

Siblink

Corporate Family Magazine of The South Indian Bank Ltd.



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Rising Aspirations

Highlights

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TIME

Time Magazine, one of the world's most influential weekly news publications, ranks South Indian Bank high amongst its listing of India's Best Employers.



Proud Recognition

It is a moment of immense pride for South Indian Bank to be **ranked among the top two Indian commercial banks** (alongside SBI) in the prestigious TIME magazine's India's Best Employers 2026 ranking.



Our New MD & CEO:

Mr. Mahesh Muralidhar Pai



An accomplished banker with nearly three decades of experience, Mr. Mahesh Muralidhar Pai brings wide-ranging expertise across universal banking, spanning strategy, governance, digital banking, treasury, foreign exchange, retail banking, and agriculture and MSME credit.

Before assuming office as Managing Director & Chief Executive Officer of South Indian Bank, Mr. Mahesh Pai served as Chief General Manager at Canara Bank, where he led digital banking and innovation. During his tenure at Canara Bank, he spearheaded several strategic and business-critical initiatives, including the establishment of the Bank's gold loan vertical.

He also headed one of Canara Bank's largest zones, gaining extensive experience in business leadership, customer acquisition, credit management and operational oversight across diverse markets. His tenure with the Bank's overseas operations in New York, USA, further broadened his exposure to international banking and global financial markets.

Mr. Mahesh Pai has also served on the boards of several prominent organisations, including the Fixed Income Money Market and Derivatives Association of India (FIMMDA), SWIFT India Domestic Services Pvt. Ltd., and Karnataka State Financial Corporation.

"South Indian Bank has a strong franchise, a robust balance sheet and significant growth opportunities ahead. My focus will be on driving our businesses, pursuing growth opportunities with discipline and strengthening our capabilities for a rapidly evolving financial landscape."

"We will remain focused on sharper execution, technology-led transformation and deeper customer relationships, while delivering sustainable growth for the Bank and value for our stakeholders."

Mr. Mahesh M Pai

MD & CEO, South Indian Bank.

Welcome Mahesh Sir!

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Dear SIBians,

As we begin another promising chapter in our journey, I would like to express my heartfelt gratitude to each one of you for your unwavering commitment, resilience, and dedication. The performance of the Bank in Q1 FY2026-27 is a reflection of the collective effort of our employees across branches, offices, and support functions.

Our results demonstrate that we are not merely growing; we are transforming. We have achieved healthy growth in advances and deposits, improved profitability, strengthened asset quality, enhanced capital adequacy, and continued our shift towards a more balanced portfolio with greater focus on Retail, MSME, and Agriculture while maintaining a high-quality corporate book. At the same time, our digital initiatives and operational improvements are making banking simpler and more accessible for our customers.

Our vision is to build India's most trusted, customer-centric, technology-enabled bank; one that combines the warmth of human relationships with the speed, convenience, and intelligence of digital banking.

To achieve this, we will focus on five strategic priorities:

1. Deliver Exceptional Customer Experience

Every interaction should reinforce our promise: "We're with you." We will continue transforming our branches from transaction centres into relationship and community hubs, ensuring every customer experiences faster service, greater convenience, and genuine care.

2. Grow Responsibly with a High-Quality Portfolio

Our future growth will be driven by Retail, MSME, Agriculture, and carefully selected Corporate businesses. We will continue strengthening our asset quality through disciplined underwriting, effective collections, and prudent risk management. Sustainable growth is more important than rapid growth.

3. Lead Through Digital Innovation

Technology will remain at the heart of our transformation. We are investing in AI-powered banking, automation, straight-through processing, intelligent customer service, and digital onboarding to improve customer experience while making our employees more productive. Technology is not replacing people it is empowering our people to create greater value.

4. Build Frictionless Banking

We will continue simplifying processes, reducing turnaround times, and automating routine activities across lending, operations, and customer service. Our objective is simple - make banking easier for customers and work more efficient for employees.

5. Invest in Our People

Our transformation will be powered by our employees. We will continue investing in learning, reskilling, leadership development, and capability building so that every employee is equipped to succeed in an increasingly digital and customer-focused banking environment.

The banking industry is evolving rapidly. Customers expect speed, simplicity, security, and personalized service. Our responsibility is not merely to adapt to these expectations but to lead the change.

South Indian Bank has built a strong foundation with improving financial performance, robust capital strength, industry-leading asset quality, and an ambitious digital transformation agenda. These achievements give us the confidence to aspire higher and build a bank that is admired for its performance, trusted for its integrity, and loved for its customer experience.

I request each one of you to embrace this journey with enthusiasm, innovation, and an unwavering commitment to excellence. Together, let us build a future where South Indian Bank sets new benchmarks in customer delight, operational excellence, digital innovation, and sustainable growth.

The future belongs to those who are willing to transform. Together, we will shape that future.

With warm regards,

P R Seshadri

Managing Director & Chief Executive Officer

Winning Figures! **Q1 FY 2026-27**

Net Profit

₹378 Crore

Digital Transactions

98.70%

Gross Advances

₹1,04,368 Crore

CASA

32.98%

Deposits

₹1,25,817 Crore

Net NPA

0.26%

Branches

953

Employees

9323



Dear SIBians,

Every organisation reaches moments that define its future. For South Indian Bank, this is one such moment.

The banking industry is changing at an unprecedented pace. Customer expectations are evolving, technology is reshaping how financial services are delivered, competition is emerging from unexpected directions, and innovation has become the new benchmark. In this environment, maintaining the status quo is not an option. We must continuously reinvent ourselves.

The encouraging performance reflected in our Q1 results gives us confidence that we are moving in the right direction. But these results are not our destination—they are milestones on a much larger journey.

Our strategy for the future is simple in principle, yet ambitious in execution: to become the Bank of first choice for customers by combining trusted relationships with intelligent technology and flawless execution.

This means we will grow differently.

We will focus on businesses where we can create lasting value - Retail, MSME, Agriculture, and carefully selected Corporate relationships. Growth will never come at the expense of quality. Every customer we acquire and every relationship we deepen must strengthen the Bank for the long term.

We will also transform the way we work.

Our customers should experience banking that is effortless, quick, and intuitive. Whether it is opening an account, applying for a loan, making a payment, or seeking service, every interaction should reflect simplicity. Behind the scenes, technology, automation, and AI will remove complexity from our processes, allowing us to spend more time doing what matters most building relationships and solving customer needs.

But technology alone will never define South Indian Bank.

Our greatest differentiator will always be our people.

No digital platform can replace empathy. No algorithm can replace integrity. No technology can replace the confidence that customers place in our employees every single day.

That is why our strategy places equal emphasis on strengthening capabilities. We want every employee to embrace continuous learning, adopt new digital skills, think innovatively, and confidently adapt to changing customer expectations.

