

# Siblink

Corporate Family Magazine of The South Indian Bank Ltd.



VOL | 34.2

OCT 2025

## Steady Focus



### Highlights

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**Winning Figures!**  
**Q2 FY2025-26**

**Profit After Tax**  
**₹ 351 Crore**

**Gross Advances**  
**₹ 92,286 Crore**

**Deposits**  
**₹ 115,635 Crore**

**Branches**  
**948**

**Digital Transactions**  
**98.44%**

**CASA**  
**31.86%**

**Net Interest Margin**  
**2.80%**

**Employees**  
**9242**



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## From the desk of MD & CEO

**Dear SIBians,**

It gives me great pride to share that your Bank has once again delivered a strong and resilient performance in the second quarter of FY 2025-26. We closed the quarter with a net profit of ₹351 crore, marking an 8% year-on-year growth, supported by steady business momentum and disciplined execution across all verticals. This is not just a financial result - it is the outcome of countless small acts of diligence, prudence, and teamwork across our 948 branches and every support function that keeps them running. It is a reflection of your effort to make South Indian Bank stronger every single day.

Our total advances stood at ₹90,196 crore, reflecting balanced growth across retail, MSME, and high-quality corporate segments. The retail and MSME portfolios continue to drive momentum and now account for nearly 60% of our loan book. Home, gold, and vehicle loans showed strong traction, while MSME credit crossed ₹9,900 crore. On the liabilities side, deposits grew to ₹1,15,635 crore, and CASA balances reached ₹36,841 crore, keeping the CASA ratio healthy at 31.86%. These results show that our growth is broad-based and balanced, with each region and business line contributing meaningfully.

Asset quality continues to strengthen. Gross NPA declined to 2.93%, Net NPA improved to 0.56%, and our provision coverage ratio crossed 90%. This shows the strength of our credit culture and the consistency of our recovery discipline. Despite a competitive rate environment, our return on assets stood at 1.02% and return on equity at 13.11% - proving that resilience and prudence can coexist with profitability.

Our digital platforms are transforming how we serve customers. Over 98% of transactions are now through digital channels. Our fit-for-purpose product suite and new co-lending partnerships are redefining the experience. But technology alone doesn't build trust - people do. Digital efficiency gives us time to do what matters most: build relationships. Growth will come from conversations, from understanding context, and from being present with the right solution at the right time.

As we move into the second half of FY26, our agenda is clear - deepen customer relationships, sharpen credit quality, and pursue growth with discipline. The economy is offering opportunities in housing, MSME, vehicle finance, and NRI segments, and we are ready to capture them. Success will depend not on strategy papers, but on execution - on how each branch, each region, and each Sibian delivers, every day. Every interaction is an opportunity to create value and build trust.

Let us carry forward this momentum with confidence and humility. The progress we are seeing today is only the beginning. The real test is sustaining it - quarter after quarter, year after year. South Indian Bank is earning back its place of respect and reliability in Indian banking, and it is your commitment that is making it happen.

Together, let us make the rest of FY26 even more impactful, more disciplined, and more rewarding.

Regards,

**P R Seshadri**  
MD & CEO



## From the desk of ED

**Dear SIBians,**

Every quarter tells a story.

This quarter tells a story of belief, discipline and collective strength.

The second quarter of FY 2025 26 reminds us that when SIB moves with clarity and unity, we do more than deliver results and build momentum. Our profit of ₹351 crore, supported by Gross NPA at 2.93 percent and Net NPA at 0.56 percent, is a reflection of the choices we made with courage and conviction over the last three years.

We strengthened our liability engine, shifted our focus to granular retail and MSME growth, simplified our digital journeys and deepened our risk foundations. These decisions are now taking shape as steady, sustainable outcomes.

As we work to protect margins and improve yields, we must embrace an important shift. A shift from “frugality to strategy”. Cost discipline has always been our strength, and it will continue to guide us. But to grow into a value driven bank, every team must internalize the principles of margin quality, pricing strength and value creation. This evolution in mindset will define the next chapter of our transformation.

Our priorities remain clear, quality growth, digital intelligence, deeper customer franchise and expansion through partnerships. But the true differentiator will be execution. Strategy becomes reality only when every part of the organisation moves with consistency, discipline and shared purpose.

As we step into the second half of the year, let us hold three principles close to us:

**Prudence**, which keeps us responsible and resilient.

**Speed**, which keeps us relevant and competitive.

**Synergy**, which keeps us united and aligned.

When we combine these principles with our collective energy and commitment, there is no limit to what we can achieve together.

Let us continue to build SIB that grows with purpose, serves with sincerity and leads with confidence.

Warm regards,

**Dolphy Jose**

Executive Director





**From the desk of COO**

**Dear SIBians,**

At South Indian Bank, progress is not a headline - it's a habit.

Quarter after quarter, we've shown that when people, purpose, and discipline come together, growth follows naturally. The second quarter of FY 2025-26 reflects that truth once again - strong performance, stable quality, and a quiet confidence built by every SIBian.

Behind every number lies effort - the long days at branches, the precision in operations, the care in customer conversations, and the commitment to doing things right. That's what keeps our institution trusted and relevant. It's the unseen rhythm of thousands of SIBians working in sync - and that rhythm is the true strength of our Bank.

Over the years, we have built something rare - a culture that blends humility with ambition. We have moved from ledgers to laptops, from counters to clicks, but our core remains the same: to serve with integrity and to grow with responsibility.

Technology has become our new language, but service will always be our voice.

We now stand at a defining moment, where a century-old foundation meets a digital future.

- Our heritage keeps us rooted in trust.
- Our systems give us the power to scale.
- Our people bring the passion that keeps us moving.

This combination of tradition and transformation is what sets South Indian Bank apart. Whether it's products and services like Gold Xpress, Edu Power, Mirror+, or our co-lending partnerships, our focus is simple, to make banking personal, purposeful, and powerful for every customer.

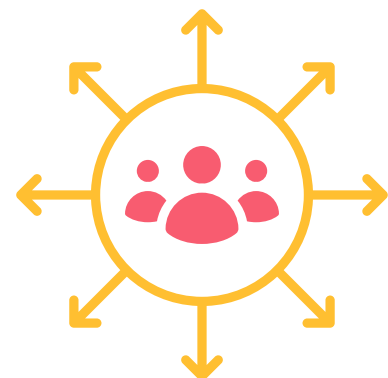
The road ahead will demand agility and alignment. We must stay close to our customers, anticipate their needs, and act as one team - from branch to back office, from digital desk to leadership room. Every interaction must reflect the reliability and warmth that define our brand.

Let's remember - performance builds respect, but culture builds legacy. And legacy is what turns a good bank into a great institution.

Together, we'll continue to write that legacy - one customer, one idea, one success story at a time.

Warm regards,

**Anto George T**  
Chief Operating Officer



## Message from CS & Head HR



Dear SIBians,

This quarter, South Indian Bank delivered steady growth - with a net profit of ₹351 crore and continued improvement in asset quality. But beyond the numbers, our true progress lies in something deeper, in the **steady focus** of our people, our culture, and our collective mindset.

We are no longer merely responding to change; we are shaping it. And that shift is powered by three steady levers of transformation:

### Learning as a Daily Practice

We are moving from periodic training events to a rhythm of continuous learning - built into the flow of work. Through mentoring, reflection, and digital microlearning, we are creating a culture where every Sibian learns, grows, and contributes every day.

### Leadership at Every Level

Leadership is not a title; it's a way of showing up with purpose and responsibility. Across teams, we see Sibians taking ownership, making bold decisions, and leading with empathy. That steady commitment to excellence is what strengthens our foundation for the future.

### Culture that Connects

True performance is born from connection. We are nurturing trust, inclusion, and emotional well-being - creating a workplace where people feel seen, supported, and valued. Because when trust deepens, creativity and collaboration thrive.

As we build stronger financial results, let's remember that lasting success is never accidental - it comes from steady focus, day after day.

Our transformation is not only digital or operational; it is human at its core. Let's keep showing that when Sibians grow with focus and purpose, our Bank grows with strength and pride.

Warm regards,

**Jimmy Mathew**

General Manager (CS & Head HR)

## Editor's Note

Dear SIBians,

Every edition of Siblink reminds us that the heart of South Indian Bank beats through its people - their stories, creativity, and sense of purpose.

As we continue our journey of change and renewal, this magazine stands as a space where ideas meet imagination and work meets expression. It's a reflection of who we are - a community that learns, grows, and takes pride in moving forward together.

Regards,

**Vijay Korath**

AGM - L&D





## Lakshmi Ramakrishna Srinivas

Independent Director

### With all my heart & mind...

*A Reflection on True Customer Centricity in a Digital World*

I recently read an article on Customer Centricity, which talked of digital offerings, CRM tools and going beyond sales pitches. We all know that Customer Centricity is putting the customer at the centre of all that we do, from designing the best products & services to offering personalised service.

**But are we losing sight of real customer service?** What about our responses to individual customers who approach the branch manager or the relationship manager or the frontline associate? How are we, as a customer-centric bank, doing on that front? Each one of us needs to introspect and measure ourselves on it.

