Siblink

Corporate Family Magazine of The South Indian Bank Ltd.

SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

VOL | 34.4

MAY 2026

FUTURE FORWARD

Success lifts our aspirations higher!

Highlights

Winning Figures!
FY 2025-26

Net Profit
₹1,455 Crore

Gross Advances
₹1,00,274 Crore

Deposits
₹1,23,346 Crore

Branches
948

Digital Transactions
98.50%

CASA
32.12%

Net Interest Margin
2.95%

Employees
9147

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Editorial Board

From the desk of MD & CEO

Dear SIBians,

Strong institutions are built through disciplined execution, consistent progress, and the ability to adapt with purpose. FY 2025-26 was a defining year for South Indian Bank - a year of consolidation, sharper execution, and stronger institutional momentum across the organization. The results we see today reflect the cumulative impact of focused efforts across business growth, asset quality, productivity enhancement, digital transformation, and customer engagement.

We closed the financial year with our highest-ever net profit of ₹1,455 crore, reflecting a 12% year-on-year growth. Total business crossed ₹2.23 lakh crore, with gross advances reaching ₹1,00,274 crore and deposits rising to ₹1,23,346 crore. Return on Assets stood at 1.03% and Return on Equity at 12.76%, demonstrating our ability to deliver stable and sustainable performance while maintaining prudent risk discipline.

Our strategy of building a more diversified and granular loan book continued to gain momentum during the year. Retail and MSME segments remained key growth drivers, supported by strong disbursements, deeper customer engagement, and focused distribution efforts. At the same time, our corporate portfolio remains well-rated and resilient, contributing to balanced growth across segments.

Asset quality witnessed significant improvement and reached its strongest levels in recent years. Gross NPA declined to 1.43% and Net NPA to 0.29%, while Provision Coverage Ratio improved to 94.10%. Lower slippages, robust recoveries, and strong collection efficiency reflect the effectiveness of our underwriting standards, monitoring systems, and risk management framework.

Equally important, the year saw meaningful progress in our broader transformation agenda - spanning process simplification, branch productivity, digital operating models, and capability building across the organization. Positive operating leverage was achieved for the second consecutive year, supported by disciplined cost management, operational optimization, and sustained investments in employee development and training.

Digital transformation continues to remain a key strategic priority for the Bank. Today, more than 98% of customer transactions are conducted through digital channels. Investments in AI-led capabilities, straight-through processing, automation, and customer-centric digital platforms are helping reshape customer experience while improving speed, efficiency, and operational effectiveness across the Bank.

As we move into FY 2026-27, our priorities remain clear: deepen customer relationships, scale high-quality retail and MSME businesses, strengthen our liability franchise, enhance productivity, and continue building frictionless, technology-enabled banking processes that improve both customer and employee experience.

The progress achieved this year reflects the resilience, adaptability, and commitment of our employees across the organization. Their willingness to embrace new ways of working, higher performance standards, and a culture of continuous improvement has played a critical role in strengthening the Bank’s transformation journey.

With a stronger foundation, disciplined execution, and a clear strategic direction, we remain confident in our ability to build a more resilient, agile, customer-centric, and future-ready South Indian Bank. Let us continue this journey with the same sense of purpose, accountability, and commitment to excellence as we move ahead together.

Thank you for your exceptional efforts and commitment during FY2025-26. I also extend my sincere gratitude to your family members, whose support and encouragement have been a constant source of strength behind our shared success.

Regards,

P R Seshadri
MD & CEO

From the desk of ED

Dear SIBians,

Every financial year leaves behind clues.

Not merely in the numbers we report, but in the choices we make, the habits we build, and the discipline we demonstrate as an institution.

FY 2025-26 was one such year.

It was a year that tested our conviction to stay focused on what matters most-quality growth, prudent risk-taking, stronger customer relationships, and disciplined execution.

Across the Bank, we continued to strengthen the foundations of our business. Our portfolio became more balanced, our engagement with Retail and MSME customers deepened, and our focus on portfolio quality remained unwavering.

Equally important was the progress made beyond business numbers. Processes became simpler, decision-making became faster, and technology increasingly helped us remove friction for both customers and employees.

Yet institutions are not shaped by systems alone.

They are shaped by people.

Every branch that stayed committed to its customers, every business team that balanced growth with prudence, every support function that enabled execution, and every individual who chose ownership over convenience contributed to the progress we have made.

As we look ahead, our task remains unchanged.

To build a Bank that customers trust, employees are proud of, and shareholders value.

A Bank that grows with discipline.

A Bank that adapts without losing its character.

A Bank that understands that enduring success is rarely created through dramatic shifts, but through thousands of well-executed decisions repeated consistently over time.

The opportunities ahead of us are significant.

So too is our responsibility.

I remain confident that together we will continue to strengthen this institution and shape the next chapter of its journey.

Warm regards,

Dolphy Jose
Executive Director

From the desk of EVP & COO

Dear SIBians,

For any organization, sustainable progress is achieved not through isolated efforts, but through the ability of people and teams to move together with a shared sense of purpose. At South Indian Bank, the journey over the past year reflects the strength of that collective spirit and the commitment demonstrated across the organization.

The progress we see today belongs to every team that contributes to the functioning of the Bank. From branches driving customer relationships, business growth, and service excellence, to operational and support teams enabling smoother execution behind the scenes, every function has played an important role in strengthening the institution.

Our branches remain the centre of customer engagement and business creation. At the same time, departments and centralized teams serve as the support system that enables branches to function efficiently, respond faster, and deliver better customer outcomes. When business teams and support functions work in alignment, execution becomes stronger, processes become smoother, and customer experience improves significantly.

Every smooth transaction, every timely sanction, every quick resolution, and every positive customer interaction is the result of multiple teams working together with a common objective. That spirit of collaboration, responsiveness, and shared accountability must continue to define the way we operate as an organization.

Over the past year, the Bank has also made meaningful progress in process simplification, operational efficiency, digital enablement, and productivity improvement. These changes are helping create a more agile and responsive work environment while allowing teams to focus more effectively on customer engagement and business growth.

As we move forward, our focus must remain clear:
- Strengthen coordination between branches and support functions
- Build faster and frictionless processes
- Maintain discipline in credit, operations, and compliance
- Continue improving productivity and customer experience
- Grow responsibly while preserving the Bank's strong fundamentals

The road ahead will demand speed, adaptability, collaboration, and execution excellence. At the same time, it presents a significant opportunity for us to further strengthen our position as a modern, agile, and customer-focused institution that is prepared for the future.

I sincerely thank every member of the South Indian Bank family for the commitment, resilience, teamwork, and professionalism demonstrated throughout the year. The momentum we are witnessing today has been built collectively, and the next phase of growth will also be achieved together.

When branches perform strongly, departments support effectively, and every team works with a shared sense of purpose, we do not function as separate units. We move forward together as One SIB.

Best regards,

Anto George T
Executive Vice President & COO

Message from CS & Head HR

Dear SIBians,

As South Indian Bank continues to evolve, the role of our people becomes even more important in shaping the culture and future of the organisation.

The Q4 results reflect more than business performance. They reflect the commitment, adaptability, and collective effort demonstrated by teams across the Bank. The progress seen in productivity, customer engagement, digital adoption, and operational efficiency has been possible because Sibians across functions have stepped forward with ownership and accountability.

Over the past year, we have seen employees embrace change with greater collaboration, willingness to learn, and a strong customer-first mindset. The evolving workplace today demands agility, continuous learning, and the confidence to adapt to new ways of working. It is encouraging to see these qualities reflected across teams and branches.

At HR, our focus remains on creating an environment where employees feel supported to grow, contribute, and perform with confidence. Significant emphasis has been placed on capability building, re-skilling, leadership development, and strengthening a culture of learning across the Bank.

Equally important is the culture we build together. Respect, teamwork, professionalism, and shared responsibility will continue to define the SIB way of working. Strong institutions are built when people feel empowered, valued, and connected to a common purpose.

As we move ahead, HR will continue to support every Sibian in this journey of growth, transformation, and continuous improvement. Together, we are building not just a stronger Bank, but a stronger workplace culture for the future.

Best Regards,

Jimmy Mathew
Senior General Manager - Head HR & CS

Editor's Note

Dear SIBians,

SIBlink continues to be a meaningful platform that brings together the diverse voices, ideas, and experiences of our South Indian Bank family. It reflects not just our work, but the culture of collaboration and continuous learning that defines us.

The SIBlink team appreciates the efforts of all contributors and the editorial team for making this edition possible.

Let us keep sharing, learning, and growing together as we shape the future of our Bank.

Regards,

Vijay Korath
AGM - HR (L&D)

Chairman's Club

Highlights of SIB Chairman's Club event at Kuala Lumpur, Malaysia

South Indian Bank Reaffirms Commitment to Kerala's Development

Thiruvananthapuram, July 7, 2026: South Indian Bank's Executive Vice President & Chief Operating Officer, **Mr. Anto George T, met the Hon'ble Chief Minister of Kerala, Mr. V. D. Satheesan**, in Thiruvananthapuram and reaffirmed the Bank's commitment to supporting the initiatives of the newly formed Government and contributing to the State's development priorities.

Mr. Anto George T was accompanied by Mr. Renjith R. Nair, Deputy General Manager & Head - Government Business, and Mr. John Cyriac, Assistant General Manager & Regional Head, Thiruvananthapuram.

During the meeting, the South Indian Bank delegation conveyed the Bank's continued support for the Government's development agenda and reiterated its commitment to working closely with the State in advancing initiatives that contribute to Kerala's overall growth.

Development & Implementation of In-House Learning Management System (LMS) and SIB Voice (Podcast)

A proud and defining achievement for South Indian Bank.