The future belongs to institutions that can move quickly without losing their values, innovate without compromising trust, and grow while remaining disciplined. That is exactly the organisation we are building.

I am confident that together we have the capability, the commitment, and the character to achieve this vision.

Let us continue to challenge ourselves and embrace change with confidence. The opportunities before us are immense. Let us seize them - together.

Best wishes,

Dolphy Jose
Executive Director



Dear SIBians,

Building Relationships Since 1929 is more than our legacy - it is our promise. For nearly a century, South Indian Bank has earned the trust of generations through dependable service, operational excellence, and an unwavering commitment to our customers. Every relationship we have built over the years has been strengthened by the dedication of our people and the quality of our execution.

As we reflect on our Q1 FY2026-27 performance, it is evident that our operational discipline continues to be one of our greatest strengths. Growth in business, stronger asset quality, improved branch productivity, increased digital adoption, and enhanced customer experience are all outcomes of thousands of well-executed actions performed every day across our branches and offices.

Our transformation journey goes beyond adopting new technologies - it is about reimagining how we work. We are committed to building a simpler, faster, and more efficient bank where every process adds value. By automating routine activities, centralizing key operations, optimizing workflows, and eliminating non-value-adding tasks, we are creating a more agile organisation. Our branch transformation initiatives are already delivering tangible benefits, empowering our frontline teams to spend less time on administrative activities and more time understanding customer needs, deepening relationships, and accelerating business growth. This operational excellence will remain a key driver of our future success.

Technology is becoming an integral part of our operational DNA. Straight-Through Processing (STP), AI-powered solutions, digital customer journeys, automated workflows, and intelligent process redesign are helping us reduce turnaround times, improve accuracy, strengthen controls, and deliver consistent customer experiences across every touchpoint. These initiatives are not replacing people they are empowering our people to focus on activities that create greater value.

Operational excellence is also reflected in our risk management and governance. The continued improvement in asset quality, lower slippages, stronger collection efficiency, and enhanced compliance framework demonstrate that operational discipline is essential to sustainable growth. Every transaction processed correctly, every control followed diligently, and every customer served with care strengthens the trust that customers place in South Indian Bank.

Going forward, our priorities remain clear:

- Deliver frictionless processes that make banking easier for customers and employees.
- Improve productivity through simplification, automation, and digitisation.
- Strengthen operational controls while maintaining speed and service quality.
- Continuously build our capabilities through learning, reskilling, and collaboration.
- Foster a culture where every employee takes ownership of operational excellence.

Each of us has the opportunity to make a difference not only by performing our individual responsibilities well but by constantly looking for better ways to work. Small improvements, when multiplied across our network, create extraordinary outcomes for our customers and our Bank.

I thank each one of you for your unwavering commitment and professionalism. Let us continue to work together to build an organisation where operational excellence is a way of life, customer trust is our greatest asset, and every process reflects the highest standards of quality, efficiency, and integrity. Together, let us build a South Indian Bank that is not only stronger and more efficient but also the most trusted banking partner for every customer.

Best regards,

Anto George T

Executive Vice President & COO

Message from CS & Head HR



Dear Colleagues,

Every transformation begins with people. Strategies can be designed, technologies can be deployed, and processes can be re-engineered, but lasting success is created only when people believe in a common purpose and work together to achieve it.

As South Indian Bank continues its journey of growth and transformation, our focus is not only on building a stronger bank but also on building an even stronger workplace. The progress highlighted in our Q1 FY2026-27 performance is a reflection of a culture that embraces continuous improvement, operational excellence, customer centricity, and innovation. From enhanced branch productivity and streamlined processes to the growing adoption of digital and AI-powered solutions, every achievement has been made possible by your commitment to adapting, learning, and delivering with excellence.

As HR, our vision is simple to create an environment where every employee has the opportunity to grow, every leader inspires confidence, and every team feels empowered to contribute. We believe that a high-performing organisation is built on a culture where people are trusted with responsibility, recognised for their contributions, and supported in their professional development.

Learning will continue to be one of our greatest priorities. As banking evolves, the skills that made us successful yesterday may not be sufficient tomorrow. That is why we are strengthening capability-building initiatives across the organisation, ensuring our people are equipped to lead in an increasingly digital, data-driven, and customer-focused environment. Our continued investment in employee training reflects our belief that developing people is the foundation of sustainable business success.

Equally important is the culture we nurture every day. A culture where ideas are welcomed irrespective of hierarchy. A culture where collaboration replaces silos, accountability strengthens trust, and respect defines every interaction. When we support one another, celebrate each other's success, and remain united by a shared purpose, we create an organisation capable of achieving extraordinary results. As we move ahead, let us continue to shape a workplace where people are inspired to perform, empowered to innovate, and encouraged to grow. Together, we will not only achieve our business aspirations but also build a culture that every employee is proud to be a part of.

Thank you for your dedication, your resilience, and your unwavering commitment to South Indian Bank. The future of our Bank will be defined not only by what we achieve, but by the culture we build together.

Warm regards,

Jimmy Mathew
SGM - CS & Head HR

Editor's Note



Dear SIBians,

Thank you for being a part of Siblink through your valuable ideas and contributions. As banking evolves, let us continue to learn, share, and grow together. We hope this edition informs, inspires, and keeps us connected.

Stay curious. Keep learning. Stay connected.

Regards,

Vijay Korath
AGM - HR (L&D)

A fond farewell to AN EXCEPTIONAL LEADER

Highlights from the send-off event at SIB Tower
for Our Dear MD Shri P R Seshadri







**Sreekumar Chengath**

General Manager & Head, BPG & BOG

AI-Based Credit Screening in Indian Banks

Promise, Risk, Regulation

Artificial intelligence based credit screening is moving rapidly from pilots to mainstream use across Indian banks, NBFCs and fintechs. It promises faster lending decisions, improved risk assessment and broader access to formal credit. At the same time, it creates significant challenges around model risk, bias, explainability, customer protection and data privacy.

This article provides a practitioner's overview of how AI-driven credit screening works, where it is being used, and the governance expectations that institutions must address. It reflects publicly available research and regulatory developments up to mid-2026, and is not legal advice.

From Traditional Scorecards to AI Models:

Traditional credit appraisal in Indian banking relies on bureau scores, income documents, financial ratios, bank statements, collateral, repayment history and manual underwriting. These methods are effective for established borrowers but can be less useful for new-to-credit individuals, thin-file customers and MSMEs with irregular or partly informal income.

AI-based screening moves beyond static scorecards and rule-based thresholds. Machine-learning models can analyse a large number of variables simultaneously, identify complex patterns, and estimate a borrower's probability of default or internal risk grade. The output may support automated approval, rejection, pricing or referral to a credit officer. In well-governed implementations, AI does not replace credit policy or human accountability. It becomes one input within the bank's overall credit-risk framework.