I spent my entire career in one bank. During my first assignment as manager of a small branch, one day the two associates at the counter were late, and it was opening time. Those days, we had no ATMs. Thankfully, the teller was in place, and one cash counter. I handed out tokens to customers whose transactions were beyond the teller's powers, posted the cheques, and the accountant passed them. Our customers - IAS officers, doctors, entrepreneurs, pensioners, et al, thanked us profusely. That day, I marked the two associates absent. They were never late again. In my stint of two years, our existing customers introduced many new customers to our branch. It was as much a lesson in customer service as it was in discipline.

Among other memorable challenges, was one when I took over as Manager of the Personal Banking Division in a large urban chest branch. We had been mandated to grow the advances six-fold that year. There was no time to go out and meet customers, as we had an overwhelming crowd at almost all times of the day, and we were short-staffed. I put in place a team of two young associates, and managed with one Field Officer, giving one up to the Fixed Deposits desk.

Within two months, the entire loans management, from sourcing, appraisal, sanction and follow-up, had been streamlined.

Our offsite ATM had just been set up, and we ran a learning campaign on ATM use for our customers. We approached major companies for salary accounts and offered loans to eligible employees against a salary check-off. But we had to do more. I noticed that customers were in a hurry in the morning and evening when they visited the branch, but not so much at lunchtime. I pushed my daily lunchtime by an hour and chatted with customers. Many were looking for funding for their children's overseas education but did not have the required collateral. In eligible cases, I offered to take over the Housing Loan from their bank, to enable us to offer an educational loan on the same security.

It was exhilarating to talk to customers and convince them of why taking the Housing loan or the Education loan from us made sense. We grew the advances more than five-fold and bagged the Bank's trophy for highest number of ATM hits in the country.

Here, the lesson we learnt was that apart from strategizing and fostering teamwork, we must ask, **'What do our customers want and need?'**

Customer Service is not limited to customer-facing outfits. It is an evergreen trait we must all nurture within ourselves.

For HR and L&D, our employees are our customers. In my stint as a mid-level HR officer, in the absence of computerised records, I pored over regional maps apart from the officers' biodata and the background of the branches, to ensure officers got the most appropriate posting within the Bank's transfer/ posting rules. Decades later, it was heartening to see their valuable contribution to the Bank.

Today, while we have many digital and algorithmic tools to help us be customer-centric, **servicing our customers with all our heart and mind, is the only way to a truly customer-centric Bank.**

# Congratulations!

Branch Business Score Card  
Top 10 Branches for Q2 FY 2025-26



Team Br. Othakalmandapam



Team Br. Cuttack



Team Br. Kunnathukal



Team Br. Nallanur



Team Br. Savariyur



Team Br. Peringathur



Team Br. Dharmapuri



Team Br. Koduvai



Team Br. Udhna Surat



Team Br. Kizhissery



**Darwin Mosesraj E.**

DGM - RH Madurai

**Situational Leadership**

*Matching your style to your team's readiness*

**Why the most effective leaders don't just lead - they adapt.**

Leadership is one of the most studied and discussed topics in the human experience. At its core, it is the dynamic process of guiding and motivating individuals or groups toward a common goal. It's a multifaceted ability, separate from mere authority, that involves influencing, directing, and inspiring others to reach their full potential.

Effective leaders, as noted in research from McKinsey, excel at setting a clear vision, fostering collaboration, and demonstrating resilience in the face of challenges. This requires a potent blend of skills and personal qualities, including integrity, empathy, and sharp self-awareness.

But is there one "best" way to lead? Modern leadership theory argues no. The most effective approach is one that adapts, which brings us to the powerful framework of Situational Leadership.



**The Adaptive Imperative**

Situational Leadership is a flexible and responsive model built on a simple premise: there is no single best leadership style. Instead, it posits that a leader must adapt their approach based on two critical variables: the specific situation and the development level of their team members.

This framework requires leaders to be both intuitive - in order to accurately diagnose their team's needs - and practical, to apply the most effective style in response. It moves beyond the rigid, "one-size-fits-all" mindset and empowers leaders to provide the right support at the right time.

**Assessing Performance Readiness**

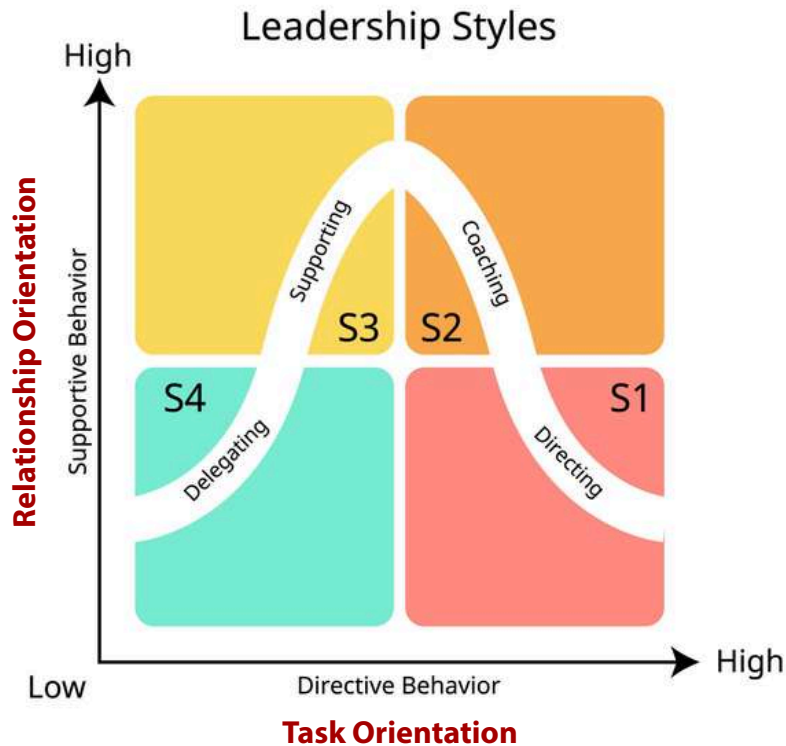
The core of this model is the leader's ability to assess an individual's "Performance Readiness" for a specific task. This readiness is not a general trait but a combination of two factors:

1. **Competence:** The individual's knowledge, skills, and experience to complete the task.
2. **Commitment:** The individual's motivation, confidence, and willingness to tackle the task.

By evaluating an employee on this spectrum, a leader can avoid the common pitfalls of either micromanaging a high-performer or abandoning a beginner.

**The Four Styles: A Leader's Toolkit**

Once a team member's readiness is assessed, the Situational Leadership model provides four distinct styles for the leader to apply. These styles are a combination of Task Behavior (giving direction) and Relationship Behavior (providing support)



**S1: Directing (High Task, Low Relationship)**

This style is for individuals with low competence and commitment. The leader provides specific instructions and closely supervises task completion. It's about telling the person what to do, how to do it, and when to do it.

**S2: Coaching (High Task, High Relationship)**

This style is ideal for those with moderate competence but still lacking in commitment. The leader still provides direction but also "sells" their decisions, explains the "why," and encourages the individual to build both skill and confidence.

**S3: Supporting (Low Task, High Relationship)**

This style suits individuals with high competence but variable commitment or confidence. The leader's role shifts away from direction and toward support, listening, and facilitating problem-solving. The goal is to build confidence and empower the employee to use their existing skills.

**S4: Delegating (Low Task, Low Relationship)**

This is the goal for highly competent and highly committed individuals. The leader turns over responsibility for decision-making and execution. The leader trusts the individual to perform and offers autonomy, stepping in only when needed.

**Why It Works: The Benefits of Flexibility**

When leaders effectively practice Situational Leadership, the results are transformative. By matching their style to the team's needs, they directly increase performance and productivity.

This tailored support also fosters a more positive environment, boosting employee engagement, morale, and confidence. Team members feel understood and properly supported, which enhances their development.

Furthermore, the model equips leaders to be more effective problem-solvers by considering the specific context and capabilities of their team in any challenge.

Ultimately, Situational Leadership is not just a framework for managing others; it's a tool for personal development. It pushes leaders to become more versatile, perceptive, and, in a word, effective - capable of guiding any team member through any situation.





**Dr. Ramesh K P**  
AGM - Marketing Dept.



## Value-based Strategy

*A microeconomics approach to strategy*

For many, the concept of "strategy" is shrouded in mystery, often perceived as a complex discipline reserved for the most senior executives. This perception, however, overlooks a refreshingly simple and powerful framework. At its core, strategy is simply a plan to create value.

### Moving Beyond the Bottom Line

It's natural to look at a company's financials - its margins, profitability, and return on capital - to understand its success. While important, these figures are the results of a strategy, not the strategy itself.

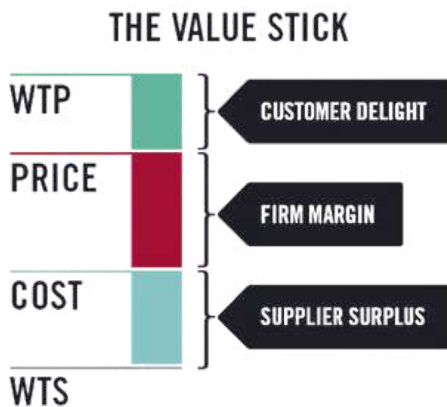
Strategy is a forward-looking exercise. It begins not with financials, but with a fundamental question: how much value do we create for our key stakeholders?