South Indian Bank marks a significant milestone with the successful development and rollout of its fully in-house Learning Management System (LMS) and SIB Voice Podcast, redefining how learning, internal communication and capability building are delivered across the organisation. This initiative reflects a strong shift towards building internal digital capabilities that are closely aligned with our operational needs.

Developed entirely by the HR Technology team using open-source technologies, the platform stands among the most advanced of its kind in the banking space. At a time when similar solutions are largely vendor-driven and cost-intensive, this achievement places the Bank in a distinct position with a fully owned, scalable learning ecosystem.

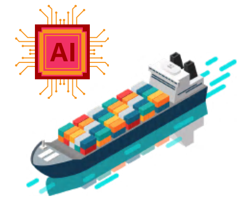
The LMS is seamlessly integrated with the mHRMS application, creating a unified platform that connects learning with everyday workflows. It enables easy access, eliminates multiple logins, and enhances user experience. The introduction of podcast-based learning through SIB Voice further strengthens engagement by bringing leadership insights and knowledge sharing directly to staff in a simple and accessible format.

This initiative also delivers strong financial value to the organisation. By developing and managing the LMS in-house, the Bank avoids significant licensing and vendor costs, leading to substantial savings. As the platform continues to expand, it is expected to contribute to savings of considerable magnitude while offering flexibility for continuous improvement and innovation.

This achievement has been made possible through the dedicated efforts of Ajay Thomas, who led the development of the platform from the scratch, Rakesh P Menon, who enabled seamless integration with mHRMS and podcast delivery, Josjo Anto, who contributed to the podcast module, and Jaikrishnan, who established the supporting infrastructure. The initiative was guided by Ramakanthan R, Head of HR Technology, whose leadership shaped its direction.

Amal Dev, AGM, DTD Cloud Adoption team, played a key role by integrating the LMS with the Bank's AWS cloud, enabling a hybrid architecture and ensuring smooth, scalable video delivery under high traffic.

AI Insight



Easwaran S
DGM, BOG-TFCPC

Artificial Intelligence

A New Opportunity for Forex, EXIM and Trade Finance Business

The banking industry is witnessing rapid transformation. Customer expectations are changing, regulatory requirements are increasing, and business volumes are growing at an unprecedented pace. In this evolving environment, Artificial Intelligence (AI) is emerging as a powerful tool that can help banks work smarter, serve customers better, and manage risks more effectively.

For banks engaged in forex, EXIM and Trade finance business, AI is not a futuristic concept anymore. It is becoming a practical necessity. Institutions across the world are already using AI to simplify operations, strengthen compliance, and improve customer experience. The question is no longer whether AI will become part of banking, but how quickly we can adopt it and benefit from it.

Why AI Matters for Forex and EXIM

Trade finance and foreign exchange transactions involve extensive documentation, multiple regulatory checks, strict timelines, and continuous monitoring of risks. Much of this work is repetitive and time-consuming. AI can assist bankers by handling routine tasks, allowing officers to focus on decision-making, customer engagement, and business growth.

For example, AI-enabled systems can quickly read and analyse trade documents such as invoices, packing lists, bills of lading, insurance certificates, and Letters of Credit. Documents can be verified within minutes, reducing processing time and improving customer satisfaction.

Strengthening Compliance and Risk Management

In today's environment, compliance has become one of the most critical aspects of forex operations.

- AI can assist in
- Sanctions screening
- Anti-Money Laundering (AML) monitoring
- Detection of unusual transaction patterns
- Identification of potential trade-based money laundering risks

By analysing large volumes of data in real time, AI can improve accuracy, reduce manual effort, and help banks maintain strong compliance standards.

Supporting Business Growth

One of the most exciting opportunities lies in the ability of AI to generate business insights.
Imagine a system that can identify:

- Exporters who are not hedging their forex exposure
- mporters who may benefit from forward contracts
- Customers eligible for External Commercial Borrowings (ECB)
- Dormant forex customers with business potential

Such insights can help Branches and RMs engage customers proactively and expand the bank's forex business.

Improving Trade Finance Operations

Trade Finance Central Processing Centres and forex processing units handle large transaction volumes every day. AI can support operations by:

- Identifying incomplete applications
- Prioritising urgent transactions
- Predicting processing bottlenecks
- Assisting in workload distribution

This can lead to faster turnaround times, improved productivity, and better customer service.

Why Early Adoption Is Important

History has shown that organisations that adopt transformational technologies early often gain a significant advantage.

Banks that embrace AI today will be better positioned to:

- Enhance customer experience
- Improve operational efficiency
- Strengthen compliance controls
- Increase forex and trade finance business
- Reduce operational costs

On the other hand, delayed adoption may result in missed opportunities and reduced competitiveness in an increasingly digital banking environment.

The Human Element Remains Essential

While AI can automate processes and provide valuable insights, it cannot replace human judgment, experience, and relationship-building.

In banking, trust remains the foundation of every customer relationship. AI should therefore be viewed as a capable assistant that supports bankers rather than a replacement for them.

The future belongs to a partnership between technology and human expertise.

The Way Forward for our Bank

As our bank continues to strengthen its presence in forex and EXIM business, AI offers a valuable opportunity to enhance both operational excellence and business growth.

A phased approach may be considered, beginning with:

- Document digitisation and intelligent processing
- Compliance and sanctions screening enhancements
- Business analytics for forex customer acquisition
- Workflow automation in trade finance operations

By adopting AI thoughtfully and responsibly, our bank can improve efficiency, strengthen risk management, and deliver superior service to customers.

Artificial Intelligence is thus no longer a technology of the future; it is becoming a business reality of the present. For forex and EXIM operations, it offers immense potential to improve speed, accuracy, compliance, and customer engagement.

Banks that learn, adapt, and embrace AI early will be better equipped to lead the next phase of growth in international banking. For our bank, this is not merely a technology initiative - it is an opportunity to build a stronger, smarter, and more customer-centric future.

The future of forex and EXIM banking will belong not only to those who understand international trade, but also to those who effectively harness the power of Artificial Intelligence.

Travelogue

Radhakrishnan S

Sr. Manager, Br. Udhna Surat

The Seven hills odyssey

A Family's journey Through faith, Trail and Triumph

The Road of Faith: A Saga Across the Seven Hills

The evening sky over Madurai wore a calm dignity, as though it bore silent witness to the beginning of a journey destined to etch itself into memory. Like a caravan of old, bound by kinship rather than conquest, our family of seven set forth not merely to travel, but to seek. Our chariot was no royal steed, yet it carried within it something far greater than wealth the unspoken strength of togetherness

The First Halt: Srirangam, Land of Serenity

As dusk deepened into night, we reached the sacred lands of Srirangam. There, at Scarlet Srirangam, we found rest in a spacious abode that welcomed us like an ancient palace receiving weary travellers. The walls stood silent, but within them echoed laughter, relief, and anticipation. It was the calm before the trials ahead.

Dawn Over Preambular: Nature's Blessing

Before the sun could claim the sky, we resumed our path. At the hour when darkness reluctantly loosens its grip, we drove through the preambular highway. Then came the dawn. The heavens unfolded in hues of molten gold and amber, as if the gods themselves painted the sky in celebration of our pilgrimage. The world seemed reborn in that moment. We halted at Aswin Sweets, where the aroma of fresh coffee rose like sacred incense. The gentle morning breeze whispered encouragement, and with renewed Vigor, we pressed onward toward Kancheepuram.

Trials on the Path: The Test of Will

Yet, no worthy journey unfolds without trials. The road stood still for two long hours- halted by the passage of power, a Governor's visit. Time slowed, patience wore thin, and the sun bore down without mercy. But the greater battle raged within me. A fever burned at 101°F, like an unseen enemy testing my resolve. Each mile felt heavier, each moment longer. Yet, I did not falter for I was not alone. My family stood as my fortress. What could have been despair turned into a moment of quiet joy. By the roadside, we shared a simple meal home-cooked food carried from afar. No feast of kings could rival that humble gathering. In that fleeting pause, we found strength, laughter, and unity.

The Ascent to Tirumala: Through Mist and Divinity

As evening shadows stretched across the land, we reached Tirupati. The body sought rest, and after a brief consultation with a healer's hand and a medicinal injection, relief slowly crept in.But the true ascent awaited. At dawn, under a sky veiled in soft drizzle, we began our climb to Tirumala. A jeep carried us through winding paths that twisted like serpents across the hills. Mist embraced the mountains. Clouds drifted low, as though the heavens themselves descended to greet the sacred hills. The famed Seven Hills appeared and vanished like divine illusions, teasing the eyes and stirring the soul. In that moment, I saw wonder reflected in the eyes of my son,my daughter, my wife as well as my mother, father and my mother-in-law. Awe, pure and unspoken, filled the air.It was not just a journey -it was a revelation.

The Final Chapter: Tiruttani's Warm Embrace

After receiving divine darshan, our hearts lighter and spirits fulfilled, we journeyed onward through the night to Tiruttani. There, at GRT Residency, comfort awaited us like a compassionate host. Despite the lingering fire of fever within me, the warmth of their hospitality soothed both body and mind. Morning brought with it a feast at the GRT restaurant, the table was adorned with Flavors that delighted the senses. Watching my family relish each bite, especially the joy in my son and daughter's eyes, brought a quiet contentment that words fail to capture. It was the perfect ending.

Epilogue: The Strength of Bonds

This journey was not merely across miles - it was across endurance, faith, and love. A fever could not weaken us. A halted road could not break us. For when a family stands united, even the harshest trials bow in defeat. We returned not just with blessings from the divine, but with something far more precious- a treasury of memories, and a bond strengthened beyond measure. And like the heroes of old who returned from distant lands, we carried within us stories that would be told for years to come.