The Data Behind AI Credit Decisions:

India's growing digital financial ecosystem gives lenders access to richer sources of borrower information, subject to consent, privacy requirements and applicable regulations. Along with bureau data, lenders may use:

Banking and cash-flow information:

Salary credits, business inflows, EMI payments, cheque returns, cash deposits and account volatility.

GST and business records:

Turnover trends, filing consistency, seasonality and tax compliance, particularly useful in MSME lending.

Digital-payment patterns:

UPI, card and QR-code transactions that indicate the scale and regularity of financial activity.

Recurring-payment history:

Utility, telecom, rent, insurance and subscription payments that may indicate repayment discipline.

Internal relationship data:

Existing repayment experience, deposit behaviour, product usage and transaction history.

Limited behavioural indicators:

For example, mobile-number continuity or digital-engagement patterns, where their use is relevant, proportionate and legally permissible.

The key principle is not simply collecting more data. It is using data that is relevant, reliable, explainable and obtained with valid, informed consent.

How the Models Work:

AI-based underwriting generally follows four stages:

Data preparation and feature engineering:

Raw data from bureaus, bank statements, GST filings and internal systems are cleaned and transformed into risk indicators. Examples include average monthly inflow, income volatility, missed-payment frequency, bureau enquiries, repayment burden and GST filing regularity.

Model development:

Historical loans are classified based on observed repayment outcomes. The model learns which combinations of borrower characteristics have been associated with default or good repayment behaviour. Common techniques include logistic regression, gradient boosting and random forests. Many institutions continue to favour relatively interpretable models for high-impact credit decisions.

Scoring and decisioning:

The model generates a probability of default or risk score for a new applicant. This is mapped to the bank's credit policy: low-risk cases may receive automated approval, high-risk cases may be declined, and borderline applications may be referred for manual review.

Monitoring and recalibration:

Credit behaviour changes over time. A model that performed well during one economic period may deteriorate when borrower profiles, interest rates or macroeconomic conditions change. Institutions must therefore monitor accuracy, stability, bias and portfolio outcomes continuously.

For example, an MSME loan model may combine GST turnover, current-account inflows, repayment history and cash-flow volatility. A reduction in monthly inflows or deterioration in GST filing discipline may trigger manual review even when the borrower's traditional bureau score remains unchanged.

Key Benefits

AI-enabled screening can provide meaningful business and customer benefits when implemented responsibly.

- **Better risk differentiation:** Models can identify subtle combinations of risk factors and distinguish more effectively between low- and high-risk borrowers.
- **Faster turnaround:** Automated data processing and decisioning can reduce approval times from days to minutes for standardised retail and small-business products.
- **Greater financial inclusion:** Alternative but legitimate data sources can help assess borrowers with limited formal credit history, including new-to-credit customers and small enterprises.
- **Operational efficiency:** Automation reduces manual effort in document review, preliminary assessment and routine calculations, allowing credit officers to focus on complex or exceptional cases.
- **Improved portfolio management:** Early-warning indicators based on transaction and repayment behaviour can strengthen monitoring after disbursal.

Risks That Need Attention

The use of AI in lending also introduces risks that cannot be addressed by technology alone.

Model risk: Models may overfit past data, perform poorly under stress, or fail when borrower behaviour changes. A model trained in a stable economic environment may underestimate risk during a downturn.

Bias and fairness: Historical lending data may reflect past exclusions or unequal access to credit. Variables such as geography, device characteristics or transaction patterns may act as indirect proxies for socio-economic status or other sensitive attributes. Institutions need periodic fairness testing and clear limits on the use of intrusive or weakly relevant variables.

Opacity and explainability: Complex models can make it difficult to explain why a borrower was declined or offered a particular rate. This affects customer trust, grievance handling, internal audit and regulatory review. Institutions should be able to identify and communicate the principal factors influencing an adverse decision.

Privacy and consent: Credit models may process highly sensitive financial and personal data. Banks and their lending-service providers must ensure informed consent, purpose limitation, data minimisation, secure storage and appropriate controls over third-party access.

Third-party dependency: Fintech partners, analytics vendors, account aggregators and loan service providers may be involved in data collection or scoring. The regulated entity remains accountable for outsourcing risks, customer outcomes and regulatory compliance.

Regulatory Direction in India

India does not yet have one consolidated regulation exclusively governing AI in credit decisions. Instead, expectations arise from RBI directions on digital lending, outsourcing, information technology governance, customer protection and fair lending, along with evolving data-protection requirements.

The broad regulatory direction is clear:

- AI and machine-learning models used in underwriting should be covered by formal model-risk governance.
- Regulated entities remain accountable even where a fintech or vendor supplies the technology.
- Customers should receive transparent disclosures of loan terms and appropriate communication when credit is declined.
- Institutions should maintain effective grievance-redressal and escalation mechanisms.
- Automated decisions should be subject to meaningful oversight, particularly for material or high-impact lending decisions.
- Consent-based data access, secure processing and restrictions on unnecessary data collection are essential.

A Practical Roadmap

Banks seeking to scale AI-based credit screening should begin with focused, well-governed use cases rather than enterprise-wide experimentation. Priority actions include:

- Select products where benefits can be measured clearly, such as pre-approved personal loans or MSME working-capital limits.
- Build reliable data pipelines, quality controls and secure data-management practices.
- Involve credit risk, compliance, legal, operations, business, technology and internal audit from the design stage.
- Begin with human-in-the-loop decisioning for new or higher-risk models.
- Maintain model inventories, documentation, validation reports, performance dashboards and escalation triggers.
- Test for model drift, stress scenarios, fairness concerns and disparate customer outcomes.
- Define prohibited data sources and ensure that alternative data is necessary, proportionate and defensible.

AI-based credit screening can become a strategic capability for Indian banks: improving risk selection, speeding up credit delivery and extending formal finance to underserved segments. However, its value will depend less on the sophistication of the algorithm than on the quality of data, robustness of governance, clarity of customer communication and strength of the institution's risk culture.

The most successful institutions will treat AI not as an autonomous lending engine, but as a powerful decision-support capability operating within responsible, transparent and customer-centric credit governance.



Highlights from the visit of the RBI Regional Director & Team in connection with the Cash Officials' Training Programme at SIB Tower



The RBI delegation comprised Shri Praveen Kumar Vasantha Ramachandran, Regional Director, Shri Rajesh Ranjan Tiwari, DGM, Smt. Savitha Balan, AGM, and Shri Saran Menon, Manager (Trainer), Issue Department RBI Trivandrum.

The meeting was presided over by Shri P R Seshadri, MD & CEO, who addressed the gathering. **Shri Praveen Kumar Vasantha Ramachandran** delivered the Chief Guest's address, while Shri Anto George T, EVP & COO, shared his message. Shri Sreekumar Chengath, GM & Head - BPG & BOG, proposed the vote of thanks.