*These stakeholders are primarily customers, employees, and suppliers.*

### The "Value Stick":

*A Simple Model for Strategy*

To visualize and measure this value, a simple figure called the "value stick" can be used.



At the very top of the stick is **Willingness to Pay (WTP)**. This is the absolute maximum amount a customer would be willing to pay for a product or service.

If the price were one rupee more, they would be better off not buying. At the very bottom of the stick is **Willingness to Sell (WTS)**. This is the minimum amount of compensation an employee would accept to do a job, or the lowest price a supplier would accept for its inputs.

The total value a company creates is the difference between the top of the stick and the bottom:

$$Total\ Value = Willingness\ to\ Pay - Willingness\ to\ Sell.$$

From this, a company's strategic mission becomes clear. To be more successful and create more value, it has only two options: it must either increase customers' willingness to pay or decrease the willingness to sell of its employees and suppliers.

### How Value is Divided

This total value is then split three ways among the company and its stakeholders:

**Customer Value (Delight):** This is the difference between the customer's maximum willingness to pay and the actual price they are charged (WTP - Price). For example, if your willingness to pay for a morning coffee is \$8, but you are charged \$2, you receive \$6 of value, or "customer delight."

**Employee Value:** This is the difference between the compensation an employee receives and their minimum willingness to sell their labour (Compensation - WTS). This value reflects job quality, good colleagues, interesting work, and overall fit.

**Company Value (Profit/Margin):** This is the "middle wedge" left over: the difference between the price charged to customers and the compensation paid to employees and suppliers (Price - Compensation).

A company's profitability is a direct reflection of the total value it creates for everyone involved.

### Strategic Levers:

#### *How to Increase Willingness to Pay*

To raise the top of the value stick, companies can focus on three main levers:

**Quality:** This is the most straightforward method. By improving the quality of a product or service, it becomes more appealing, and customers are willing to pay more for it.

**Complements:** A complement is a product or service that increases the WTP for another. Think of razors and blades, printers and cartridges, or Nespresso machines and their proprietary capsules. The availability of one boosts the value of the other.

**Network Effects:** For some products, their value increases as more people use them. Social media is a classic example; your willingness to pay (with your time or data) for a platform increases significantly if all your friends are already on it.

### Strategic Levers:

#### *How to Decrease Willingness to Sell*

To lower the bottom of the value stick and attract talent more effectively, a company has two very different options:

**Pay More Money:** This will certainly make a company more competitive for talent. However, this action does not create new value. It simply redistributes value, shifting it from the company's profit margin to the employee.

**Make the Job Better:** This is the true value-creating move. By improving working conditions, offering better training, creating clearer promotion paths, or providing flexibility (like working from home), a company makes the job itself more attractive. This lowers an employee's minimum willingness to sell their labor, expanding the total value stick for everyone.

### Case Study in Value Creation:

#### *The Best Buy Turnaround*

A decade ago, the electronics retailer Best Buy was considered destined for failure. It was losing a billion dollars in a single quarter, seemingly unable to compete with Amazon.

When new CEO Hubert Joly took over, he applied this simple strategy: increase WTP and decrease WTS.

### Increasing Customer WTP:

Instead of building massive, centralized warehouses, Best Buy turned its network of nearly 1,000 stores into mini-distribution centers. This allowed them to ship products from a store just down the road from the customer, dramatically improving shipping times and service, thus increasing customers' willingness to pay.

*A key factor in increasing customer WTP is Innovation:* developing new products or continually enhance existing ones to address customer challenges, and position your offerings in a way that clearly stands out from the competition.

### Decreasing Supplier WTS:

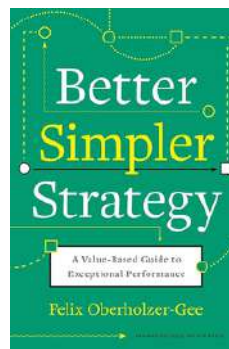
Joly approached vendors like Microsoft, Samsung, and Sony. He offered them a "store in a store" inside Best Buy. This gave them a branded retail presence at a fraction of the cost of building their own standalone stores, effectively lowering their willingness to sell (i.e., the cost for them to partner with Best Buy).

### Decreasing Employee WTS:

This move also had a profound effect on employees. Instead of having to know about innumerable products, employees became dedicated specialists for the "store in a store," like the Sony expert or the Microsoft expert. This made their jobs easier, allowed them to be more helpful to customers, and gave them a greater sense of success. As a result, employee willingness to sell dropped, and employee engagement scores soared to all-time highs.

By strategically increasing WTP and decreasing WTS, Best Buy created more value. This led to less pricing pressure, lower costs, and a stunning financial turnaround, with the company achieving a return on invested capital exceeding 20%.

*The lesson is clear:* strategy doesn't have to be complicated. It's about a simple, dedicated plan to first create value, which then paves the way to capture it.



To understand this perspective in full detail, read *Better Simpler Strategy* by Harvard Business School Professor Felix Oberholzer-Gee



**Anoop A. V.**  
AGM-IRMD



## Random thoughts on 'randomness'

*Chance, Misclassification, and the Conundrum of Credit Risk*

**Probability of Default (PD)** is one of the most widely used measures in credit risk management. Banks, rating agencies, regulators, and investors rely on it to quantify creditworthiness and to allocate capital. Yet, there is often confusion about what PD really represents, and on how to interpret it at both the individual and portfolio level.

### What does a "15% PD" really mean?

Suppose a group of borrowers are rated B, and the model assigns this rating grade a Probability of Default of 15%.

#### Does this mean:

- Each individual borrower has a 15% chance (in an abstract manner) of defaulting, thereby implying that all of them are almost equally bad, and it is by luck/chance that many of them do not default ultimately?
- Or that there is a likelihood of there being 15 bad borrowers in 100 B rated borrowers (implying that the rest are actually as good as borrowers in other better rating grades)

### Misclassification or Randomness?

A simple analogy can illustrate this conundrum.

Imagine a game in which 100 people are tossing a coin once, with "Heads" as the target. Only around 50 will succeed, even though all 100 players had the exact same probability of success. Now imagine there are several parallel universes in which these 100 people are playing. Each player will hit the target in approximately 50% of the universes, if the number of such parallel universes are infinitely high. Coming back to the problem of PD, there is, alas, only one universe, i.e. the lending game is played only once.

That could be why, even if all B rated borrowers (with a 15% PD assigned to B grade) are of almost same credit quality (assuming that this is indeed the case), only some are defaulting. Had there been multiple parallel universes, all B rated borrowers would have defaulted in 15% of instances without exception.

If this is in fact the case (of course, we don't know whether this is the case), we should not actually be saying that there is misclassification of some good borrowers by the model (even though many B rated borrowers do not default in real life). On the other hand, if a B rated borrower would have defaulted in say only 1% of the parallel universes, then we would have had to conclude that misclassification had indeed taken place, and perhaps the borrower actually had, say, BBB credit quality.

But there is no method to find out whether 'genuine' misclassification has taken place. The mention of parallel universes will automatically seem to suggest the use of Monte Carlo simulation, but Monte Carlo simulation will not help in solving this problem.

All that we can do is to back-test the results to validate whether 15% of B rated borrowers have defaulted at the portfolio level. It is beyond our powers to ascertain why the 85% who survived did survive.

### Is Randomness real?

This also touches on a deeper question: is randomness truly real, or just a reflection of incomplete knowledge?

To our ancestors, many natural events - eclipses, disease outbreaks, weather patterns - seemed random.

Today, with better science, they appear much less so. In the same way, humans might develop in the future the capability to predict the outcome of every process, including, for example, the tossing of a coin (based on measurable variables such as which side is on top

before tossing, the angle and force of the toss, nature of airflow in the room, unevenness of the two sides of the coin, etc.). This is of course just wild imagination, at the moment.

As far as credit scoring is concerned, there remain two theoretical possibilities in future:

- Model developers might be able to find out parameters (related to the borrower, the macro-economic and regulatory environment, etc.) that have absolute predictive power and replace the existing parameters with them, or even increase the number of parameters (let's forget about overfitting issues for the time being), and thereby precisely find out who those 15 bad borrowers are.
- Physics tells us that certain processes, such as radioactive decay or photon emission, may be "fundamentally" random, and it is not just that they appear random.

Similarly, it is also possible that even with full data (on everything the model developer wants to know) and a perfect brain, the result of a coin-toss or a credit default event can never be predicted accurately ever, not even at a theoretical level.



## Final Thoughts

We generally assume that borrowers within a given rating grade constitute a 'homogeneous' group. However, the critical question lies in the criteria used to define that homogeneity. The fact that borrowers share similar values across credit scoring parameters does not automatically imply that they are homogeneous in terms of true credit quality.

Such an assumption would hold only if the variation in the outcome, i.e. repayment behaviour, were fully explained by the variation in the input variables. In practice, this is rarely the case, even within the model development samples.

Hence, PD as a tool is most powerful at the portfolio level, rather than at the borrower level: in a large group of B rated borrowers with 15% PD, we can expect about 15% defaults, and can devise lending / pricing / capital strategies accordingly.

Credit risk is quantifiable in aggregate, but still uncertain in the individual case. At an individual level, when a borrower who everyone expects to default does not, the anomaly might stem either from randomness or from misclassification - though distinguishing between the two is one of credit risk's enduring challenges.

