Paul, and team.



## Syam Mohan

Asst. Manager, Digital and Technology Department

### Kabini Inspires

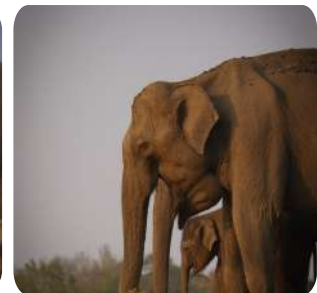
Seeing my deep interest in photography & wildlife, Mr. Justin - a SIBIAN and an outstanding wildlife photographer, once invited me on a trip to Kabini, Karnataka.

At that point, I never imagined it would ignite one of the greatest passions of my life. That beautiful journey gave me the chance to witness the mighty tiger, majestic elephants, graceful deer, the mesmerizing peacock, and much more. I can still feel the adrenaline and dopamine rush when our safari driver located a tiger nearby.

But the forest isn't always that generous, it tests your patience, makes u wait. And that's the beauty of it.

Every silent moment is part of story. Watching wild animals roam free in their natural habitat filled me with pure joy. The scorching sun, long hours of travel, and hunger - nothing could dim my enthusiasm. Saying goodbye to kabini was hard, but i knew deep inside I'd return someday.

Journeys like these make you reflect on life. Money comes and goes, but these moments? They stay forever in our heart. And just when we thought the trip was over, nature gifted us a perfect climax - a tiger cub dashed across our vehicle near Mananthawady, Wayanad. A magical ending to an unforgettable adventure.





**Justin Antony**

Asst. Manager, Br. Agra



## Through the lens: Into the wild

*Moments that thrill, stories that inspire, and a journey that calls for conservation.*

Wildlife travel is a journey that goes through the heart of nature. It offers some moments that can give you goosebumps by some raw encounters with the wild. From the elusive big cats to vibrant birdlife everything that comes across this journey is amazing.

Photography becomes the storyteller here, capturing unique moments which never ever repeat again is the

main thrill of this game. Each click is a blend of patience, passion, and respect for the wild.

Together, wildlife travel and photography create some beautiful moments to cherish and they will definitely help many to get inspired and to conserve our planet's most precious habitats and wildlife.



## Kaleidoscope



**Justin Antony**  
Asst. Manager, Br. Agra

**Fijo Xavier**  
SOA, HRD



**Syam Mohan**  
Asst. Manager, Digital and Technology Department

**Anilkumar T R**  
Asst. Manager, IRMD



**Anandu S**  
Manager, Strategic Alliance and  
Digital Business



**Hemanth P.V**  
Asst. Manager, HRD



**Silpa Balachandran**  
Asst. Manager, Br. Thippasandra



**James Nellikunnel**  
Asst. Manager IT, DTD



**Dasari Sunayana**  
CSA, Br. Karunagiri

## Brushstrokes



**Aruna J**  
Manager IT, Digital and Technology Department



**Dhanya K**  
Asst. Manager, Br. Hadapsar



**Rajalakshmi S Kumar**  
Asst. Manager, Br. Thirunavaya



**Savitha Naveen**  
Asst. Manager, Br. Angadipuram

## Kids' Corner



**Pranav Radhakrishnan Nair**  
S/o Ramya Radhakrishnan  
Nair, Asst. Manager, Br. Kalyan



**Hrisheekesh Killimangalam**  
S/o Narayanan K,  
Senior Manager - IT, DTD



**Ananya A Pai**  
D/o Aparna R Sharma,  
CSA, Br. Mattancherry



**Sreebhadra S**  
D/o Syamkrishna K,  
Chief Manager, SA & DB



**Gayathri Arun**  
D/o Roopa M,  
Manager, SA & DB



**Alakananda V Nair**  
D/o Vishnu Prakash,  
Asst. Manager, CMOG



**Neha S Krishnan**  
D/o Parvathy U S,  
Asst. Manager, Br. Adoor



**Adwaith S Narayan**  
S/o Sreenarayanan U M,  
Manager, RAD





**Ruchita Sunil**  
D/o Vani Vasudevan K  
Asst. Manager, Br. Banashankari



**Ryan James Poly**  
S/o Elizabeth Mary Alexander  
Asst. Manager, Br. Kaloar



**Aaradhya S Chandran**, D/o Chithra K J, Asst. Manager, Br. Kumarapuram, has been awarded with the prestigious "Golden Arrow" Award by The Bharat Scouts and Guides – a proud moment of recognition for her outstanding dedication and achievement.



**Jhansi M**, D/o Chandrakala N S, Asst. Manager, Br. Koramangala, She completed her 2nd PUC with a 97% distinction from Christ Academy Junior College.

## My Flower



One day, I planted a flower seed in my garden. I gave it water, soil, and sunlight to help it grow. After a few days, I saw small leaves. Then, I noticed small buds. Today, I see rose flowers on my plant. I feel happy and dance with joy.



**Nitara V**  
D/o Aruna J, Manager IT,  
Digital and Technology  
Department

## Letters to Editor

*"With every issue, the magazine continues to strengthen our bond as one unified SIB family - beyond departments and designations."*

**Vipin Singh** - ALBG Mumbai

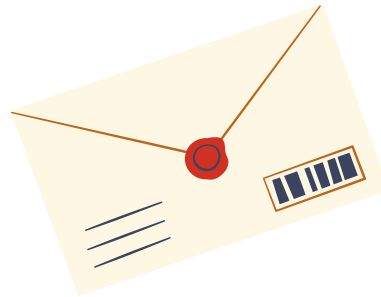
*"The flipbook version of the magazine is a delight. A smart move towards digital convenience without losing the charm of print."*

*Well done!"*

**Sony K Mathew** - RO Thiruvalla

*"The magazine feels like a friendly voice from different corners of the bank."*

**Geetha NP** - Branch Mayannur



**Tap or Scan** QR Code to write  
Letters to the Editor

## Wedding Bells



Jinu Johny, RBD married  
Sethu Parvathy P A



Shilpa Sivendran , Br. Ranni  
married Gokul M Kartha



Akhil V, Br. Vadakkencherry  
Married Archana C



Nissi Susan Varghese, Br.  
Gandhipuram married Martin A



Yash Chaubey, CBG, married Nikita  
Kalita, Br. Kolkata - Park Street



Manikandan T, FMG, married  
Chinthakinda Ramya Chowdary, Br.  
Habsiguda



Metangale Sarang Shankarrao,  
ECG, married Kalyani  
Radheshyam Bawankar



Sreehari K, ABG, married  
Vismaya N



Greeshma Mathew, Br. Chalai,  
Trivandrum married Allen J Vincent



Hawal Harshal Sanjay, Br. Girgaum,  
Mumbai married Sakshi Sunil  
Thakar



Jaimin Joy, HRD, married Ashly Biju



Govind R Menon FMG married  
Aparna K

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