Appu Joseph

Chief Manager, Housing Loan - Business Group



AI Won't Replace Bankers ***But Bankers who use AI may replace those who don't***

From Artificial Intelligence to Augmented Intelligence in Banking

Imagine two bankers starting their working day.

Both have the same eight hours. Both have customers to meet, emails to answer, reports to prepare, targets to review, presentations to make and new products to understand.

- The first banker approaches every task in the traditional way.
- The second banker works a little differently.

Before a meeting, AI helps organise information and prepare discussion points. A lengthy document becomes a quick summary for initial understanding. Rough notes become a structured presentation. A draft email becomes clearer and more professional. Data is organised to identify patterns that deserve attention. The banker still thinks. The banker still decides. The banker still meets the customer. But some of the work surrounding those decisions becomes faster. At the end of the day, both may have worked equally hard.

- But did they work equally smart?
- That question captures one of the biggest changes taking place in today's workplace.

Artificial Intelligence is no longer something that belongs only to technology companies and computer scientists. It is rapidly becoming an everyday professional tool - and banking will be no exception.

From Fear to Opportunity

Whenever a powerful technology appears, we ask:

"Will it take away my job?"

Similar concerns accompanied computers, the internet, smartphones, digital banking and automation. Each changed the way we worked. Some activities disappeared, many became faster, and new skills emerged.

AI may bring an even bigger transformation. But perhaps bankers should ask a different question:

Not *"Will AI replace me?"* but *"How can AI help me become better at what I already do?"*

That shifts the conversation from fear to learning.

AI as a Banker's Assistant

Today's generative AI tools can help us summarise, organise, compare, draft, brainstorm and analyse information remarkably quickly. Think of AI as a fast assistant - useful but requiring supervision.

Consider a few everyday situations.

Preparing for Meetings

Before meeting a customer or business partner, AI can help organise appropriate, non-confidential information, suggest discussion points and prepare questions. The purpose is not to replace the conversation. It is to help the banker arrive better prepared for the conversation.

Learning Faster

Banking involves continuous learning - products, policies, circulars, regulations and market developments. Where approved and appropriate, AI can help simplify difficult concepts, prepare revision notes or generate questions to test our understanding. But a summary is never a substitute for the original document. When compliance, policy, credit or customer commitments are involved, the authoritative source must always prevail.

Communicating Better

Bankers spend significant time writing emails, reports, meeting notes and presentations. AI can turn rough thoughts into a structured first draft and help make communication concise and clear.

The principle should be simple:

- AI can write the first draft.
- The banker must own the final message.

Understanding Data

Sales figures, conversion ratios, portfolio trends and customer segments contain valuable information.

AI-assisted analytical tools can help us ask better questions:

Where is performance improving? Where is conversion falling? Which segment deserves more attention? What changed from last month?

- AI may identify a pattern.
- The professional must decide what that pattern means.

The Greatest Benefit May Be Time. Perhaps AI's biggest contribution to banking will not be replacing people. It may be giving time back to people. If technology reduces the time spent on repetitive drafting, formatting, summarising and organising, imagine what a banker could do with the time saved.

- Meet another customer.
- Coach a colleague.
- Visit a business partner.
- Understand a difficult case more deeply.
- Learn a new skill. Or simply listen to a customer without constantly looking at the clock.

Banking has always been a relationship business.

Ironically, one of AI's greatest contributions to banking may be helping bankers find more time to be human.

What AI Cannot Replace

For all its capabilities, AI has clear limitations.

- It cannot replace judgment built through professional experience.
- It cannot genuinely reproduce the empathy required when dealing with a worried borrower or an entrepreneur discussing a lifelong dream.
- It cannot own accountability for a banking decision.
- And it cannot be allowed to compromise customer confidentiality, data security or institutional policies.

AI can also be wrong. It can occasionally produce an answer that sounds confident and convincing but is inaccurate. Therefore, responsible AI usage requires a simple discipline:

Use. Think. Verify.

Sensitive customer or bank information should never be entered into unapproved AI platforms. AI-generated information should be checked before it influences professional communication or decisions.

The responsibility remains human.

AI (Artificial Intelligence) + HI (Human Intelligence): A Better Formula for Banking

Perhaps the future of banking should not be described simply as AI.

A better formula is: **AI + HI = Better Banking**

Artificial Intelligence + Human Intelligence.

- AI can process information quickly.
- **Humans understand context.**
- AI can generate possibilities.
- **Humans exercise judgment.**
- AI can draft communication.
- **Humans understand emotions.**
- AI can identify patterns.
- **Humans decide what should be done about them.**

The opportunity is therefore not to choose between humans and technology, but to combine their strengths. That is Augmented Intelligence - human capability strengthened by technology.

The Banker of Tomorrow

The future-ready banker does not necessarily need to become a programmer or data scientist.

What we need is curiosity, adaptability and responsible judgment.

Start Small

Use approved AI tools to understand a concept, organise non-sensitive notes, improve a draft, prepare questions or structure a presentation.

Then verify the result.

Gradually, AI will become less of a mysterious technology and more of another professional skill - much like spreadsheets, email and search engines became part of everyday work.

- Banking will certainly become more digital, automated and intelligent.
- But customers will continue to expect something remarkably traditional:

Someone they can trust. That is why the statement *“AI won’t replace bankers - but bankers who use AI may replace those who don’t” should not be seen as a threat.*

- It is an invitation to learn, adapt and evolve.
- The successful banker of the future may not be the one who knows everything.
- It may be the one who knows how to learn faster, think better, verify carefully and still keep the human relationship at the centre of banking.
- Because ultimately:
- AI is the tool. The banker is the trust.

Some widely used AI platforms and their typical applications include:

- **ChatGPT** - Writing, summarising, brainstorming, research support and data analysis.
- **Microsoft Copilot** - AI assistance across productivity, research and Microsoft workflows.
- **Google Gemini** - Research, writing, analysis and multimodal AI assistance.
- **Claude** - Strong for reading, analysing and summarising lengthy documents.
- **Perplexity** - AI-powered web research with source-based answers.
- **Canva** - AI-assisted presentations, posters, graphics and visual content.
- **NotebookLM** - AI-assisted learning and analysis grounded in documents you provide.
- **Gamma** - Quickly converts ideas and outlines into presentations and visual documents.
- **ElevenLabs** - AI-generated speech, narration and voice applications.
- **Runway** - AI-powered video generation and editing.
- **HeyGen** - AI avatars, presentations, translation and business videos.
- **Lovable** - Builds websites and software applications using natural-language instructions.

**AI tools should be used only in accordance with the organisation's approved technology, information-security and data-privacy policies. Confidential customer or bank information should not be entered into unapproved AI platforms.*

***You won't lose your job to AI—you'll
lose your job to somebody who uses AI'***

Jensen Huang - CEO Nvidia



Verse-atile



Pooja Hari

D/o Hari V, Manager, Inspection & Vigilance Dept.