Word Flow

Ada James P
CSA, Br. Vylathur

The Rhythm of Life

Times of past rolled over,
Times in the future will also roll,
Times at the Present is rolling,
Live this moment of Life.

Times of past rolled over,
With gasps of sorrow and pain,
With enthusiasm of pleasure,
Well with the contentment of gaining.

Times in the future'll roll
With a great deal of hope,
With an aspiration to attain,
Besides a heart full of reliance.

Times at the present,Oh! is rolling
Work with a vision,aiming good,
View the future wholeheartedly
Rest will be in the hands of Almighty.

Times at the present to explore
Grasping each point to achieve,
Exploring each instance to surpass,
That's too with our hands clasped.

Times of life rock n' roll;
Be in the journey of Life
Admire the moment greatly;
Face it and clutch it instyle.

Sporting

Bharat Raj C
Asst. Manager, Br. Ballygunge, Kolkata

Playing it in his way

An anecdotal memoir on one of the greatest innings in T20 cricket

Page 1: The Stage is Set – A Daunting Chase at the MCG

It wasn't just another usual Sunday for a 20 year old boy. Tired of the exams and the never ending assignments, it was now the turn of his favorite team to "pad up" for the faceoff. October 2022 thus brought the year's greatest sporting battle: a group-stage match between arch-rivals India and Pakistan at the 2022 T20 Cricket World Cup. The stage was set at the Melbourne Cricket Ground (MCG), with India entering the match on the back foot, haunted by the gruesome memories of a shameful defeat in their previous WT20 outing and the absence of their premier fast bowler, Jasprit Bumrah. Despite a strong start by Indian bowlers who dismissed both Pakistani openers early, Pakistan's middle order rebuilt the innings to post a challenging total of 159 on a difficult wicket.

The Indian chase had a disastrous start. The top order collapsed against the sheer pace and extreme line and length of the Pakistani fast bowlers, leaving India reeling with four wickets down. The crowd's cheers faded as painful memories of the 2021 defeat resurfaced, and viewership plummeted as the odds seemed completely stacked against them. The team's remaining hopes rested on Hardik Pandya, a proven basher of Pakistan's bowling, and Virat Kohli, who was enduring the worst phase of his career. Having scored only one century in the last three years, he was facing immense scrutiny over his form, with the media even going to the length of questioning his inclusion in such a big stage of cricket. Adding to the worry was his forced dethroning as captain. The unprecedented transition of the "chase master" felt heartbreaking to fans. The initial signs didn't look cozy for the veteran. He struggled a bit in the middle at the start. Runs were not flowing; the required rate was piling up. However, slowly but surely, Kohli and Pandya began a "soft launch" of recovery. India survived the middle overs without further loss of wickets, picking up ones and twos whenever possible, and preparing to shift gears for the final overs.

Page 2: The Climax – A Miraculous Victory

As the game entered the final overs, the pressure mounted astronomically on both sides. The Pakistani bowlers, feeling the heat, experimented with slow bouncers and effective yorkers to break the crucial partnership. The equation eventually came down to a daunting 28 runs needed off just 8 balls, and the Pakistani camp was certain they had clinched the victory. However, Kohli remained unabashed, his eyes locked on the ball. Facing Haris Rauf in the penultimate over, Kohli pulled off the impossible: he hit a flawless, lofted six straight over long-on off a short delivery—a shot that required immaculate perfection. Even the slightest of the delay in the bat swing would have landed the ball in the hands of the fielder. The delivery was perfect in all sorts. No one could blame the bowler. But when the best of your deliveries are getting treated badly on a very fine day, a sense of despair is bound to get triggered. And it got reflected in the very next ball. He followed it up by flicking the ball, an overpitched delivery aimed at his pads, over fine leg for another six. These two big shots shifted the victory projection graph and brought the equation down to 16 runs off the final 6 balls.

The dramatic final over, bowled by the inexperienced Mohammad Nawaz, was a complete roller-coaster. Hardik Pandya was dismissed on the first ball, bringing Dinesh Karthik to the crease. With 15 runs needed off 4 balls, Nawaz bowled a loose, waist-high no-ball that Kohli smashed for a six. On the ensuing free hit, Kohli was completely beaten, and his stumps were rattled, but his presence of mind allowed him and Dinesh Karthik to run three byes as the Pakistani fielders struggled to register what was happening. The tension peaked when Karthik was stumped, leaving India needing 2 runs off 1 ball. Ravichandran Ashwin stepped in and showed incredible temperament; he calmly moved around to leave a delivery that was called a wide, leveling the scores. On the final ball, amidst eerie silence, Ashwin effortlessly stroked the ball over mid-off for a boundary, breaking the shackles of pressure and scripting an impossible win. Back in India, fireworks had already started. Diwali was up in two days. But it was the right moment to burst out and get relieved off the snowballed tension and pressure that exasperated the minds of almost everyone glued to their televisions

Page 3: The Legacy – A Fairytale End?

Amidst all these unfoldings, the person at the other end gave true impressions of a worn-out warrior. The endless haunting by media and haters had completely transformed Kohli from a high-spirited adrenaline junkie to a "Zen monk" who balanced out the art of emotional turbulence. This iconic knock was a reflection of his indomitable will and marked a brilliant return to his aggressive, 'OG' (original) character.

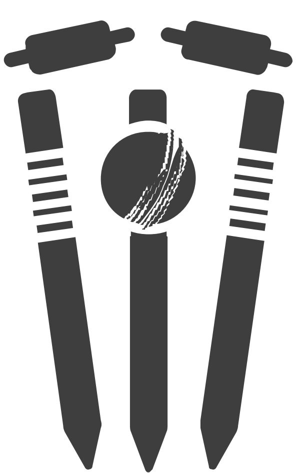
It's been almost three years since we witnessed this miraculous innings. A lot has changed thereafter. He became a one-format player, retiring from IT20s after completing the holy trinity of ICC trophies. Notably, his long-time stint with his IPL franchise finally culminated in winning the 2025 IPL trophy, his 18th year with the side, proving his loyalty above personal milestones. Furthermore, he stepped away from Test cricket, leaving behind a profound legacy. Kohli single-handedly revolutionized India's longer-format game, building a lethal pace battery that allowed the team to completely dominate and win in menacing SENA (South Africa, England, New Zealand, Australia) conditions rather than just acting as mere visitors.

The cricketing world will witness many more wonderkids and heavyweights who will go on to shatter every other possible record. Just like how Sachin paved the way for Kohli, someone else will adorn the throne as his successor. A generational shift occurs not just within the team but among the spectrum of fans who cheer for their favorite players. Remember how our fathers and elder brothers used to talk at the time of Sachin's farewell. That single event made them disappear from the realm of cricket. It feels like the next generation of us are nearing to make another such statement.

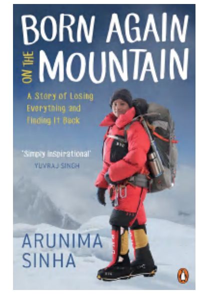
Sachin lived long enough to inspire and motivate a generation of fans, who thronged the stadium with loud cheers. He spoke out to the world to go against the odds to become your biggest cheerleader. Kohli's career would be more like a silhouette of his favorite player, not replicating the entirety of his glory and fame.

But the life he has played out in the last 18 years felt closer to their hearts for an average Indian fan. Success, fame, heartbreaks, aggression, determination, the lover boy era, comebacks, redemption, it had everything that the people of this country longs to watch on their favorite big screens. A myriad of emotions, a perfect concoction of events that plays out in one's lifespan

Still, a tail end remains to this interesting journey. Whether he achieves the greatness arc with a second World Cup triumph or ends it in a silent setback (or a simple walk back) is yet to be witnessed. But for the moment being, let us be with him, cheer him up to the fullest, and manifest ourselves to enjoy that one last dance



Antony Rajan M
Manager, RO Madurai



"Born Again on the Mountain" – Arunima Sinha

Arunima Sinha's "Born Again on the Mountain" goes beyond a typical autobiography; it stands as a compelling testament to human resilience, courage, and the power of starting over. The book presents the inspiring true story of a woman who, despite losing her leg in a tragic incident, rose to achieve the extraordinary feat of climbing Mount Everest, the highest peak in the world.

The narrative centres on Arunima Sinha's remarkable journey through adversity. Once a national-level volleyball player, her life took a drastic turn when she was pushed from a moving train while resisting a robbery. The accident led to the amputation of her leg. While such a tragedy could have ended most dreams, Arunima chose to redefine her future and turn her setback into a stepping stone.

A key theme running through the book is unwavering determination. Even during her recovery in the hospital, she made a firm decision to rebuild her life with purpose. This determination eventually led her to set her sights on conquering Mount Everest. Scaling such a formidable mountain with a prosthetic limb is not just physically demanding but reflects immense mental strength and endurance.

Throughout her journey, Arunima faced numerous hardships that encourage readers to think deeply about perseverance. She dealt with intense physical pain, societal judgments, and financial struggles. Yet, each obstacle only strengthened her resolve. Her disciplined training, confidence, and refusal to give up make her story particularly motivating, especially for young readers.

The book also highlights the role of people she encountered along the way. Supporters who believed in her and critics who doubted her both contributed to shaping her journey. This aspect of the story underscores an important idea: encouragement and criticism alike can serve as powerful motivators.

The description of her Everest expedition is vivid and immersive. Readers can almost experience the harsh conditions alongside her - the biting cold, powerful winds, and ever-present danger. These elements make her achievement all the more remarkable and inspiring.

At its core, the book delivers a strong message:
"It is not physical limitations that hold us back, but the limits we place on our minds." Arunima's life is a clear demonstration of this truth.