*(These are personal opinions, shared to encourage thought and reflection)*

*Stellar Win!*



A huge congratulations to **Mr. John Samuel (BOG)** on his stellar double victory at the national-level SEBI Arth Yatra Contest 2025! He not only secured First Prize in the English category, winning a ₹2,00,000 cash award, but was also adjudged the Overall Winner across all languages.

Adding to the triumph, **Mr. Christus Varghese (BOG)** received an Appreciation Prize in the English category with a ₹10,000 cash award.

*Congratulations!*



This success was supported by the video-making team: **Ria Robinson M, Raheela P A, Arjun P Nair, and Munny Joy Chirayath.**

This photograph captures the joyous and proud moment as Mr. Sivaraman K (SGM) and his Team BOG officially submit the prestigious trophy and memento from the SEBI-NISM contest to our Managing Director, symbolizing the collective excellence of the SIB family.



**Vijay K Korath**  
AGM L&D



## The Power of Giving Reasons

*The Vital Role of Communication on Qantas Flight 32*

On November 4, 2010, an Airbus A380, the world's largest passenger jet, lifted off from Singapore carrying 440 passengers. Just four minutes later, as Qantas Flight 32 climbed to 7,000 feet, two loud explosions rocked the aircraft. The cockpit erupted in a "concert of alarms and warning lights."



This was not a standard emergency; it was the beginning of an unprecedented crisis that would be overcome not just by technical flying skill, but by a more fundamental human ability: the power of clear reasoning and communication.

The event was a catastrophic uncontained engine failure. An oil pipe in engine 2 had burst, causing a 350-pound turbine disc to disintegrate. Pieces of metal were hurled out at one-and-a-half times the speed of sound, causing the most damage any Airbus had ever sustained in the air. The shrapnel tore through the left wing, puncturing fuel tanks, severing critical wires, and destroying electronic systems.

Passengers looked out their windows to see the wing "bent open like a sardine can" as jet fuel streamed into the air. The plane had lost control of about half its flaps, slats, and rudders - the very things needed to steer.

The flight was crewed by two pilots on the flight deck, led by Captain Richard de Crespigny, and three additional pilots were on board as relief crew, a typical arrangement for long-haul operations. While their technical expertise was essential, the skills that truly saved the 469 souls on board were reasoning and persuasion. This was demonstrated in three key moments.

### **The Captain's Announcement:** *Reasons, Not Reassurances*

Facing a terrified cabin, **Captain de Crespigny** didn't offer vague, feeble reassurances like "Don't worry, you're safe." He knew such empty words would be terrifying. Instead, he announced:

*"This is your captain speaking. An engine has failed, there's a hole in the wing, we are leaking fuel, but we have four engines and three of them are still working. Me and my fellow pilots practice engine failure procedures every 3 months. We are reconfiguring the aircraft and will land back in Singapore. As standard practice, there will be fire engines waiting for us by the runway. I won't be able to talk to you again before landing because I'll be busy doing my job, but you also have a job to do: stay calm, stay in your seats, and listen to your cabin crew. You can do it. I'll see you on the ground."*

By providing information, he didn't just tell them to be calm; he gave them the tools to conclude for themselves that the situation was under control.

### **The "Crazy" Decision:** *A Triumph of Logic*

The crew's next challenge was landing. The plane was 42 tons over its maximum landing weight and dangerously unbalanced from the fuel leak. The automated system's landing-speed calculation was useless, as it assumed a fully functional aircraft.



*Capt. Richard de Crespigny*

The pilots had to manually calculate their landing speed, but even that was a guess; they had no idea how the mangled wing would perform.

At this point, Captain de Crespigny made the radical decision to perform "in-flight control checks." This is a maneuver for military fighter pilots with bullet-riddled wings, not for a 500-ton double-decker passenger jet.

But his reasoning was flawless, and he used it to persuade his crew.

The logic was simple: *"We are going to find out whether the left wing is generating enough lift... We can either find it out now thousands of feet up with time to adjust, or we can find out 50 ft above the runway... dropping fast."* It was a triumph of persuasion based on irrefutable logic. They did the checks, creating an "imaginary runway in the sky," and learned what the plane was capable of before the real landing.

### **The Debrief:**

*The Power to "Change a Mind"*

After a perilous high-speed landing, the plane stopped with only 100 meters of runway to spare. But the danger wasn't over. Jet fuel was pouring out of the wing onto brakes that were "burning white hot." The passengers had to sit in the damaged plane for two agonizing hours.

Once in the terminal, Captain de Crespigny didn't hide. He stood before all 440 passengers and answered questions for 50 minutes, until no one had any left. When a passenger asked why they had to wait so long, he didn't give a corporate statement about safety being "our number one priority."

He gave them concrete reasons: an emergency evacuation is chaotic, elderly passengers would have broken their hips, and everyone would be walking through an "ankle-deep pool of what is basically kerosene" that was surrounding the red-hot brakes.

The passenger who asked the question, who a moment before thought waiting was a bad idea, now understood it was a good one.

This demonstrates the power of using reasons to "change someone's mind." The result? Passengers were seen leaving the airport smiling and praising the airline.

The incident serves as a powerful case study in leadership and communication. The "artful giving of reasons" is an underrated intellectual skill.

It's the ability to marshal facts and present arguments to rationally persuade.

As Qantas Flight 32 proves, this ability can be powerful enough to change minds, manage a crisis, and, on rare occasions, save lives.

### **Let's apply this approach at branches:**

*Handling Re-KYC Requests the Right Way*

When we ask a long-time customer:

*"Sir, can I have your PAN card please for re-KYC purposes?"*

On hearing this, it's natural for a customer to feel confused or even annoyed. He may respond: *"Why are you asking again? I've been with this bank for 4 years!"*

That's why how we ask matters as much as what we ask.

### **The Better Way - Give a Clear Reason:**

*"Good morning, Sir. RBI has asked all banks to update customer KYC once in a while to keep every account safe and up to date.*

*It's a quick process and takes just a few minutes. Once done, your account stays active without any service problems.*

*Could you please share your PAN or Aadhaar copy so we can update it right now?*

*Thank you, Sir/Ma'am."*

When we explain why we're asking, when we provide the reason, the customer understands our intention. They feel respected, informed, and secure - and that's when real persuasion begins.

*"The artful giving of reasons is the most underrated intellectual capacity that exists."*



**Jeffrey Kaplan**  
Associate Professor  
Department of Philosophy,  
University of North Carolina  
at Greensboro.



## Gourishankar

AGM - HLBG, Hyderabad

# Procrastination

*The action of delaying or postponing something*

It's tempting to keep putting off the tasks we don't enjoy. Even though we know it will lead to more stress later. It's common to avoid starting or finishing things we don't really want to do.

Procrastination is the act of delaying or putting off tasks until the last minute or past their deadline. In simple words it is knowing one needs to perform a task, but not motivating oneself to do it within a defined amount of time. It's not just a time management problem. It's a failure in self-regulation that leads us to act irrationally. We put things off, even though we know this delay will lead to negative consequences.



## Why do you Procrastinate?

We often come up with several excuses or rationalizations to justify our behavior. The following are a few of the common reasons.

- Not wanting to do something
- Not caring if it gets done or not
- Not feeling in the mood to do it
- Delaying one task in favor of working on another
- Being in the habit of waiting until the last minute
- Thinking that you can finish it at the last minute
- Believing that you work better under pressure
- Taking time to think about the task
- Waiting for the right moment
- Blaming sick ness or poor health

- Lacking the initiative to start
- Not knowing what needs to be done
- Not knowing how to do something

According to an economist procrastination is divided into avoidance, arousal and decisional. Avoidant procrastinators are those who have a fear of failure and they avoid tasks. Decisional procrastinators are those who can never make decisions or delay decisions. The individuals who have done their work at deadline given to them among the category of Arousal procrastinators. One of the biggest factors contributing to procrastination is the notion that we must feel inspired or motivated to work in a task at a particular moment.

## Present Bias:

The present bias is a phenomenon observed in human behavior that may result in procrastination. The present bias means that we tend to be motivated more by immediate gratification or rewards than we are by long term rewards. This is why it feels good in the moment to procrastinate.

For example, the immediate reward of staying in bed and watching TV is more appealing than the long-term reward of doing another work which would take much longer to accomplish. You would have also observed how children do chores if you promise them to buy them their favorite things like chocolates, ice creams etc., that's how the human brain works. Unless there is instant gratification, doing work is not very appealing.

## Procrastination in Banking

Indian banking system contributes significantly to the nation's economic productivity in numerous dimensions. Procrastination in banking leads to lost time, reduced efficiency, delays in critical customer services like loan processing and cheque collection, and a loss of customer trust, negatively impacting the banks reputation and productivity.

The dissatisfaction of the valuable customers leads to shift of the customer from one bank to another. The reasons why bank employees procrastinate is the vast challenges they face, the high workload, the lack of resources and so on.

**Effects:**

**Operational Inefficiency:**

Delaying tasks like loan sanctions, draft issuance, cheque collection to name a few directly impacts a banks operational efficiency and can lead to increased workload and stress for employees.

**Reduced Productivity:**

Employees engaging in procrastination may waste time on non-work-related activities, leading to a decrease in overall productivity. Further, a study revealed majority of the bank employees spend at least an hour and a half each day doing other homework or tasks on internet at work.