LOST AMONG A MILLION NIGHTS

When the city moved in rush,
She hid amidst the bush,
Waiting for the light to fall
And stars to twinkle above towers so tall.

The sun dipped low,
In night did the city bow.
She came out of the bush
To the city that bustled in rush.

No voices echoed, no footsteps heard
In rest were those chimneys that burned
She flew through the city,
Throwing light on the lives that were pity.

Children sat under street light,
Yet lacked the glow of light.
Their forefathers built the city,
Yet they do not have homes, which is pity

They laid the roads,
But to study they had no boards.
Lost among a million lights,
Invisible were their silent fights.





Alakkal Ranjith

Sr. Manager, Br. Olarikkara



Conquering the infinite ice frontier - Chadar Trek

While casually browsing one day, I happened to watch a documentary on the legendary Chadar Trek. The images of trekkers walking over the frozen Zaskar River gave me goosebumps. Almost instantly, Chadar found a place on my bucket list, and within a few days, I had booked the trek. Some journeys are planned for months. This one simply called me.

The Chadar

The Chadar Trek in Ladakh is among India's most spectacular winter adventures. During January and February, stretches of the Zaskar River freeze into a sheet of ice, forming the chadar, or blanket, on which trekkers walk. At an altitude of around 11,100 feet, temperatures can plunge to between -15°C and -30°C, sometimes even lower. The route winds through the dramatic Zaskar gorge, surrounded by towering brown cliffs and an immense Himalayan silence. What was once a traditional winter passage used by the people of Zaskar has today become one of India's most challenging and celebrated treks.

Our route would take us from Tilat Sumdo to Shingra Koma, Tibb and Nerak, before retracing our way back. Nerak, famous for its magnificent frozen waterfall, would be the high point of our journey.

INTO THE COLD

Day 1 & 2: Leh and Acclimatisation

When I landed at Kushok Bakula Rimpochee Airport, Leh, at noon, the temperature was already around -10°C. The cold wind cut through my layers and immediately reminded me that this was going to be very different from anything I had experienced before.

Soon I met my fellow trekkers. We were a group of ten from different parts of India, along with an international solo trekker from Vietnam. Most were below 30. I was the lone banker from Kerala and, before long, had earned the affectionate title "Papa Ranjith."

After lunch, we headed into Leh market for some last-minute purchases. Most important were gum boots, essential for walking over ice and through occasional patches of freezing water. Walking on the Chadar requires a technique of its own. Normal walking can send you sliding. Instead, you glide your feet forward without lifting them too much, knees slightly bent. The locals call it the "penguin walk."

The first two days were primarily for acclimatisation. At this altitude, proper rest is critical. We also underwent the mandatory medical examination. One member of our group was unfortunately advised not to proceed because of low oxygen levels and blood pressure. I received my medical clearance with considerable relief.

Now the adventure could truly begin.

Day 3: First Steps on the Chadar

A four-hour drive from Leh brought us to the starting point near Chilling and Tilat Sumdo. From the road, we caught our first glimpse of the Zaskar, its turquoise waters giving way to pale stretches of ice. We climbed down the mountain slope, put on our gum boots and stepped onto the frozen river. That first step was unforgettable.

Walking on ice was a completely different experience. We moved cautiously, almost like children learning to walk for the first time. Our short practice session taught us how unpredictable the surface could be. By evening, we were back at camp, warming ourselves with hot soup and dinner before gathering around the bonfire.

As the saying goes: *"Mard ko dard nahi hota hoga... maan liya. Par thand lagti hai bahut zor se!"* And cold it certainly was.

WALKING ON A FROZEN RIVER

Day 4: Tilat Sumdo to Shingra Koma

Our first serious trekking day covered around 12 kilometres. The briefing was simple: follow the guide, watch your step and stay in line. The Chadar is alive in its own strange way. Ice that appears solid may be thin underneath, and what looks like a safe surface can suddenly give way to water. Our guides constantly checked the path ahead. While we struggled to maintain our balance, the local porters seemed almost supernatural. They ran effortlessly across the frozen river, pulling sledges loaded with tents and supplies.

The Chadar itself kept changing. At one moment it was smooth and transparent like glass; a little farther ahead, it became a chaotic field of jagged white ice. Every evening brought its own reward: hot food, a bonfire and songs beneath a spectacular Ladakh sky. With almost no light pollution, the stars seemed impossibly close.

Day 5: Shingra Koma to Tibb

The trek to Tibb, around 15 kilometres, was our longest walking day and one of the coldest. Unlike conventional mountain treks, Chadar involves relatively little climbing. Its challenge comes from something more relentless: freezing winds, unstable ice and hour after hour of careful walking. Then there was the sound of the ice: Creek! Tick-tuck-tuck! At times, it sounded like glass cracking directly beneath our feet. It was unsettling, even when you knew such sounds were part of the frozen river's natural movement.

Yet the hardship had its comforts. Every afternoon, by the time we reached camp, our support team had already erected the tents. Hot tea or soup would be waiting.

At night, temperatures dropped to around -30°C to -35°C. We crawled into thick, double-layered sleeping bags similar to those used by soldiers in extreme environments. Only a tiny opening around the nose remained exposed for breathing. Sleep became an expedition within the expedition.

Day 6: Tibb to Nerak

This was the day we had been waiting for. As we walked towards Nerak, we exchanged "Julley", the Ladakhi greeting, with porters and trekkers passing in the opposite direction. Along the way, we stopped at a hot-water spring, an extraordinary little oasis amid the endless frozen landscape. Then, around a bend, we saw it.

The Nerak Frozen Waterfall stood against the canyon wall, a spectacular mass of sculpted blue ice glittering in the sunlight. It appeared almost unreal, as though a waterfall had been frozen in motion. For a while, nobody seemed to care about the cold.

We took photographs, laughed and simply stood there looking at it. After days of walking, freezing nights and aching bodies, reaching Nerak brought an enormous sense of achievement. Nature had placed a masterpiece at the end of the road.

THE JOURNEY HOME

Days 7 & 8: Back Across the Chadar

The following morning, we began the return journey towards Tibb, Shingra Koma and finally Tilat Sumdo. Technically, we were walking along the same river. Yet it did not feel like the same route at all. That is the magic, and danger, of the Chadar.

The frozen river constantly forms and reforms according to the weather. A section that had been perfectly safe earlier could look completely different on our return. At one point, the ice had not formed properly and we were forced to negotiate a steep mountain face with the assistance of our experienced guide. Anyone might imagine that walking for kilometres through the same canyon would eventually become monotonous. It never did. Every turn revealed something new: sculpted ice, black cliffs, frozen waterfalls or enormous stretches of white disappearing into the distance. And then there were the nights.