The writing style is straightforward yet emotionally impactful, allowing readers from all backgrounds to connect with the story. It serves both as a motivational guide and a source of strength for those facing challenges in their own lives.

In summary, "Born Again on the Mountain" is more than just a success story - it is a powerful source of inspiration. It reminds us that setbacks, pain, and failures are not endings, but opportunities for new beginnings.

Reading this book is not simply about learning someone else's story; it is about discovering the strength and courage that lie within ourselves.

Anitha Joseph
Manager, Br. Rajagiri Valley, Kakkanad

Beyond Banking: A Simple Act of Care

Redefining Customer Connect in Difficult Times

Sometimes, in the middle of fear and uncertainty, a simple message can become a source of unexpected comfort.

Ever since March began, the news coming from GCC countries has been disturbing. It has been disheartening to turn on the news or scroll through social media, as everywhere the only news that appeared was about the war. Many news channels and social media platforms used AI and other techniques to amplify the situation, often creating panic among the public in an attempt to improve their TRP.

A few of my cousins and friends are in GCC countries, and their safety became a genuine concern for me. Gradually, this thought extended to our customers who are spread across these regions. Just like our family members, relatives, and friends, they too deserved to be asked a simple yet meaningful question: "Are you safe?".

This felt even more relevant for a branch like ours, where a major portion of our customers are NRIs from GCC countries. When this was discussed with the branch team, everyone shared the same perspective. We then drafted a personalized message—not as bankers seeking business, but as humans expressing concern—to reach out to our customer clientele.

Their earnings form our business, and they trust us with their money day and night. What we did not expect was the overwhelming response we received.

Many customers who had previously ignored our calls or messages responded warmly. Some had earlier declined conversations when we approached them for business or product awareness. A few even had service-related concerns and had stopped responding altogether.

Yet, this time, they replied.

"Thank you for checking on us. It really means a lot."

Some expressed heartfelt gratitude, calling it a truly humanitarian gesture from a banker. Their responses filled our hearts. In that moment, it wasn't about business- it was a bout connection.

Some of them shared their experiences of living there during this time. A few mentioned that while certain media outlets were exaggerating the situation, others admitted that they were genuinely scared.

Parents shared that their children frequently wake up hearing the sounds of missiles. Even after putting them back to sleep, it takes hours to calm them down. At the same time, sudden government alerts with loud sounds on their phones add to the anxiety, as they can come at any time and disturb their sleep.

Some students had their exams postponed or cancelled, adding to the uncertainty. Businessmen spoke about shipments being put on hold, resulting in significant financial losses in foreign currency.

Many were advised not to stay near glass doors or windows, as they might shatter during attacks. Out of fear, some have even started sleeping on mats, avoiding beds near such areas.

For parents, the situation is even more stressful. With schools not functioning, children are often left at home, increasing their worries. Some parents, not wanting to take any risk, made the difficult decision to send their children back to their hometowns, choosing safety over togetherness.

There is another group who had already planned visits to their hometowns as part of their annual leave but are now afraid to travel due to the uncertainty. Ticket prices are rising, f lights may get cancelled without notice, and the situation keeps changing.

On the other hand, some who are already in their hometowns are forced to return early, even before their leave ends, fearing job insecurity. They worry that if they delay, they might face issues returning due to flight cancellations or rising ticket costs.

There are also those who are anxious about their financial security. They are unsure whether they will be able to withdraw or transfer their savings held abroad. For many, this is their lifetime earnings, and the uncertainty is frightening.

These may sound like stories to us, but for them, this is their lived reality. They have left their homes and comfort behind to build a life abroad, and now many of them feel they are at the edge of uncertainty and fear.

In the midst of all this uncertainty, when our message reached them, it was more than just a communication - it was a moment of reassurance. More than anything, it made them feel remembered, valued, and cared for.

Along with them, we too hope that things settle down soon and life returns to normal. Because trust is not built only through transactions, but through timely compassion and in the end, it wasn't about just banking - it was about being human.

High Achiever

Dr. Lishin Joshy (W/o Mr. Anoop A. V., DGM - IRMD), Professor and HoD, Dept. of HR, SCMS Cochin School of Business receiving the Best Research Paper Award from Mr. Vineet Joshi, Secretary, Dept. of Higher Education in the presence of Dr. Bharat Bhasker, Director, IIM Ahmedabad and Mr. Rajesh Agarwal IAS, Special Secretary, Dept. of Commerce, at the Indian Management Conclave held at IIFT, Delhi.

Dr. Lishin Joshy receiving the Outstanding Research Paper Award and Runner-up Award for the Best Paper in South Asia Region at ACBSP International Conference held at Welingkar Institute of Management Development & Research, Mumbai.

Delightful Disorder

Kavitha P
Manager, Br. Bidadi

Eccentricities

It's funny how the home I married into has accepted my eccentricities without so much as batting an eyelid. I must admit, I was a source of amusement in the beginning, but I was met with smiles rather than eyebrows disappearing into hairlines (if you know what I mean), when I ate most of my late dinners with my nose buried in a book - more often than not, the food entirely missing my mouth. Or when everyone's laughing out loud at a funny scene on tv, but my end of the room is suspiciously quiet courtesy of a captivating chapter.

Needless to say, there are books everywhere, every nook and cranny, hiding inside the grinder, tucked under sofa pillows, perched atop a poppadom dabba, basically any flat surface. May sound careless, but never near a fire source. See.

Then there is the closet situation. Upon moving in, I may have - quite efficiently - evicted most of my husband's clothes to make room for my own. I conveniently forget where his things ended up. Now my clothes live in all the cupboards in the house. Meanwhile my mother-in-law silently collects my runaway scrunchies from across the house and leaves them in a neat pile on top of the fridge (placed, naturally, on top of a book) for me to find. This is despite the drawer spaces I stole. I suspect I possess the polar opposite of OCD.

Beyond the organized chaos of my belongings, I also lean into a home aesthetic that can best be described as *"rag picker chic."* Think wild hair and clothes that have seen better days - the kind of outfits that keep my mother-in-law one step away from casually suggesting they be repurposed into pochas(dishcloths).

I have invaded the space I call home like a fast-spreading virus, and frankly, it seems it's too late to change - and even better, it doesn't look like I have to.

About Me: The solemnly dressed, quintessential , serious banker with a perfectly organized workspace.

PFRDA Connect

Official Visit of PFRDA top executives for promotion of Corporate NPS

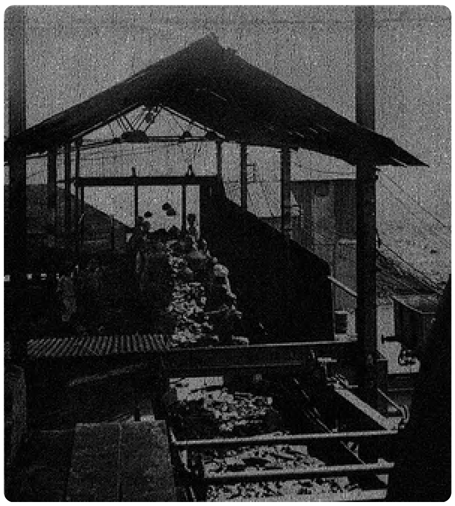
Event- Launch of EPF Payments through South Indian Bank by Shri. Uttam Prakash, Regional PF Commissioner, Kochi & UT of Lakshadweep and Shri. P R Seshadri, MD & CEO.

Unearthed

Dasari Sunayana
CSA, Br. Karunagiri

Yellandu

The Cradle of Coal Mining in South India



Yellandu – The Cradle of Coal Mining in South India, Situated in the state of Telangana, Yellandu holds a distinguished position in India's industrial history as the birthplace of coal mining in South India. The town's remarkable journey began in 1871, when coal deposits were first identified by Dr. William King of the Geological Survey of India, marking a turning point in the region's economic and industrial development.

During the era of the Hyderabad State under the Nizams, this discovery gained strategic importance. By 1886, the first systematic coal mining operations were initiated in Yellandu, making it the earliest centre of organized coal extraction in South India. These early developments laid the foundation for a thriving mining industry that would go on to support multiple sectors across the country.

The establishment of Singareni Collieries Company Limited in 1920 marked a significant institutional milestone. Over the decades, the company expanded its operations, with Yellandu serving as one of its foundational mining regions. The coal produced here has historically fueled Indian Railways, thermal power plants, cement industries, and various manufacturing sectors, thereby playing a crucial role in strengthening the nation's energy backbone.

Yellandu's contribution to economic growth has been substantial and multifaceted. The mining industry has generated large-scale employment opportunities, directly for mine workers and indirectly for transport, trade, and small businesses in the region. The steady supply of coal has enabled continuous power generation, which is essential for industrial productivity and infrastructure development. In addition, mining activities have contributed to government revenues through taxes and royalties, further supporting public development initiatives.

Yellandu's coalfields, among the oldest in India, reflect over a century of continuous mining heritage. However, this legacy is not solely defined by industrial achievement it is equally shaped by the dedication and resilience of the mining workforce. Coal mining has traditionally been one of the most challenging and demanding occupations. In the early years, miners worked under physically strenuous conditions, often deep underground with limited technology and safety measures. Long working hours, exposure to coal dust, high temperatures, and confined spaces were part of their daily routine. The risk of accidents, including mine collapses and ventilation issues, added to the hardships faced by workers.

Despite these challenges, generations of miners in Yellandu demonstrated remarkable courage and perseverance. Their tireless efforts not only sustained the mining industry but also contributed significantly to the nation's industrial and economic growth. Over time, advancements in technology and stricter safety regulations have improved working conditions, yet the profession continues to demand discipline, skill, and resilience.

Beyond its industrial prominence, Yellandu embodies a unique socio-cultural fabric shaped by mining communities. The town reflects unity, mutual support, and a deep sense of belonging - values forged through shared experiences and collective effort.