**Loss of customer trust:**

Delays and failure to meet service standards erode customer confidence and loyalty.

**Increased Stress and Dissatisfaction:**

Postponing actions and dealing with the consequences of procrastination can cause worry, shame and overall job dissatisfaction among employees.

**Impaired Decision-Making:**

High levels of stress from last minute rushes can impair cognitive functions, leading to poor quality decisions.

**Financial repercussions:**

Procrastination can lead to financial losses for the bank by delaying important financial activities and increasing operations costs. Have you ever thought why the banks are pushing for digital, why the management is reiterating the importance of TAT again and again across the services offered. Let’s understand this by a simple calculation.

**Illustration:**

A customer approached the Bank for a home loan of Rs.1.00 cr at an ROI of 7.75% on 01<sup>st</sup> of September and we provided the same in 22 days i.e., loan disbursed on 23<sup>rd</sup> September, which is the current average TAT of SIB.

Note: The current market TAT for a home loan is at 7-15 days. Let’s calculate for the month of September how much interest did each bank earn/lose.

If approximately Rs.2152/- per day is charged on Rs.1.00cr loan at 7.75% ROI.

	7 days TAT	15 days TAT	22 days TAT
Interest Charged till 30 <sup>th</sup> September	Rs.49,496	Rs.32,280	Rs.17,216

*\*The above table clearly shows that the one with best TAT is earning 3 times of more interest.*

**Procrastination in Daily Life**

Procrastinators are tempted by the instant gratification that brings us “Hedonic pleasure” (meaning instant relief) which deters and delays us from our planned long-term goals. Hedonic pleasure overrides “Eudaimonic pleasure” which is long-lasting feeling of well-being and self-satisfaction that is achieved from the fulfillment of our long-term goals.

On financial terms, investing sooner means more time for money to grow and compound in the market, which is the driving force behind portfolio growth and a bigger nest for future. Putting off investment decisions until the market “improves” or the urge to “time the market”, could possibly cost us lakhs of rupees over the years. If we are delaying early investment decisions, then we must come up with a huge lumpsum at a later stage to catch up with the balance we would have had if we started saving early. Catching up is more challenging than it seems in our head and often we are just left with regret and disappointments.

**Other effects include.**

- Enhanced Stress
- Decreased Productivity
- Missed Opportunities
- Lower-Quality work
- Interpersonal Damage
- Financial Repercussions
- Poor Health

**Ways to beat Procrastination**

- Practicing mindfulness to increase awareness
- Developing self-compassion to reduce fear and anxiety

- Setting clear and manageable goals
- Self Accountability
- Creating accountability through partnerships or support groups
- Self-awareness
- Planning Ahead
- Breaking larger tasks into smaller ones
- Practice time management and prioritize tasks
- Set deadlines
- Minimize distractions
- Reward progress

The best way to beat the procrastination is to understand the reasons behind such as fear or anxiety

to better address them and be kind to yourself though the process.

One habit that is common and has a significant impact on our daily lives is procrastination. Understanding the fundamental causes and imposing strong defense mechanisms will enable us to lead more productive, less stressful, and ultimately more enjoyable lives.

It takes work to overcome procrastination, but the effort is worth it. If you begin today, you will be headed toward a future that is more productive and well-organized.

*"Time is our most valuable asset, yet we tend to waste it, kill it and spend it rather than invest it"*

## Vigilance Champions



**Ms. Meera Kurvilla** demonstrated sharp vigilance when a customer sought a gold loan to pay "customs fees." Recognizing the hallmarks of a "Customs Parcel Scam" from a suspicious WhatsApp chat, she gently questioned the customer, uncovering that she had already lost Rs. 29,000 and was about to send Rs. 1.82 lakh more for a fake parcel. Ms. Meera immediately alerted her Branch Manager and the police, successfully stopping the fraudulent loan, saving the customer from significant loss, and identifying the scammer's mule account.



**Mr. Jain Jose** protected an elderly customer from a "Social Media Charity Scam" by trusting his instincts about an unusual Rs. 48,000 transfer. After gentle probing, he uncovered that the customer was tricked by a new social media "friend" into paying a fee for a fake parcel containing a "donation." Mr. Jain confirmed the fraud, patiently counselled the hesitant customer with the Branch Manager, and not only saved the customer's money but also empowered him to file a formal complaint with the Cyber Cell.



**Ms. Dhanasree** thwarted a sophisticated high-profile impersonation where a fraudster, appearing as a major client's MD on Truecaller, tried to authorize an urgent transfer by faking a "medical emergency." Despite the pressure and the caller's attempt to build trust by promising a Rs. 2 crore deposit, Ms. Dhanasree relied on her intuition that the caller's tone was "off." By strictly adhering to procedure and refusing the transfer without valid instruments, she single-handedly prevented a major fraud on a high-value corporate account.



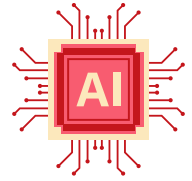
**Ms. Eugene Venus J** foiled a data-fishing attempt by a fraudster posing as a company Director who was trying to gain sensitive account information. Although the caller tried to appear genuine by offering a Rs. 3.00 crore deposit, Ms. Eugene's suspicion led her to use a simple but effective verification test: she mentioned the name of the company's real authorized representative. When the caller failed to recognize the name, his cover was blown, and Ms. Eugene immediately escalated the matter, successfully safeguarding the client's financial data.



**Ms. Jewel Binoy** prevented a fraudulent mule account from entering the banking system through her exceptional due diligence during an account opening. When individuals using fake identities attempted to open a firm account, Ms. Binoy's active digital verification of their KYC documents revealed critical red flags: one director's Aadhaar was in "cancelled" status, and another's driving licence details did not match the official mParivahan portal. She immediately rejected the application, stopping the fraud at the front door.



**Amal Dev R**  
AGM DTD



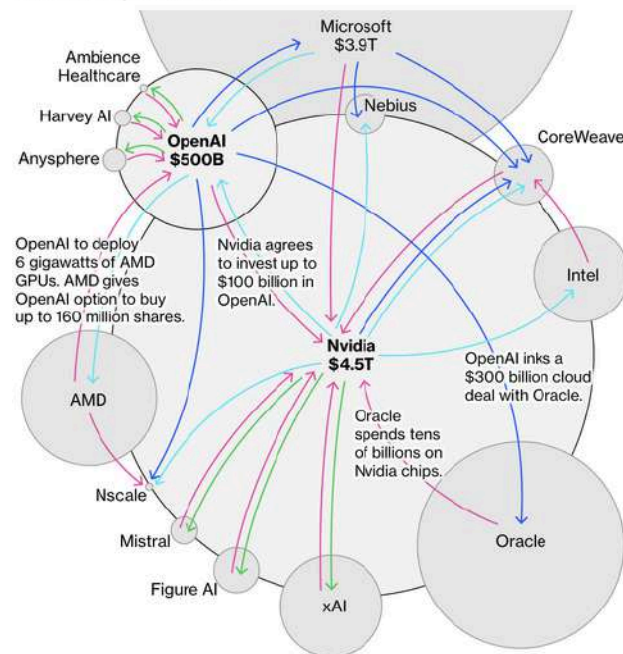
## Power Partners

*How Nvidia and OpenAI Built the AI Money Machine*

How Nvidia and OpenAI Built the AI Money Machine  
The world's biggest technology story today is about two companies - Nvidia and OpenAI - and how they are driving a new global gold rush in artificial intelligence (AI).

### How Nvidia and OpenAI Fuel the AI Money Machine

Hardware or Software Investment Services Venture Capital  
Circles sized by market value



Source: Bloomberg News reporting

### The Core Partnership

Nvidia makes the special computer chips - called GPUs - that power AI models. Every time you use ChatGPT, Google Gemini, or any smart AI app, it's likely running on Nvidia's chips. OpenAI, the company behind ChatGPT, develops the software models that make AI useful and accessible to everyone. The two companies depend on each other. OpenAI needs Nvidia's chips to train its models, and Nvidia's business grows as more people use OpenAI's technology.

### The Web of Connections

Microsoft plays a major role in this story. It has invested over \$13 billion in OpenAI and hosts OpenAI's services on its Azure cloud. Each time someone uses ChatGPT through Microsoft tools, both companies earn. Nvidia, meanwhile, isn't just selling chips. It's also investing in upcoming AI companies like Anthropic, Mistral, and Figure AI - making sure its technology stays at the heart of every major AI project. The more AI grows, the stronger Nvidia becomes.

### A New Kind of Economy

In the past, industries were built around physical resources - oil, steel, or energy. Today's economy runs on data and computing power. Tech giants like Oracle, Google, and Amazon are expanding their AI cloud systems, which increases the demand for Nvidia chips even more. This creates a self-sustaining cycle - when one company launches a new AI service, dozens of others benefit. It's a tightly connected ecosystem, where collaboration creates exponential growth.

### What Banking Can Learn

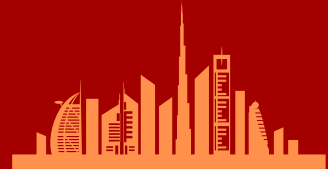
For banks, there's an important lesson here. No single company can succeed alone in today's digital world. Success comes from partnerships and ecosystems - working with fintechs, data partners, and technology providers to build stronger solutions together. At South Indian Bank, this thinking already applies. Our digital systems, mobile apps, and data platforms form the backbone of our transformation. Just as Nvidia's chips power the AI revolution, our people and technology power the Bank's growth story.