Looking upward from the depths of the canyon, the sky seemed to explode with stars. The Milky Way stretched above us while the frozen river reflected the pale Himalayan night below. It felt as though we were travelling between two worlds: *ice beneath our feet and the universe above our heads*. On our final night at camp, there was singing, dancing and Ladakhi music around the bonfire. The cold remained fierce, but by then something had changed. We had become accustomed to it, and perhaps a little reluctant to leave it behind.

Day 9: Back to Leh

By the final trekking day, we walked with a confidence that would have seemed impossible when we first stepped onto the river. Temperatures only a few degrees below zero suddenly felt warm by our new standards. We had covered around 80 kilometres over six days of trekking, and more importantly, everyone had completed the journey safely. After lunch, we climbed back towards the road, boarded our vehicle and returned to Leh. That evening was one of celebration, laughter and togetherness. Inevitably, conversation soon moved from the trek we had completed to the next adventure we might undertake.

Day 10: Farewell

The following morning, it was time to leave Ladakh. Several of us happened to be travelling on the same or adjoining flights, so our final goodbyes came only at Delhi Airport. From the aircraft window, I could still see the Himalayan ranges below. A week earlier, those mountains had represented uncertainty and anticipation. Now they held memories that would remain with me for life.

Beyond the Trek

The Chadar Trek is not merely a test of physical endurance. It is equally a journey of the mind. It takes you outside your comfort zone, challenges the boundaries you have created for yourself and reminds you that human beings are capable of much more than they sometimes imagine. For me, it was an annealing of the soul. Cold, exhaustion, uncertainty and fear gradually gave way to confidence, camaraderie and wonder. The experience will remain etched in my memory for the rest of my life. And somewhere inside me, the frozen Zaskar is still calling. Perhaps one day I will walk on the Chadar again.

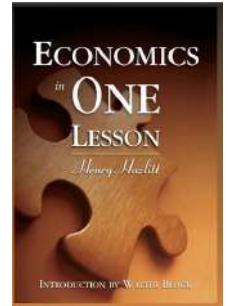
Julley!





Sandhya Gopinathan

Manager - HR L&D



Insights from 'Economics in One Lesson'

Book Review

Henry Hazlitt's *Economics in One Lesson* is a classic introduction to economic reasoning. Its central message is straightforward: when assessing a policy or action, do not focus only on its immediate, visible effects. Consider its longer-term consequences - and how it affects all groups, not just those who benefit most visibly.

Hazlitt builds this argument through examples including public works, taxation, credit, tariffs, price controls, minimum-wage laws and technological change. The book's recurring question is: What costs or consequences might be hidden from view? A policy can appear successful when judged by the jobs, payments or benefits it creates for one group, yet its full impact may look different once the costs borne by taxpayers, consumers, workers or businesses are included.

The book draws on the distinction between what is seen and what is unseen. For example, after a shopkeeper's window is broken, a glazier receives work to replace it. That job is visible. But the shopkeeper's money is no longer available to spend on something else, such as a new coat or equipment. The repair creates work for the glazier, but it does not automatically create a net gain for the community. The unseen alternative - and what was sacrificed - is part of the economic picture.

This way of thinking applies throughout the book. Hazlitt asks readers to look past a policy's intention and examine its likely chain of effects. He argues that good intentions alone do not establish that a policy will achieve its aim or that its benefits will outweigh its costs.

Key takeaways

- Look beyond the immediate effect. A policy may provide a visible short-term benefit while producing less obvious costs over time.
- Consider all groups. Assess the effects on people beyond the direct beneficiaries, including consumers, taxpayers, workers and businesses.
- Account for opportunity cost. Resources used for one purpose cannot also be used for the next-best alternative.
- Follow the chain of consequences. Ask what a policy may change about prices, incentives, production, employment and investment.
- Separate intention from outcome. A measure designed to help a group should still be assessed by what it actually does.
- Be cautious of claims based only on visible activity. A new job, project or payment does not by itself show that total prosperity has increased.

Hazlitt writes in a clear, forceful style, using concrete examples rather than advanced mathematics. That makes the book approachable for readers new to economics and useful for anyone who wants a practical framework for evaluating public-policy arguments. Its main lesson is easy to remember and apply: ask who benefits, who pays, what alternatives are displaced, and what may happen next.

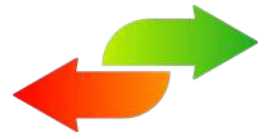
The book also has a strong viewpoint. Hazlitt favors markets and is critical of many government interventions, including some forms of public spending and price regulation. His analysis is valuable as a challenge to one-sided arguments, but it is not a neutral survey of every economic school. *A quote to remember:*

"The art of economics consists in looking not merely at the immediate but at the longer effects of any act or policy; it consists in tracing the consequences of that policy not merely for one group but for all groups."



Anupa N L

Asst. Manager, Digital & Technology Dept.



Respect Traditions...!! & Embrace Change...!!

One morning, a newly appointed president was walking through the Kremlin gardens when he noticed two security guards standing in one corner.

Curiously, he asked, *"What are you guarding?"*

One of the guards replied, *"Sir, we have always been posted here."*

The answer didn't satisfy him. He asked several officials, but everyone gave the same reply: *"It's always been this way."* Determined to find the reason, he searched through old records.

Finally, he found the answer. Many years earlier, a former president had asked two guards to protect a flower bed planted by his young daughter until the flowers had taken root.

The flowers were gone... The daughter had grown up... Presidents had changed over time... Guards had changed over years... But the order remained.

Whether this story is true or simply a management parable is not important. What matters is the question it makes us ask:

How often do we continue doing something simply because it has always been done?

Traditions are important. They connect us with our culture, values and experiences. In our personal lives, they strengthen families and give us a sense of belonging. In our professional lives, established practices bring consistency, discipline and stability. Many of the processes we follow today exist because they once solved a real problem. But traditions should not stop us from thinking.

At home, we sometimes follow customs without understanding their meaning. We hold on to routines, beliefs or expectations simply because "that's how it has always been done." While some continue to enrich our lives, others quietly limit our ability to grow, adapt and think differently.

At workplace also we face the same challenge. A report is generated because it has always been generated. An approval passes through multiple desks because it once made sense. A manual process continues even when automation can complete it in seconds. Over time, people stop asking whether these activities still create value. The process survives, but the purpose is forgotten. This is where the real problem begins.

When we stop questioning, we also stop improving. Time is wasted, opportunities are missed, and innovation slows down. We become busy maintaining old ways instead of finding better ones. In fact, questioning a tradition doesn't mean disrespecting it. Instead, it means understanding its purpose and ensuring it still serves us today.

A well-known example is Kodak. Interestingly, Kodak invented one of the world's first digital cameras in 1975. Yet the company continued to focus on its traditional film business because that was where its success had always been. While others embraced digital photography, Kodak was slow to change. By the time it adapted, the market had already moved on.

The lesson is simple.

Traditions are worth preserving when they continue to create value. But if we follow them only because "that's how it has always been done," they can become barriers instead of strengths. After all, meaningful change doesn't come from abandoning traditions. It comes from knowing which one to carry forward and which ones to leave behind.