Today, Yellandu stands as a symbol of historical significance and steady progress. Its journey from an ancient settlement to a pioneering mining hub highlights its enduring contribution to India's development.

Yellandu remains an enduring landmark in India's mining history - a testament to heritage, hard work, resilience, and its vital role in driving economic growth.

CONGRATULATIONS

CAIIB Achievers

KEATS ANTONY	SENIOR MANAGER	CREDIT POLICY AND MONITORING GROUP (8053)
RINNI VARGHESE	ASSISTANT MANAGER	COMPLIANCE DEPARTMENT (8015)
POORNIMA VASU	MANAGER	MARKETING DEPARTMENT (8013)
MINU M THOMAS	ASSISTANT MANAGER	RETAIL BANKING DEPARTMENT (8026)
ABY V JOSEPH	ASSISTANT MANAGER	DIGITAL AND TECHNOLOGY DEPARTMENT (8028)
SHIRON E MALIAKKAL	ASSISTANT MANAGER	HUMAN RESOURCES DEPARTMENT (8011)
ANAND M	ASSISTANT MANAGER IT	INSPECTION AND VIGILANCE DEPARTMENT (8005)
SAWAL SHRADDHEY SANJAY	MANAGER	CORPORATE- BUSINESS GROUP (8066)
RISHABH MEHROTRA	ASSISTANT MANAGER	CFM DEPARTMENT (8008)
NARENDRAN K	ASSISTANT MANAGER	GUDIYATTAM (0232)
SARANYA G S	ASSISTANT MANAGER	BANKING OPERATIONS GROUP (8024)
JACQUELINE PAUL	MANAGER	STRATEGIC ALLIANCES AND DIGITAL BUSINESS DEPARTMENT (8037)
AKSHAY KUMAR	ASSISTANT MANAGER	INSPECTION AND VIGILANCE DEPARTMENT (8005)
RINI E	MANAGER	ASHOK NAGAR,CHENNAI (0654)
AISWARYA NAIR	MANAGER	MATHILAKAM (0049)
CELIN BENNY	MANAGER (CA)	CREDIT DEPARTMENT (8009)
SAUMIA THOMAS	MANAGER(LEGAL)	COLLECTION AND RECOVERY DEPARTMENT (8031)
SREESHMA S	CUSTOMER SERVICE ASSOCIATE	TIRUPUR-AVINASHI ROAD (0338)
MARIYA WILSON	ASSISTANT MANAGER	CREDIT DEPARTMENT (8009)
ASHIL MUHAMMED	ASST MANAGER(AGRI)	AGRI BUSINESS GROUP (8062)
MARIA JOY M	CUSTOMER SERVICE ASSOCIATE	KARUKUTTY (0637)
ARYA VIJAYAN	MANAGER (CA)	INTEGRATED RISK MANAGEMENT DEPARTMENT (8012)

Moneywise

Rajat Maheshwari
Prob. Officer, ECG

You are not losing money – you're leaking it every single day

Not all financial problems come from big expenses. In fact, most people don't lose money in large, dramatic ways- they lose it quietly, consistently, and almost invisibly. **These are the silent money leaks-** small, everyday expenses that seem harmless individually but slowly drain your financial strength over time. The real danger?
You don't even notice them happening.

The ₹100 trap: small amounts, big impact

A coffee here, a quick snack there, a cab instead of public transport—it all feels insignificant in the moment.
But let's break it down:

- ₹100 spent daily = ₹3,000 per month
- ₹3,000 per month = ₹36,000 per year

Now imagine multiple such habits running together. What feels like **"just ₹100"** is actually a long-term financial leak.

The digital spending illusion

With instant payments and one-click checkouts, money has become invisible.

- No physical cash exchange.
- No real sense of loss.
- Faster decision-making

This creates a dangerous pattern: The easier it is to pay, the easier it is to overspend. You're not spending more because you earn more- you're spending more because **it doesn't feel like spending anymore. Subscriptions you forgot.** The subscription economy thrives on one simple idea: **"Set it and forget it."** Streaming apps, music platforms, cloud storage, fitness apps- each one seems affordable. But together?

- ₹199 + ₹499 + ₹299 + ₹999…
- Monthly total quietly crosses thousands

Most people:

- Don't track usage
- Don't cancel unused services
- Don't realize the cumulative cost

You might be paying for things you don't even use anymore.

Emotional spending: the hidden trigger

Bad day? You order food.
Good day? You celebrate with shopping.
Bored? You scroll and buy something.

Spending has become an emotional reaction, not a financial decision. This type of spending:

- Is impulsive
- Feels justified in the moment
- Often leads to regret later

The biggest leaks are not in your wallet- they're in your **habits and emotions**.

Discounts that make you spend more

"50% OFF"
"Limited Time Offer"
"Deal of the Day"
These don't always save money- they often **trigger unnecessary spending**. You end up buying:

- Things you didn't plan to buy
- Items you don't truly need
- Products just because they're "cheap"

Spending ₹1,000 to save ₹500 is still spending ₹1,000

Convenience costs more than you think

Modern life is built around convenience:

- Food delivery instead of cooking
- Cabs instead of public transport
- Quick purchases instead of planning

Convenience saves time- but it often **costs extra money**. And when this becomes a habit, it turns into a **daily financial drain. Ignoring Financial Tracking.** One of the biggest silent leaks is simply **not paying attention.** If you don't:

- Track your expenses
- Review your bank statements
- Analyze your spending patterns

Then money will slip away unnoticed. Awareness is the first step to control.

The compounding effect of leakage

Here's the harsh reality: Money doesn't just disappear- it also loses the opportunity to grow. That ₹3,000 you casually spend every month could have been:

- Invested
- Compounded over years
- Turned into a significant amount

The real loss is not just spending- it's **missed wealth creation.**

Conclusion: fix the leaks before filing the bucket

Most people focus on earning more money. But very few focus on **protecting the money they already earn.** Think of your finances like a bucket:

- Income fills it
- Expenses drain it

But silent leaks? They ensure the bucket never fills- no matter how much you pour in. The solution is simple, but powerful:

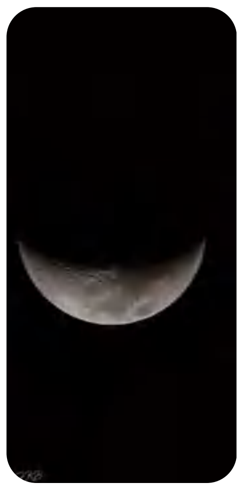
- Be aware of small expenses
- Question your spending habits
- Track where your money goes
- Make conscious choices

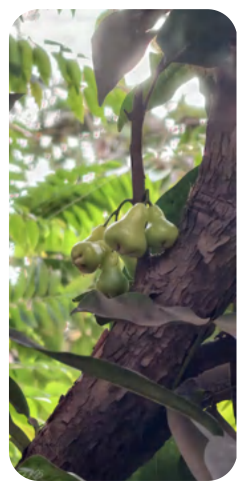
Because in the end: **Wealth is not lost in big decisions, but in small, repeated ones.**

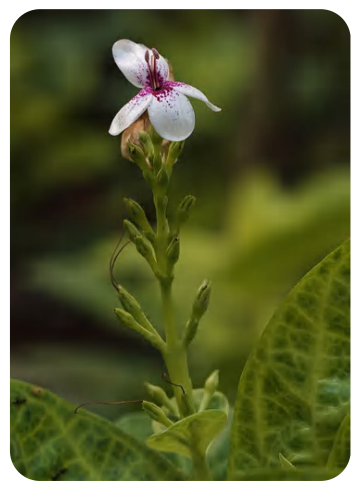
Ganeshkumar Bhat
Senior Manager, Treasury Department

In the Lense of a Trader

In Mumbai's vibrant embrace, a trader paused his market watch amid Vikhroli's mangroves, where Worli'a Slimmest Skyscraper pierced the hazy sky like a green sentinel.Frangipani blossoms carpeted the earth in pure white purity, a white lily flower bloom whispered secrets from leafy arms, and a butterfly pea unfurled its blue sail nearby. Peepal leaves danced overhead, jamun clusters promised tart delights, as the sun dipped into the Arabian Sea near Mumbai's iconic Queens Necklace, casting a crescent sun glow over fishing boat, half moon glows at night asking me to take a deep and sound sleep amid nature's quiet reset before tomorrow's forex frenzy for a trader. Life is Vibrant, Lead it with Passion.







Lijo M Johny
Manager, Credit Dept.

I'm in love

I'm in love...
I don't know why…
I just know that I'm in love…
That's it…

The moment I first saw her
Was like a mystery.
But I felt a strange thirst
To add her to my history.

When I feel down,
"Be happy," says her face.
When they make me a clown,
"Take heart," mums her grace.

Fearfully, when I stop halfway,
"Be strong," whisper her lips.
And joyfully, when I laugh,
Into that great ocean of joy, she dips.

I'm in love…
I don't know why…
I just know that I'm in love…
Yes, I'm in love with NATURE.

Ananda Gopan
Asst. Manager (Legal),
Legal Dept.

TO BEING WITH….

After a break of some time,
I am getting to know my poetry,
once again, and it is getting to know me
once again

we sniff at each others
armpits, and inside each others
ears, and behind each others necks
we are both confident
and a little sassy

And i now, know that
all the time i was,
trying to get away from it
What i am, I am because of it
And what i am is good enough
even for me.

After a break of some time,
I am getting to know my poetry,
once again
and it is getting to know me
once again

Maria Jacob
Sr. Manager, Credit Dept.

Which Hurts More?

Scorn stepped forward first.

“I speak once -
and confidence collapses.
A glance from me
can shrink a person
in their own eyes.