### The Future Ahead

AI is not just another product - it's the new infrastructure of the global economy. The partnership between Nvidia and OpenAI shows how smart collaboration, backed by technology and vision, can create enormous value. The future won't be built in factories - it will be trained in data centers. And those who learn to connect, collaborate, and innovate will lead the next big leap forward.

Highlights of  
SIB Hi Flyer -  
Training and  
Recognition  
Program at  
Dubai (07-10  
Nov 2025)

**SIB**  **SOUTH INDIAN Bank**  
EXPERIENCE NEXT-GEN BANKING  
**HI FLYER**







## Hrishikesh R Nampoothiri

Asst. Manager (CMA), Inspection and Vigilance Department

### The Cost Lens

*Why Banks need Cost Audit more than ever*

Banking today is not as same as it was a few decades back. With evolving technologies, banks have shifted from the age-old Brick-n-Mortar system, to more advanced methods of banking including internet banking, UPI, ULI, Mobile Banking etc., which though brought lot of benefits to the system of banking, also brought with it huge amount of cost as well.

It is a known fact to anyone that every bank earns its profit through the difference in interest on deposit and interest on loan. However, despite having 100+ banks, each with more than 1000+ branches spread across the country, banks are struggling to maintain and increase their profit. Furthermore, they are being forced to launch new products and services due to increasing competition and the need to retain and grow their customer base, which in turn is increasing operational complexity.

This is where an often-overlooked tool, cost audit, which is traditionally associated with factories and manufacturing lines, is quietly gaining importance.

Cost audit is the tool that helps an organization answer the very question of how one is spending what it earns and suggests measures to spend more rationally.

While in India the current regulatory framework explicitly excludes the banking sector from the ambit of cost accounting and cost audit, the question each should ask is: are these regulations truly reflecting the changing economic trends and the operational overhaul that has happened in the sector over the last few decades, or are they just sticking to age-old principles and practices?

In fact, it is a known fact that cost is no longer something that relates only to the manufacturing and production sectors but is also applicable to the service sectors. Especially the banking sector, which is facing new and advanced challenges such as technological advancements - including the introduction of AI - changing economic environments, changing customer

behaviours, etc., along with age-old challenges such as rising NPAs, tight margins, etc.



#### What is Cost Audit?

To understand cost audit, one must have an idea of what cost is, what cost accounting is, and how controlling the same can bring profit to any organization.

There is a misconception everywhere that cost and expenses are synonyms. But in fact, the concept of cost is more complicated than what expense is. While expense denotes a cost that is used by an organization in generating revenue, cost refers to the monetary value that has been given up to acquire an asset. Thus, expense is just a mere portion of the cost which has expired in the process of generating revenue.

Cost accounting thus denotes the accounting, allocation, and management of cost in a systematic manner whereby inferences can be developed to improve the profitability of an organization.

In a general economy, all organizations are working towards earning profit. Profit is thus the ultimate motive of almost all organizations (barring some which are meant for service).

However, in this competitive world, there are only two ways in which an organization can achieve its profit target - either through raising the price or through reducing the cost involved.

While the former seems a little too easy, the risk of losing healthy and loyal customers is involved.

This is where cost accounting and audit come into play. Cost accounting helps organizations evaluate the cost involved in running the organization, and cost audit helps the organization in forming policies that can bring rationalization in costing, thereby making the organization more profitable.

### **Why Cost Audit when there is Financial Audit?**

One of the most commonly asked question in any organization is, why they need to incur an additional expense by introducing a cost auditor when there is already a financial auditor? The answer to that question is, cost auditor is not just any expense but it's an investment that one is making in the organization.

While the financial audit ensures compliance and transparency, and certify a true and fair view of the financial statements, it serves a limited purpose to the management. This is because financial audit does not provide a roadmap based on their findings. This is where the cost audit reports differ. The cost audit concentrates on internal efficiency and cost control focusing on value creation. It suggests to the management possible areas where cost can be reduced and how it can bring more profitability. It helps in optimizing the expenses / cost within the entity, which can thereby improve the operational and financial efficiency of the organization.

Thus, one is not a substitute to the other but they are complementary. While one ensures that the numbers add up, the other asks whether they make sense.

### **Role of Cost Audit in Banks**

Banks plays a significant role in the functioning of any economy. Being the catalysts of the economy, the cost they incur to remain available to the commoners is also high. While the current regulations in the country excludes banks from the ambit of cost audit, the implementation of the same in a bank is not illegal or waste of money.

In banking, cost is involved in different activities. Whether it's for running branches, or for bringing a new technology, or for acquiring or retaining customers, bank goes through huge amount of cost.

While the financial audit confirms the true and fair nature of the transaction, the question of whether the funds are being used optimally remains unanswered.

Questions such as, whether it is profitable to run a low performing branch? are we spending more on technologies which we merely use? whether we are optimally utilizing IT and Non-IT resources including human resources? Does our customer acquisition cost truly justify the pricing decisions we take? etc. are addressed only when we carry out a thorough cost audit.

Some of the areas where the cost accounting and audit can bring more efficiency in the banking sector are;

- Cost accounting can help analyse product-wise, branch-wise, and segment-wise costs, allowing better pricing and resource allocation.
- Cost audits if implemented effectively, can bring out inefficiencies in the operational side of the organization, such as high cost of customer acquisition, ATM maintenance, or compliance costs, which is not focused while carrying out statutory financial audits.
- Cost audit can identify redundant and bottleneck activities which are hindering the organizational profitability and can suggest measures to overcome the same.
- If implemented effectively it will serve as a tool to introspect the managerial decisions and can ensure optimum utilization of the available resources.
- Decisions such as buying a new technology or developing the same inhouse, or analysing the cost-benefit of a product to decide whether to continue with the same or to scrap it, cost accounting and audit plays a significant role.

### **Implementation Hurdles**

It is hereby evident that cost accounting and cost audit, if implemented effectively and efficiently, brings to the table a lot of advantages like;

- Sharper cost control
- Better pricing strategies
- Better profitability
- Improved budgeting and forecasting etc.,

There remain challenges, the foremost being the lack of legal compulsion for the same. Cost audits aren't mandatory under Indian banking regulations. This one hurdle itself is the most serious. Due to the lack of legal backing, there exists no standardized system of cost accounting for banks today.

How to calculate the cost of the sector or how to effectively evaluate the same varies from bank to bank, creating a lack of uniformity and comparability. This creates difficulty in the sector in implementing the same.

Further, cost accounting and the audit report, being decisive in nature, contain not just figures or numerical data alone - they provide a blueprint of the organization's past, present, and proposed future. Thus, making them more private and confidential.

### **A Call for Action**

*"If we have to succeed in the globalized world, we have to enlarge the scope of Cost Audit to cover all aspects of manufacturing and service sector activities including healthcare and education."* - These are the words of honourable former President of India, Bharat Ratna Dr. A P J Abdul Kalam.

In fact, this single statement by the visionary himself is the testimonial of how relevant the cost audit is in a globalized economy.

This is because, cost plays a pivotal role in the day-to-day life of each and every one of us.

In manufacturing and infrastructure industries both cost accounting and cost audit plays a significant role in tracking efficiency, improved transparency, and informed decision making.

However, in the Indian Banking System where exists immense operational complexity, cost accounting and audit tools are still underutilized either due to its not being regulatory compliance or because of the negligence of its immense importance.

While it is not a compliance measure, the time is ripe for banks to examine the need to adopt cost accounting and audit practices to achieve strategic advantages.

In a sector where margins are tightening and compliance cost is rising, knowing your costs isn't optional but a competitive necessity whole together.

## **Academic Achievers**

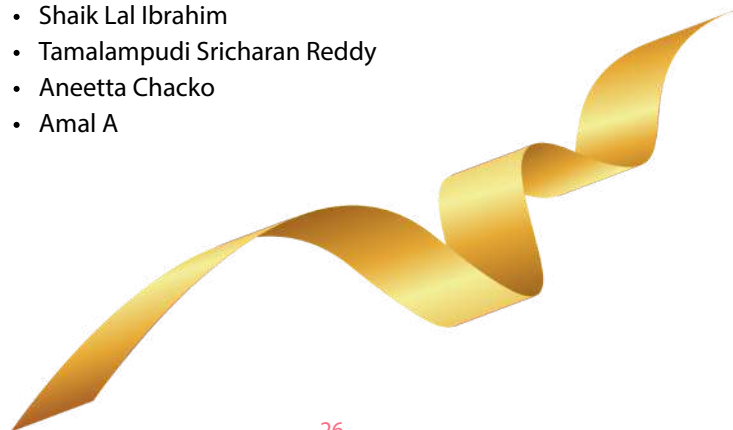
### **Congratulations on passing CAIIB!**

- Leo Paul
- Tinu Gopan
- Vijayalakshmi M
- James Joseph
- Anu Mariya Antony
- Arun Jose Anil
- Bairiki Sowmya
- Arathi K A
- Ginju Baby
- Shilpa Sharma
- Paul Joy
- Abhijit Mohanty
- Ashwin Sreekumar
- Gokul Padmakumar
- Jeshma Jan Jolly
- Praveena P
- Aditya Rao H.
- Mathew C Chacko
- Vikram Sudhan V M
- Rishabh Kumar
- Vipul Tiwari
- Ashwin K
- Gowtham Benny
- Shaik Lal Ibrahim
- Tamalampudi Sricharan Reddy
- Aneetta Chacko
- Amal A

### **Congratulations on passing FRM!**



Ishan Wadhwa

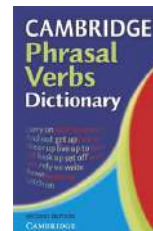




**Shwetha Wilson**

Manager L&D

For anyone looking to upgrade their speaking skills, the Cambridge Phrasal Verbs Dictionary is a reliable, practical reference.