Sometimes, the smallest question "**Why?**" can lead to the biggest improvements.

Leaders



Our **EVP & COO, Shri Anto George T**, along with Shri Joyal John, JGM & Regional Head – Chennai, Shri Darwin Mosesraj E, DGM & Regional Head – Madurai, meeting Hon'ble **Dr. N Marie Wilson, Minister for Finance, Pensions and Pensionary Benefits, Planning and Development, Government of Tamil Nadu**.

The interaction focused on South Indian Bank's digital initiatives, innovative banking solutions, and potential opportunities in Government business, paving the way for meaningful collaboration and stronger engagement with the Government of Tamil Nadu.

A proud moment and a significant step towards creating greater value through digital banking and Government partnerships.





Hrishikesh R Nampoothiri

Asst. Manager (CMA), Inspection & Vigilance Dept.



The Imperative for Auditing Artificial Intelligence

Recently, while scanning through the newspaper, my eyes got stuck on a small article in one of the internal pages of the paper. Normally, I skip such small articles as it doesn't carry much importance compared to the other articles, however, the said article seemed fascinating and hence I took time to read the same. It was titled "India tops the charts in workplace AI adoption." Fascinatingly the article was more interesting than the catchy title given to it. According to the BCG's "AI at work 2026" report, almost 95% of the frontline employees in India use AI several times a week. This led my mind to think. Has AI become so instrumental in our day-to-day life? Apparently, the answer to the question is not a simple yes or no. It also includes a lot of may be in it.

Going back to a decade, AI was not even a topic of discussion on a table. If someone had asked me, what I expect the future is going to be, then my genuine answer would be flying cars, finding aliens, or time machines. While these things remain fantasies even today, AI or Artificial Intelligence took the floor subtly announcing that I am the secret super star of this show. With even a simple step being carried out through AI based software or programme, it is evident that AI indeed is the Master of the show.

The invention of AI and related technologies made a massive penetration in the world within a short span of time. It expanded to a scale where no work is now impossible to be carried out in a given time, provided sufficient data is available. Companies and organizations at large found that, while the initial cost or investment in developing an in-house AI based software or platform is high, it can bring down the operational cost significantly, resulting in operational profitability.

In a mere 1–2-year period, a large number of organizations including the banking industry embraced and explored the potentials of AI and introduced various technologies/ technological upgradations to enrich the sector.

As part of cost optimization and customer experience, the Banks are now-a-days leveraging heavily on AI tools. Data fetching, loan processing, and even the identification of potential NPAs and frauds are also being carried out effortlessly by organizations such as Banks through in-house or pre-developed and customized tools which are supported by automation or AI techniques.

For example, Banks are now having systems which can sanction loans in minutes than weeks. Instead of waiting for several days of manual verification followed by hundreds of documentations, the AI system can help one in reviewing the bank statements, analyzing the cash flows, and can also track the customer repayment history with basic and minimal data fed into the system compared to the long process involved in manual process. Chatbots such as those used in WhatsApp Banking etc. also makes the customers convenient to operate his/ her account without even visiting the branches or without going through tiresome procedures.

Thus, in Banking, AI and automation are making groundbreaking innovations leading to operational optimization and customer satisfaction.

This brings to the second question, while we believe that AIs are capable of carrying out tasks more precisely and reasonably than humans, are they really resistant to errors? And the most realistic answer to the question would be a big no. And this is where the actual question comes in, we have spent decades auditing people, processes, and systems, but who audits the algorithms, the codes that are influencing the critical decision making in the Banks?

This is where the new discipline comes into place, Audit of AI or audit of Artificial Intelligence.

In the above given examples itself, suppose a customer reaches the Bank for availing a loan. He approached the concerned staff and submitted the necessary documents. The customer is a long-standing customer of the Bank and the staff is also well confident from the documents that he is eligible for the loan and is fully capable to repay the loan when its due. However, the Bank's latest AI software for loan sanctioning, rejected the loan based on some relatively trivial reasons. While the action can be justified to a greater extent, stating that the call was a precautionary measure, what if the opposite had happened? What if, an ineligible customer loan gets sanctioned and it turned out to be a fraud in a future date?

While supporters can argue that the chance of such an error happening in an otherwise perfectly drafted code for a system is near to impossible, the fact is that, all models work based on certain programmes fed into it, and if the code or the programme is having a bug or is wrong, the output will also go wrong.

Although it's true that tasks carried out manually by humans are susceptible to higher amount of risk, the same are more or less predictable and can be evaluated easily. However, when it comes to tasks which are automated, or where AI is used intensively, the chances of identifying what went wrong and where will be like looking for a needle in a haystack.

Nevertheless, if Artificial Intelligence is to be trusted with critical decision-making, then a structured approach to auditing it becomes essential.

Artificial Intelligence, while itself is something created by the humans, is like an iceberg floating in the sea. It holds much more than what is visible to the users. Hence, the first step in audit of AI itself should be understanding the model. Not just understanding the model for what it is, but also the decisions being influenced by the model and the rules being fed into the same. This will help the auditor to understand what to look for and where to look and the level of risk involved. Secondly, a detailed data audit can help the auditor to answer certain other questions, such as whether the data is accurate, complete, and free from bias, because if the data itself is biased, the outcome generated will also be biased in nature.

Now, think it like this, if the algorithms and logic behind the system are complex or loaded up with jargon will it serve any purpose? Which indicates that the assumptions and parameters used in the system should be reasonable enough so that the auditors, or anyone other than the programmers themselves, should be able to understand to identify any anomalies present. In addition to this, output testing also plays a key role while auditing AI. As we discussed earlier, there can be instances of false positives or false negatives, and hence stress testing with different scenarios becomes essential to ensure reliability of the model in place.

We might have seen the 'Chitti Robot' in the movie 'Enthiran' go rogue when a different programme was fed into the system, and how the professor turned it back to its original form and then dismantled the same. This brings to the last but not the least important aspect, which is, governance and continuous monitoring. Even if the system is highly advanced or believed to be fool's proof, there should always be a human oversight for critical decisions, with proper accountability mechanisms in place.

If anyone is asked about which is the most fundamental and greatest innovation in human history, while there might be many answers at first, the loudest will always be the innovation of WHEELS. Why because wheels changed the pace and scale of human progress forever. Similarly, if someone asks which is the greatest innovation in the 21st century, the answer would be the introduction of Artificial Intelligence or AI.

Still, as we continue to rely more on these systems, it becomes equally important to question their accuracy, fairness, and accountability. The discussion is no longer about whether AI should be adopted, because its already there and is going to remain there for a long time too, but about how responsibly it should be used and how it can be governed. Because at the end of the day, it's we the human who are going to be accountable even if the machines may learn and adapt.