I make hearts shrink in crowded rooms.
I make voices tremble mid-sentence.
People remember me
long after I am gone”

Cold Shoulder answered calmly.

“I don’t speak at all.
I simply disappear from them -
and slowly they disappear from themselves.

Their words return unanswered.
Their smiles fall to the ground.
And slowly,
their eyes begin to search for reasons

to cry alone”

Scorn replied sharply:

“At least they know I hurt them.
They can see me.”

Cold Shoulder whispered:

“That is why I hurt more.
They cannot even name my wound.

I make them wonder
what they did wrong.
I make them wait
for a warmth that never returns.”

Scorn lowered its voice.

“I bring tears quickly.”

Cold Shoulder spoke softly:

“I bring tears silently.”

The heart listening nearby said:

Fire burns once and passes -
but winter stays.

Words may wound the moment,
but silence can wound the soul.

For scorn hurts the eyes with tears…
yet cold shoulders
teach the heart
what loneliness feels like.”

And both stood still,
for neither could deny

how deeply humans suffer
when respect turns into distance.

So choose your words carefully -
and your silence even more carefully.

Gokul Krishna
Prob. Officer, Br. Patparganj-Delhi

The Colour on Trial

SIs black the accused,
or the dark eyes
that look at it
with poison curled inside?

Is black the culprit,
or the blood
flowing silently
inside the hands
trained carefully
to write hatred in its name?

Is it the skin that is guilty,
or the tongue
that declared
an artist must be separated
from his own art
because of the colour he wears?

Who is the puppeteer here?
The one who whispered
that dignity given to the black man would
shatter
our fragile pride?

Who is truly responsible?
The mind that announced
that your bones stripped of flesh could be
touched by anyone, because pain
was never meant for you?

Should we not first imprison
the rulers who decreed
that untouchability rises with you like the
sun every morning and in the absence of
light you become
an object of desire?

You excavate the dark womb of the earth
and draw out her buried black.
Refine it, worship it and call it power.

Empires rise on the strength of that ancient
darkness and you call it progress

Yet when that same black
lives and breathes
upon human skin,
you hesitate.
you measure worth.
you shrink dignity
and call it order.

Strange world where
the black beneath
your feet is wealth
but the black beside you
is worth less.

Yet the fellow beings
you were meant to embrace.
you brand as property.
you draw borders around their
existence and name yourself master.

Tell me,
is this humanity?
Or merely a beast
that learned to walk upright,
dress well
and speak politely
while carrying cruelty
in its bones?

You said beauty
lives only on the surface.
You asked souls
to bleach themselves
to belong
or be abandoned by society.
Every voice that said so
stands guilty,
without doubt.

You call death black,
dark, evil, unfortunate.
Yet when you feed the dead,
you wait
for a crow to arrive
and accept your offering.

Tell me then,
who is the accused?
You, who painted death black?
Or the mind
that abandoned black
long ago?

How long
will justice be postponed?
How long
will colour stand trial
for crimes committed by
minds?

Until that day arrives,
black and white alike
will remain accused.

And in the end,
this black
like a storm cloud
hiding a suppressed smile
will stand in the courtroom
not just as the accused,
but as the truth
no one dared
to see.

Accolades

South Indian Bank has been awarded the Silver Award in the prestigious **AI Vanguard category at the IBEX BFSI Tech Awards** held in Mumbai. This recognition highlights the impactful work of our AI & Automation team in developing the Zeni suite of AI products, which is already enabling efficiency across departments and is set to scale further for workforce automation.

The award was presented to Amal Dev, Head – Core Division, DTD, on April 7th, in the presence of distinguished industry leaders and dignitaries. This marks a significant milestone as our first recognition for in-house AI innovation.

Congratulations to Amal, Sreekanth, Anoop, and Abhinand for this remarkable achievement.

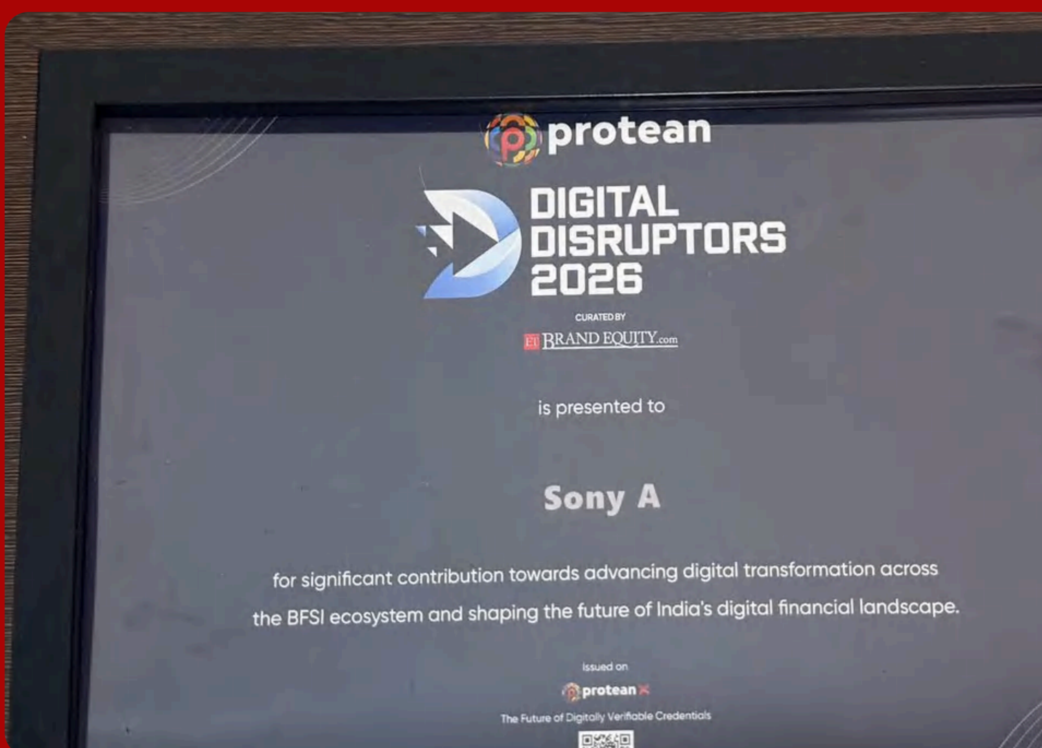
South Indian Bank bagged three awards in the prestigious Infosys Innovation Awards held at Mumbai on 03rd June 2026. Our Bank emerged as platinum and Gold winners in , **Business Model Innovation for our Co-Lending Ecosystem Framework, Process Innovation for our Branch Request Authentication hub via channels, Product Innovation for SIB Gold Express.**

On behalf of the bank, Mr Vinod A N, SGM Treasury, Mr Ritesh Tulsidas Bhusari, JGM Treasury, Mr Prajin Varghese, JGM Retail Assets Department, Mr Abhilash P, DGM & Head Mumbai Region and Ms Jeena G Kumar, Sr. Manager IT received the awards.

Mr. Sony CGM & CIO has been honoured with the prestigious **Digital CIO Excellence Award 2026**, recognising his outstanding leadership and impactful contributions towards digital transformation and innovation in the BFSI sector.

The recognition was conferred at the Digital CIO Excellence Awards 2026 held at Bangalore, celebrating visionary leadership and excellence in digital transformation.

Mr. Pramooda, DGM, Regional Head – Bangalore, received the award on behalf of Sony Sir.



Mr. Sony CGM & CIO has been honoured at the **Digital Disruptors 2026 by ET BrandEquity**, an editorial recognition celebrating impactful contributions to digital transformation in India's BFSI sector. He was among just 30 industry leaders recognised this year, making the achievement especially noteworthy. The award was presented at a ceremony held in Mumbai, and was received on his behalf by Mr. Prajin Varghese, Regional Head – Mumbai.

Vigilance Champions

On 08-01-2026 a senior citizen of Branch Uzhavoor visited the branch to close her deposit worth Rs.50 lakhs and transfer the proceeds to her relative's account. During interaction, the customer appeared tensed and was not clearly mentioning the purpose of the transaction, which raised suspicion. Sensing this, **Ms. Binny Tresa Vargheese,** Customer Sales Associate (CSA), PPC-11254, promptly redirected the customer to BM's cabin. Subsequently, **Mr. Aravind S,** Customer Sales Associate (CSA), PPC-11294, who is familiar with the customer along with Manager **Mr. Sakki Sebastian,** PPC-11244, interacted and counselled the customer.

During interaction, the customer revealed that she had been on video call with Mumbai Police Officials, wherein they instructed the customer to transfer the funds to them to avoid legal consequences in which she had involved. Staff educated the customer that they are fraudsters impersonating as Police officials and this was the modus operandi of such frauds.

This regained confidence and composure in the customer. Thus, the prompt intervention and vigilance of branch staff successfully prevented a major fraud involving approximately Rs.50 lakhs. The customer expressed her sincere gratitude to the branch for timely support and guidance.

On 06.02.2026, **Ms. Manjusha K. Mohanan** (PPC-17747), Assistant Manager at the Pollachi Branch, received a phone call from an individual who introduced himself as a partner of one of the branch's corporate customers. The caller enquired about the prevailing fixed deposit rates for opening a Fixed Deposit of Rs.50 lakh, a routine enquiry that did not initially raise any concern. About an hour later, the same person contacted again with a sense of urgency. He informed that he had sent an RTGS request for Rs.4.64 lakh to the branch's official email ID and requested that transaction be processed immediately, citing a medical emergency.