## Phrasal Verbs for Office

*Level-up your office speak*

### 1. Follow up

Check again / remind.

*"Please follow up with the borrower on KYC."*

### 2. Look into

Investigate.

*"We'll look into the system error."*

### 3. Carry out

Perform or execute.

*"Carry out the day-end process."*

### 4. Bring up

Introduce a topic.

*"She brought up customer wait-time issues."*

### 5. Turn down

Reject or decline.

*"The proposal was turned down by Credit."*

### 6. Step in

Intervene or assist.

*"The BM had to step in during negotiations."*

### 7. Take over

Assume responsibility.

*"Riya will take over the counter at 2 PM."*

### 8. Point out

Highlight.

*"Please point out any errors in the register."*

### 9. Sort out

Resolve or organise.

*"Let's sort out the queue quickly."*

### 10. Back up

Support or save data.

*"Ensure reports are backed up."*

### 11. Draw up

Prepare a formal document.

*"Draw up the revised branch plan."*

### 12. Go over

Review carefully.

*"Let's go over the audit points."*

### 13. Set up

Arrange or establish.

*"Set up a meeting with the RM."*

### 14. Follow through

Complete fully.

*"Please follow through on the complaint."*

### 15. Reach out

Contact someone.

*"Reach out to the customer for renewal."*

### 16. Run through

Quickly explain or check.

*"Let's run through the digital journeys."*

### 17. Keep up

Maintain effort or performance.

*"Keep up the great service quality."*

### 18. Roll out

Launch officially.

*"The new mHRMS features will roll out soon."*

### 19. Work out

Understand or resolve.

*"We'll work out a fix for the UPI issue."*

### 20. Bring forward

Reschedule to an earlier time.

*"The meeting is brought forward to 3 PM."*



## Vinod Kumaran Kodappully

Manager DTD

### Life in a Metro

Staying active has always helped me keep my mind and spirit in balance. For years, photography was my greatest passion, but over time it took a back seat, not because I lost interest, but because I wanted to experience life directly, without always looking at it through a lens.

I found other ways to stay active, cycling, biking, and running. But that had to change when a major surgery forced me to slow down and live within limits I had never imagined.

Returning to work brought a new challenge. The office had moved farther away, adding a 30-minute metro ride each way. For someone used to constant movement, that stretch of stillness felt heavy. That's when I picked up my camera again.

Now, the metro isn't just a commute; it's a canvas. A fleeting glance, a quiet smile, a shaft of light through the window, each moment carries a story waiting to be captured. The portraits I take on these rides are a reminder that even in the most ordinary routines, life is full of moments worth noticing.





**K Greenij Rajesh**

CSA, Br. Mehsana

*Ellora's Stones Whisper The Past  
Stories Of Empires Meant To Last  
Carved In Silence, Grand And Deep  
Secrets Of Centuries They Still Keep  
Every Pillar, A Hymn, A Prayer  
Echoes Of Faith Linger In Air  
A Journey Through Time  
My Heart It Saves  
Blessed I Feel In Ellora Caves.*

## Echoes of Stone: My Visit to Ellora Caves

*A Journey into India's Timeless Treasure*

When I first set foot at Ellora Caves, I felt as though I was walking not just into a monument, but into a dialogue between time, devotion, and artistry. The massive rock-carved wonders of Ellora are not just caves - they are living chapters of India's cultural and spiritual story.

Located in Maharashtra, this UNESCO World Heritage Site is a breathtaking complex of 34 caves, carved between the 6th and 10th centuries. What makes Ellora extraordinary is how it harmonizes three major religions Hinduism, Buddhism, and Jainism side by side, symbolizing India's age-old spirit of tolerance and unity. Standing there, I thought How could hands, centuries ago, craft something so perfect without the tools of today.



### The Majesty of Kailasa Temple:-

The Kailasa Temple (Cave 16) is Ellora's crown jewel. It isn't just carved into a hill it was excavated top-down from a single massive rock! Standing before it, I was awestruck. It felt like meeting a miracle crafted by human hands.

Legends say that it was built in just a few years by Rashtrakuta king Krishna I, and when I gazed at its towering pillars, detailed sculptures, and vast courtyard, I couldn't help but wonder how did artisans centuries ago achieve such engineering perfection without modern technology?

Even today, engineers scratch their heads, historians whisper about mysteries, and visitors like me stand spellbound.

### Secrets in Stone:

Each cave seems to whisper secrets. The Buddhist caves (1-12) reveal serene meditation halls and monasteries where monks once lived, prayed, and taught. The Hindu caves (13-29) are full of divine energy, narrating stories from Ramayana and Mahabharata with intricate carvings.

The Jain caves (30-34) glow with their delicate artistry, emphasizing simplicity, discipline, and devotion. Walking inside, I could almost hear the faint echoes of chants and imagine the devotion that shaped every sculpture. The caves are more than stone they are frozen prayers. Some say the caves hold secrets: hidden passages, coded carvings, and alignments with celestial patterns. Whether fact or myth, I felt that Ellora wasn't just built for worship, but to connect humans to something cosmic.



**India's Hidden Treasure:** What struck me the most is how Ellora is not just history but also a symbol of India's hidden treasure a place where faiths coexisted, where artistry touched divinity, and where time stands still. Every cave, every sculpture, and every wall carving tells a story of resilience, imagination, and unity. Visiting Ellora was like opening a time capsule reminding me that India's heritage is not locked in textbooks, but carved in stones that still breathe life

# Accolades



Happy to inform you that our SGM CIO Mr. Sony A has won yet another award from elets Technomedia . He is felicitated with the Elets BFSI Top 100 Gamechanger Awards 2025 during the BFSI summit held at Goa on 23/08/2025



Big Win! Mr. Jentle Mathew AGM DTD won the Security Accelerator X Awards 2025 - BFSI.



Wow! Mr. Sony A SGM & CIO wins the CIO Accelerator X Award 2025-BFSI



South Indian Bank made its mark at the Global Fintech Fest 2025. Our own SGM CIO, Mr. Sony A, represented SIB as a distinguished speaker, sharing expert insights on the future of "Autonomous Banking" and reinforcing our commitment to innovation.

## CSR Outreach



Financial assistance under CSR was extended to Immanuel Marthoma School, Pune, for the installation of interactive panels in the school's smart classrooms. The initiative aims to enhance digital learning infrastructure and promote interactive teaching methods, benefiting over 1,600 students and staff.



Antony's Matric Hr. Secondary School, Vedharaniyam, managed by the Diocese of Tanjore Society, recently acquired a new school bus through South Indian Bank CSR financial assistance.



Financial assistance under CSR was extended to the Kadukutty Grama Panchayat, Kadukutty, for providing raincoats to the Green Technicians and Green Supervisors of the "Haritha Karma Sena". The initiative supports the effective functioning of waste management and sanitation activities, thereby benefiting the general public of over 20,000 residents indirectly through improved environmental and public health services.



Financial assistance under CSR was provided to Jubilee Mission Medical College & Research Institute, Thrissur, to support the "Green Energy Hospital Project" through the installation of a 250 Kwp grid-interactive solar power plant in the St. Thomas Block of the hospital. The initiative promotes sustainable energy use and operational efficiency, benefiting around 2,300 outpatients and 1,000 inpatients daily, along with staff across 39 departments.



Financial assistance under CSR was extended to Palliyoda Seva Sangham, Aranmula, the organizing body of the world-famous Aranmula Vallamkali, for the installation of e-toilets to serve pilgrims during the renowned "Valla Sadhya" season. This initiative is expected to benefit over 3,00,000 pilgrims annually, improving sanitation and hygiene facilities during the festival.



CSR assistance presented to the Tailoring Labours Charitable Trust, Kundara, towards the new AKTS initiative to provide essential sewing machines to financially backward tailors registered with the Trust, directly supporting their livelihood and empowerment.



Financial assistance under CSR was provided to Idhaya College of Women, Kumbakonam, for the purchase of computers for the college's computer lab. The initiative aims to enhance digital learning resources and improve access to technology-enabled education, benefiting over 3,000 students.

## Branch Launch



Inauguration of Relocated Branch and ATM at Ponnani by Ms. Vincy Alosious (Cine Actress) in the presence of Mr. Shivadasan Attupurath (Chairman Ponnani municipality, Mr Habeebullah KV (Secretary. MES Engg. College) and Ms. Jacqeline Fernandez AGM & Regional Head Kozhikode on 13<sup>th</sup> Oct 2025.



1- Inauguration of relocated branch at Pathanapuram by Shri.K B Ganesh Kumar (Hon'ble Minister for Transport, Government of Kerala) 2- Inauguration of relocated ATM (Onsite ATM) at Pathanapuram by Shri . S. Thulasi (Panchayat President, Pathanapuram) - in the presence of Mr. Renjith R Nair DGM , BBD, Mr. John Cyriac AGM & Regional Head Thiruvananthapuram , Mr. Jeral James Uzhuvathu -Cluster Head Kollam and Mr.Ajay V P Branch Manager Br. Pathanapuram on 26<sup>th</sup> Sep 2025.





Relocation Ceremony: Aroor Branch (Oct 21, 2025) South Indian Bank inaugurated its new premises and strongroom at Keltron Junction. The event was graced by Hon. Minister Sri. P. Prasad, MLA Smt. Daleema Jojo, and Panchayat President Smt. Rakhi Antony. Key officials in attendance included JGM Mr. Baiju Karan, DGM Mr. Renjith R. Nair, Regional Head Ms. Remya Krishna, Mr. Viswaraj V Chief Manager, Ms. Veena M, Cluster Head and Branch Head Mr. James Kuriakose.



Inauguration of the Kunnamkulam Branch, Onsite ATM and Strong Room at Seven Square Building, Wadakkancherry Road, on, 15th September 2025. The branch was inaugurated by Smt. Seetha Ravindran, Chairperson, Kunnamkulam Municipality; the ATM by Mr. K. P. Saxon, President, Chamber of Commerce, Kunnamkulam; and the Strong Room by Mr. C. C. William Verghese, Chairman, BRD Group. The occasion was graced by Mr. Anto George T. COO, Regional Head Mr. Radha Krishnan E and Cluster Head Mr. Sangeet Kumar V.



### Marathon Achievement

**Mr. Venugopal C, DGM - Credit Department**, successfully completed the 42.19 km full marathon in the 12th edition of the Wipro Bengaluru Marathon 2025 held on 21st September 2025. Congratulations on this remarkable achievement and for inspiring us all to stay active and healthy!

### Sreeja S Raj , Manager IT DTD

Took part in a **Guinness World Record** title, The largest Bharatnatyam dance consists of 10,544 participants and was achieved by Mridanga vision Premium Art Magazine (India) in Kochi, Kerala, India on 29 December 2024.





## Narayanan K

Senior Manager IT, DTD

# The Enduring Flame

*Torches in Kerala's Classical Arts*

Torches (Pantham)/Panthangal) are an indispensable element in the classical art forms of Kerala, such as Kathakali and / Koodiyattam.

These arts are traditionally performed using the silent beauty of the night as their canvas. The intrusion of electric lights into these performances only began around the middle of the last century. Before that, these art forms were presented entirely in the golden glow of the traditional oil lamps (Nilavilakku).

With the advent of electric lights, the oil lamp lost its former glory and was often relegated to a purely symbolic presence. However, the torches (Panthangal) have maintained their old splendor and continue to blaze brightly on the stages even today.

### The Role of the Torch

The torches were, and still are, primarily used during the entry (or Ranga Pravesham) of powerful and aggressive characters (often referred to as Uddhata Kathapathrangal).

Beyond simply making these characters visible and clear to the audience as they enter the stage, the torches also serve to dramatically convey the fierceness, intensity, and passion of these characters to the spectators.

Even today, the presentation of such scenes - where the electric lights are turned off and the performance is illuminated solely by the blazing flame of the torches - remains a powerful visual feast for the audience.



### Details of the pictures (clockwise):

- 1&2 - Depict the incarnation of Lord Vishnu as Narasimha
- 3 - The entry of the fierce Bali, the Monkey King of Kishkindha
- 4 - The appearance of a demon named Krodhavashan
- 5 - Blood-soaked Surpanakha, the sister of Ravana, after Lakshmana severed her ears, nose, and breasts.

## Letters to Editor

About July 2025 Siblinc

*"A wonderful edition, insightful and motivating for every Siban."*

### **Selvasaraswathi M**

Br. Trivandrum Main

*"The July edition SIBLINK is a reminder that growth is possible when people and purpose come together."*

### **Priya Prince**

CBG CV/CE

*"I really enjoyed this edition of SIBLINK."*

### **Jaison John**

ECG

*"A commendable effort by the editorial team."*

### **Raukutam Saijeevan**

RBD CEG

*"From inspiring messages to creative contributions, this issue was a delight to read."*

### **Dhanush S**

Collection & Recovery

*"The progress highlighted here assures us that greater milestones are within reach."*

### **Anoop KV**

RAH

*"Well presented and easy to read. A great balance of numbers, stories and insights."*

### **Nikitha Jayakumar**

DTD - BCP





**Seethu Raj**

W/o Sachin Joseph,  
Chief Manager and Regional  
Operations Manager,  
Regional Office Ahmedabad, Gujarat



### Trivandrum Style Boli

#### Dough Preparation

#### Ingredients:

- Maida (all-purpose flour): ½ cup
- Powdered Sugar: 1 ½ spoons (from ½ cup total)
- Ghee: 1 spoon (initially) + 3 more spoons (for kneading)
- Salt: a pinch
- Turmeric powder: a very small amount
- Water: approx. ¼ cup (use gradually)
- Gingelly oil (or sunflower oil/ghee mix): for soaking

#### Filling Preparation : To make Sadya-style Boli:

- Chana Dal (split Bengal gram): ½ cup
- Water: approx. 1 ½ cups (for cooking)
- Salt: a pinch
- Turmeric powder: a very small amount
- Ghee: 2 tablespoons
- Powdered Sugar: remaining from ½ cup (powdered with cardamom)
- Cardamom pods: 4 (powdered with sugar)

**1. Prepare Dough:** Knead maida, sugar, ghee, salt, turmeric with water until soft. Soak in oil for 1+ hour.

**2. Prepare Filling:** Pressure cook chana dal with water, salt, turmeric. Drain, grind, then sauté in ghee. Add powdered sugar (with cardamom) and cook until thick. Form into balls.

**3. Assemble & Cook:** Drain oil from dough. Flatten a small piece, place a filling ball, seal. Roll thin with rice flour. Cook on a griddle with ghee until golden and soft.



**For more yummy recipe  
visit Seethu's channel on**

 [www.youtube.com/@rojomyrecipeworld](https://www.youtube.com/@rojomyrecipeworld)

 <https://www.facebook.com/share/1UBzZLb49v/>

 [https://www.instagram.com/passion\\_food\\_nd\\_travel](https://www.instagram.com/passion_food_nd_travel)

## Home made Pizza



**Sangeetha Jose**  
CSA Br. Kunnamangalam

### Ingredients:

- 1/2 cups warm water
- tablespoon sugar
- teaspoons active dry yeast
- 1/2 cups all-purpose flour
- teaspoon salt
- tablespoons olive oil
- Oregano or Pizza seasoning
- Chilly flakes
- Pizza sauce (homemade or store-bought)
- Mozzarella cheese (shredded or sliced)
- Toppings of your choice (e.g., pepperoni, mushrooms, bell peppers, onions, olives)

### Instructions:

- **Make the dough:** Combine warm water, sugar, and yeast. Let it sit for 5-10 minutes until frothy. Add flour, oregano, salt, and olive oil. Mix until a dough forms. Knead for 5-10 minutes until smooth and elastic. Let it rise for 1-2 hours until doubled in size.
- **Prepare the toppings:** Chop, slice, or crumble your desired toppings.
- **Shape the dough:** Punch down the dough and shape into a circle or rectangle.
- **Top and bake:** Spread pizza sauce, add mozzarella cheese, and top with your desired toppings. Bake in a preheated oven at 425°F (220°C) for 15-20 minutes until crust is golden brown and cheese is melted and bubbly.

### Tips:

- Add some flavor to your dough with herbs, spices, or garlic.
- Experiment with various toppings and combinations to find your favorite.

**Enjoy your homemade pizza**



## Artiste



**Keats Antony**  
Senior Manager, CPMG

**Sketched up**  
*Pencil magic*



## Brushstrokes

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



**Aruna J**  
Manager IT, DTD

## Kaleidoscope



**Akhil K B**  
CSA, Br. Mattancherry



**Vishnu Prakash**  
Asst. Manager, CMOG



**Aminash A A**  
Chief Manager, IVD



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



**Nikitha Jayakumar**  
Manager, DTD, BCP



**Syam Mohan**  
Asst. Manager, DTD



**Brijesh Balagopal**  
Senior Manager IT, DTD



**Brijesh Balagopal**  
Senior Manager IT, DTD



**Arpit Patel**  
Prob CSA Br. Changodar



**Adithya Prasad**  
CSA Br Puduppady



**Jackson Antony**  
Manager, HO Credit Monitoring



**Sreerag P K**  
Asst. Manager, RO Kannur FMG Officer



## Wedding Bells



Akhil K J, BOG married Anagha K



Rohini Manoj, Br. Varkala married Ananthakrishnan V N



Delisha Babu, Br. Peruvemba, married Aaron



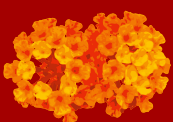
Havva Hyrath, FMG, married Mohammed Saajin



Manju Menon, Br. Vandithavalam Married Aravind Krishna



Angelin Elizabeth, CPMG married Renju P Mathews



# SHARE YOUR TALENT, WIN A PRIZE!



Starting this edition, the best two entries (*articles or creative contributions*) will win prizes.