To further reinforce the legitimacy of the request, he mentioned that he was currently out of station but would visit the branch by 5:00 PM to submit the cheque referenced in the request letter and to proceed with the opening of the proposed Fixed Deposit. Despite the seemingly convincing narrative, Ms. Manjusha became suspicious, as the firm had never previously sent fund transfer instructions through email. Acting with caution, she examined the email request carefully.

While the communication appeared authentic-with a cheque number, the firm's letter head, and a signature that appeared to match the partner's records, Ms. Manjusha noticed a crucial discrepancy: the email had been sent from an ID different from the one registered in the Finacle CBS system. Trusting her professional instincts and strictly adhering to bank procedures, Ms. Manjusha Mohanan declined to process the transaction solely based on the email request and promptly reported the matter to the Branch Manager.

The Branch Manager immediately contacted the firm. The confirmation was unequivocal - neither the phone call nor the email request had been made by the firm. Thanks to the alertness, presence of mind and unwavering adherence to established procedures demonstrated by Ms. Manjusha K. Mohanan, the Pollachi branch successfully prevented a fraudulent transaction amounting to Rs.4.64 lakh. Her timely action exemplifies the critical role that vigilance and procedural discipline play in protecting the bank's financial integrity.

Branch Launch

Inauguration of offsite ATM of Br. Thrissur Main by Dr. Niji Justin (Mayor Thrissur Municipal Corporation) in the presence of Mr. A Prasad (Deputy Mayor Thrissur Municipal Corporation), Mr. Radha Krishnan E, Regional Head- Thrissur, Mr. Sujith Babu K, Cluster Head, and Ms. Sreelakshmy C S , Branch Head Thrissur and team.

Inauguration of relocated Br. Chennai Woods Road by Mr. Harbhajan Singh Suri, President Madras Motor Parts Dealers Association in the presence of Mr. Senthil Kumar SGM & Head - Credit, Regional Head Mr. Easwaran S - Chennai, Ms. Karthika S, Cluster Head, Mr. Christo Paul , Branch Head and team.

Inauguration of relocated Br. Mudappallur by Shri K. D. Prasenan, MLA, Alathur, in the presence of Mr. T. M. Sasi, President - Palakkad Dist. Panchayat, Mr. Madhu Madhavan Pillai,GM Branch Banking, Mr. Abhilash P, Regional Head - Palakkad, Mr. Saji Francis V, Cluster Head, Mr. Jithesh M, Branch Head and team.

Branch Launch

Inauguration of Relocated Br. Vyttila by Mr. Aju Jacob, Managing Director, Synthite Industries Pvt Ltd., inauguration of ATM by Mr. Sabu Johny, MD, EVM Group of Companies, in the presence of Mr. P R Seshadri, MD & CEO, The South Indian Bank Ltd., Mr. Anto George T, EVP & COO, Ms. Tinu Eden Ambatt, Regional Head - Ernakulam, Ms. Ansa M S, Cluster Head, Mr. Rakesh Kunnath, Branch Head and team.

Inauguration of relocated Br. Karuvanchal by Mar Joseph Pamplany, Archbishop Syro-Malabar Catholic Archdiocese of Thalassery. In the presence of Mr. Anto George T, EVP & Chief Operating Officer South Indian Bank, FR. Sabu Puthussery, St Joseph Hospital Karuvanchal, Mrs. Moly Saji, Naduvil Grama Panchatath, Mr. Prince John, Johnsoft Systems Karuvanchal, Mr. George Joseph, Regional Head - Kannur, Mr. Rofi M F , Cluster Head, Mr. Vishnu Sabari, Branch Head and team.

Inauguration of Relocated Br. Paisakary by Mar Joseph Pamplany, Archbishop Syro-Malabar Catholic Archdiocese of Thalassery, in the presence of Mr. Anto George T, EVP & COO, South Indian Bank, Ms. Sindhu Benny, President Grama Panchayath Payyavoor, Fr. Noble John Onamkulam, Vicar Devamatha Forane Church Paisakary, Mr. George Joseph, Regional Head - Kannur, Mr. Rofi M F, Cluster Head, Mr. Abhijith K Satheesh, Branch Head and team.

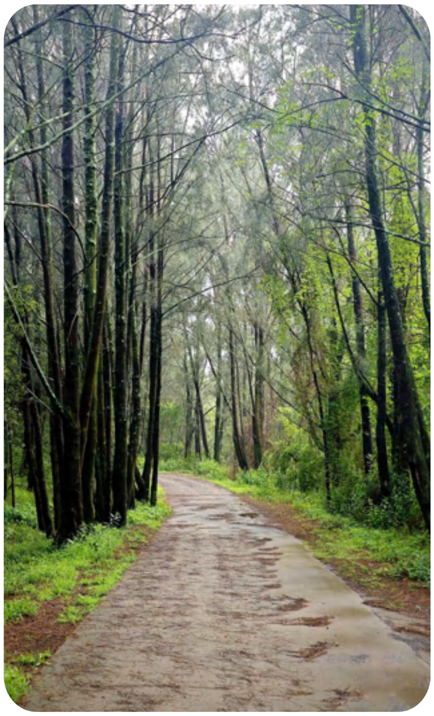
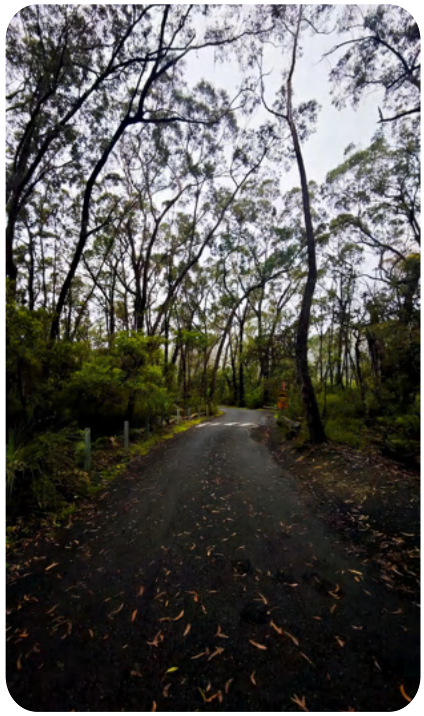
Financial assistance under CSR was provided to Deseeya Sevabharathi Keralam to purchase an Ambulance in Pathanamthitta District.

Financial assistance under CSR was provided to Kodakkara Grama Panchayath to purchase a waste management vehicle for the Panchayath.

Financial assistance has been provided to supply solar lamps to 50 homes in Pathanamthitta. These houses were generously donated by Dr. M S Sunil Foundation to under privileged families.

Financial assistance under CSR was provided for erecting Traffic Sign Board to Kottayam Subsidiary Kendriya Police Kalyaa Bhandar for ensuring road safety within Kottayam District.

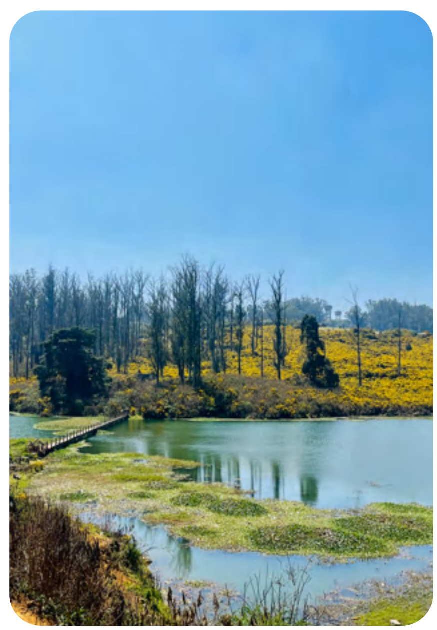
Financial assistance under CSR was provided to MARC (Malabar Awareness and Rescue Centre for Wildlife), Kannur to purchase electric scooter to enhance the mobility and efficiency of its rescue team.

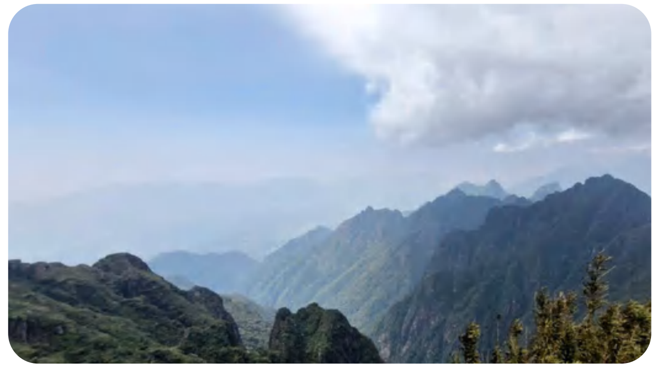
Nikita Jayakumar
Manager, DTD

Adithya Prasad
CSA, Br. Puduppady


Joel Norbert Dsilva
Senior Manager IT , DTD

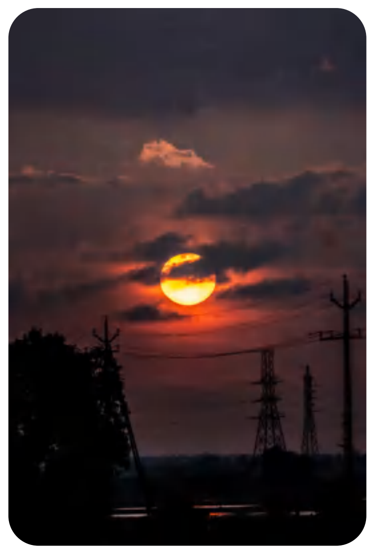


Adithya Prasad
CSA, Br. Puduppady



Dalia Varghese
Sr. Manager IT, DTD

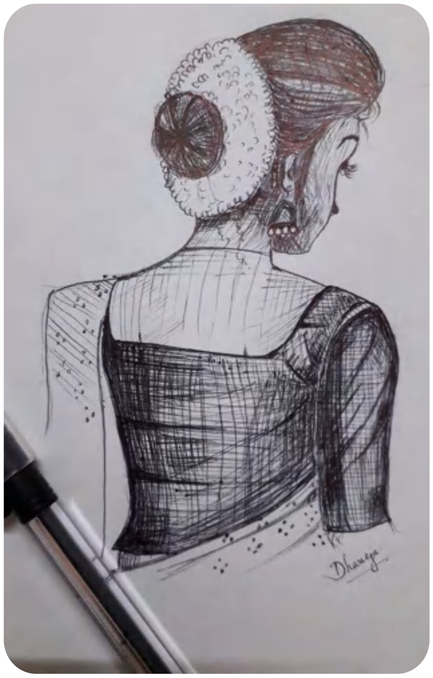
Sharon U S
Asst. Manager ,Br. Anchal



Harigovind V
Collection &
Recovery Dept.

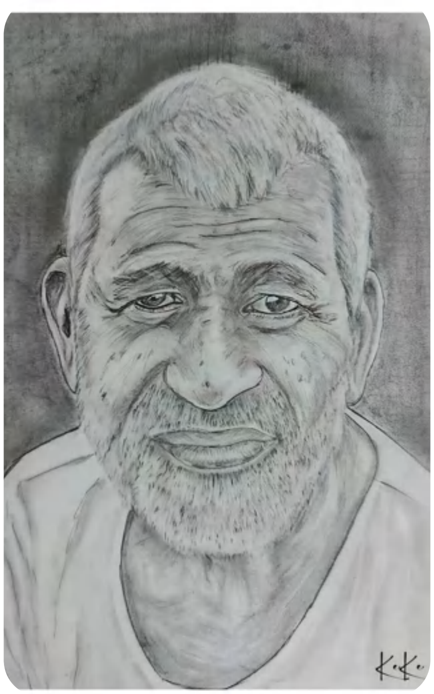
Vishal James
Asst. Manager, Br. Edakkazhiyur

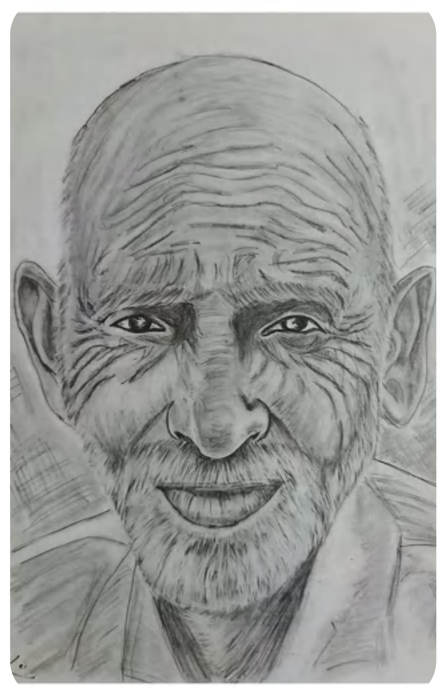
Femina R
Asst. Manager, Br. Powai



Dhanya K
Asst. Manager, Br. Hadapsar

Krishnamoorthy V R
Manager, IVD





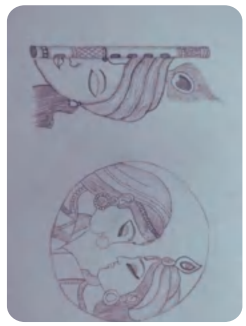
Vinod Kumaran Kodapully
Manager, DTD

Kids' Corner

Nolan Melric Dsouza
S/o Nikhil Dsouza,
Retail Assets Department

Gaayathri Arun
D/o Roopa M,
Manager, Strategic Alliances & Digital Business Dept

Abaji Sahasra
D/o Abaji Vijay,
Manager IT, DTD

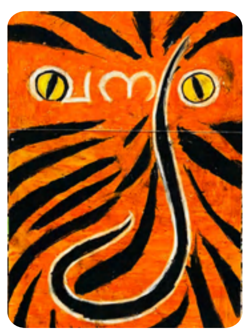


Sannidhi M S Bhat
D/o Shravya K S,
Br. Bannerghatta

Benita Benson
D/o Ada James,
Br. Vylathur Thrissur

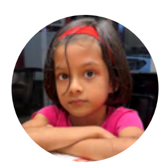
Gouri Parvathy
D/o Ashwathi ,
RSA Digital, RO Kozhikode

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



Nicole Miriam Mendez
D/o Dhanya Sara Philip,
Asst. Manager, RO Tiruvalla

Ahaan John
S/o Ray John Thomas,
Manager, RO Thrissur



Liss Merin
D/o Rani George Akkara,
Asst. Manager, IRMD-Credit Policy

Kids' Poem

Sarayu A Nampoothiri
D/o Nisha T.N,
Manager, IRMD-Credit Policy

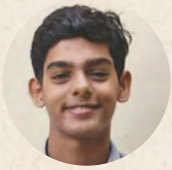
The Sun waker up with a galden smile Birds
sing sweetly for a while

The sky turne ble, the day fele new And
evrything stines fresh like dew

Children laugh and run and play charing all
their fears away Booke and dreams fill up their
day learning neio things on the way

flowers bloom in colors bright Stars appear in
the silent night Small, small moments make
life sweet, In every step and every beat

So enjoy each day as it comes to you with
simple joys abd hearts so true.



Akshaj Damodaran
S/o Rani S,
Chief Manager, RO Palakkad

The world claims, "The one who works hard
never fails,"
But truth reminds me of the burdened soul.

The world whispers, "Money doesn't matter,"
Yet every hand runs chasing after wealth.
The world declares that it loves peace,
But constantly marches toward the sound of
war.

The world commands us to become rich,
Yet its elites keep the poor contained in cages.

The world insists, "Life is beautiful,"
But every heart tries desperately to escape.

The world speaks eloquently of true love,
Yet every action is filled with bitter hatred.
The world impacts us daily,
But we fail to realize the weight of its
contradiction.

Kids' Achievements

Rohan Sachin, S/o Sachin Joseph, CM & Regional Operations Manager, RO Ahmedabad, was the 1st Runner up at Regional Brain Bee 2026. Marengo CIMS Hospital hosted the Ahmedabad Regional Brain Bee 2026, a neuroscience quiz competition for Grade 11 students organised by the Department of Neurology in association with the Indian National Brain Bee. The event concluded successfully, witnessing enthusiastic participation from schools across Ahmedabad and inspiring young minds to explore the world of neuroscience.

Neha S Krishnan, D/o Parvathy U S, Asst Manager, Br. Adoor has been honoured with the prestigious Kerala Government Ujjwala Balya Puraskaram in recognition of her achievements, including her accomplishment in the Guinness World Record, as well as her talents in Dance, Abacus,Drawing etc.The award was presented by Honorable Minister Mrs. Veena George (Minister of Health, Women & Child development, Government of Kerala).

Shriram A K, S/o Chitra Lakshmanan , Asst. Manager, RO Kozhikode, Secured A grade for Mimicry – HS Section in the 84th Kerala State School Kalotsavam held at Thrissur between January 14 to 18, 2026. He secured Ist place with A Grade in District Kalotsavam and went on to represent Kozhikode at the State Level.

Shriram A K, S/o Chitra Lakshmanan, Asst. Manager at RO Kozhikode, is a 13-year-old student studying in Standard VIII at Silver Hills HSS, Kozhikode. He secured an A Grade in Mimicry (HS Section) at the 84th Kerala State School Kalotsavam held in Thrissur from January 14 to 18, 2026. Earlier, he won first place with an A Grade at the District Kalotsavam, which enabled him to represent Kozhikode at the state level.

Nihara Subin, D/o Nibi Babu, Sr. Manager IT - DSD secured the First Runner-Up title at Chilambu 2026, a prestigious National Dance Competition held at Vyloppilli Samskrithi Bhavan in association with Bharathakala Dance and Music Cultural Society. She received the award from Lakshmi Bai Thampuratti in recognition of her outstanding performance and dedication to the art of dance.

Wedding Bells

Akash K. Jossy, Credit Hub- West married Niya Sara Tenz, Credit Hub- Rest of South

Harish B, Br. Gopanurpudur married Sabitha R, Br. Udumalpet

Shahid Tausif Sayyed, Br. Hadapsar married Shaikh Muskhan Tuffail Ahmed

Rashi Shrivastava, Br. Raipur married Saurabh Sinha

Soumya Chatterjee, Br. Durgapur married Sanchita Mukherjee

Honey Manoj, Credit Monitoring, married Anil Manjaly Anto

Ashwin B M, Br. Pathanapuram, married Anjana R

Letter to the Editor

About Nov 2025 Siblink

"Truly an informative and inspiring read."

Antony John P C
DTD

"An engaging edition filled with insights, achievements, and inspiring stories."

Rekha Ramakrishna Kini
Credit Dept.

"A thoughtfully curated edition that combines knowledge, creativity, and inspiration."

Albert Jose
BOG - Asset Operations

"Every edition of Siblink feels like a collection of moments that define our organisation."

Nidhi Sharma
BOG-BOV

"Very good initiative"

Jisha Mathew
RO Bangalore

"Another wonderful edition of Siblink!"

Sony K Mathew
BOG-BOV, RO Pathanamthitta

BEST CONTRIBUTION WINNERS!

Congratulations to our Best Article Winners!
A special gift is on its way to the winners!

Easwaran S
DGM, BOG-TFCPC

Vinod Kumaran Kodappully
Manager, DTD

SHARE YOUR TALENT, WIN A PRIZE!

The best two Siblink entries (articles or creative contributions) will win prizes.

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EXPERIENCE NEXT-GEN BANKING