Dhajilin Bersi D

Asst. Manager, Facility Management Group

Why I Chose Not to Quit

There are days when I sit quietly at my desk and ask myself a simple question *"Should I quit?"*

The targets keep increasing. The phone never stops ringing. Customers are waiting. Reports are pending. Sales need to be achieved. Deadlines don't wait. Sometimes, even after giving my best, it feels like it isn't enough..

There are evenings when I leave the office physically exhausted and mentally drained. My family asks, *"How was your day?"* and I smile saying, *"It was fine"*, even when my heart feels heavy.

Many of us have been there.

So why don't I quit?

Because every morning, when I wear my identity card, I remember that I am not just going to a workplace. I am going to a place where people trust me with their life's savings, dreams, and struggles. I am living a life of someone's dream. Someone's long term vision and not achievable lifestyle.

- The elderly customer who waits patiently for help because technology is difficult for him.
- The young couple opening their first savings account, excited about their future.
- The small business owner who hopes a loan will help him grow.
- The worried parent transferring money for a child's education.
- To them, I am not just a banker. I am someone they trust.

Yes, banking has changed. Expectations are higher. Competition is tougher. Sales have become part of our daily work. The pressure is real, and it should never be ignored.

But pressure does not define who we are. Every challenge we overcome makes us stronger. Every customer we help creates a story we may never hear again, but they will remember us for years.

One day, the targets will be forgotten.
The reports will be archived.
The numbers will change.
But the lives we touched will remain.

When I look back years from now, I don't want to remember only the pressure. I want to remember the people I helped, the colleagues who stood beside me, the lessons I learnt, and the strength I discovered within myself.

So today, I choose not to quit.
Not because the journey is easy.
Not because the pressure has disappeared.
But because my purpose is greater than my problems.

To every banker reading this: if today feels heavy, remember that you are stronger than you think. Your work matters. Your effort matters. Your integrity matters.

Take a break when you need one. Ask for support when the burden feels too much. Encourage the colleague sitting beside you. We are not just building business - we are building trust.

And trust is one of the most valuable things a banker can ever create.

So tomorrow, when I walk into the branch again, I will carry the same question in my heart.

"Why should I not quit?"

And my answer will still be the same:

Because someone, somewhere, is dreaming of the life I am living today. The Job I have, the opportunities I enjoy and the life I sometimes take for granted are priceless to someone else. That thought alone is enough for me to stay.

Vigilance Champions



While processing a vehicle loan proposal for Rs. 6.00 lakh, **Ms. Premol P. Erinjery, Asst. Manager, Credit Department**, noticed discrepancies in the salary-related documents submitted by the applicant. Demonstrating keen observation and professional diligence, she raised queries and sought clarifications before proceeding further.

Subsequent verification revealed inconsistencies in the employment documents and indications of manipulation in the application records. The applicant failed to provide satisfactory responses to the queries raised, resulting in the rejection of the loan proposal. The timely intervention and vigilance displayed by Ms. Premol prevented the sanction of a potentially fraudulent loan account, thereby safeguarding the Bank from financial exposure of Rs.6 Lakh, as well as associated reputational risk.

Thanks to the vigilance, prudence, and commitment demonstrated by Ms. Premol P. Erinjery in upholding the highest standards of due diligence and risk management.

“



"Vigilance is not only the price of liberty, but of success of any sort."

Henry Ward Beecher
American social reformer

”

A Creative Tribute to Leadership



A thoughtful blend of creativity and admiration, this beautifully crafted caricature of **Mr. Seshadri P R**, MD & CEO, South Indian Bank, is the artistic creation of **Mr. Keats Antony**, Senior Manager, Credit Policy and Monitoring Group.

With a keen eye for detail and a distinctive artistic approach, he captures the personality of the Bank's esteemed leader through an engaging illustration.





Vineeth Kumar V T

Asst. Manager, Banking Operations Group



Land's End

Where the road stops

Wife: "Where are you going now..."

Me: "Shall we go to Dhanushkodi..."

Wife: "I'm not coming anywhere. You can just go alone... Every time I ask, there's only 'Dhanushkodi'. What's so special to see there? Or maybe I don't know... have someone given you a love potion, or do you have another wife and kids there?"

Goa is enough, right? Ok?

Me: "Fine. Goa is fine... Fixed."

Seeing the happiness on her face after hearing that, I let out a long sigh and slowly walked out to the courtyard... It must've been past 11 PM. I stood looking up at the sky. What you just read was the final part of our discussion about where to go for the Vishu holiday trip.

If anyone ever asks me about a long trip, the first suggestion I give will always be this one: **Dhanushkodi!**

- Ghost town
- No man's land
- The last land of India

It has many names, this city I love. 60 years ago Dhanushkodi was a small town known as "Mini Singapore".

In the last 15 years I must have gone there at least 10 times. It's still a place I want to visit again and again. I don't know what kind of power keeps calling me back there. Maybe it's because among all the places I've seen, this is one filled with so many mysteries. Or maybe it's the sad sight of a small town where thousands of people once lived, now lying abandoned like a graveyard.

But one thing I can say for sure. This one small example called Dhanushkodi shows us the truth that humans, who are now capable of opening tea shops even on the moon, are nothing in front of the great force called Nature.

Dhanushkodi is a small island located about 20 km from Rameswaram in Tamil Nadu. From there, Sri Lanka, or "Ceylon", is just 30 km away. Legend says the Ram Setu bridge, built by Hanuman and the Vanara army for Lord Rama to go to Lanka in search of Sita, can still be seen on Google Maps today. 100 years ago, Dhanushkodi was a mini port through which India and Sri Lanka had trade relations. But 59 years ago, on 23-12-1964, a cyclone destroyed everything.

What we see when we go there today is truly a ghost city. To tell us what Dhanushkodi once meant to the city and to the poor people who lost their lives, all that remains are broken buildings, a railway station, a water tank, railway tracks, and the skeleton of a church. This church, built of rock and coral and named after St. Antony, used to have hundreds of devotees every Sunday. At the once busy railway station today, you'll only find Sri Lankan women and children selling necklaces and earrings made of pearls, coral and shells, and some tourists.

In 1914 the British built the Pamban Bridge between Mandapam Junction and Rameswaram. It is 2.06 km long. People used to come from faraway places just to see the bridge lift on both sides to let ships pass. Trains no longer run on this bridge. Now we go to Rameswaram via the new big bridge nearby.

The Rameswaram temple with the Shiva idol is very famous. You have to take a bath in 22 holy wells before darshan. You'll see many Malayali devotees there. Because devotion has now become a seasonal business in Kerala.

It might be hard to believe now, but in the past you could buy one train ticket and travel all the way to Sri Lanka. The "Chennai-Ceylon Express" used to start from Chennai Egmore and go up to Dhanushkodi. From there, a steamer would take you to Talaimannar in Sri Lanka, and from there again by train to Colombo. One ticket for all three journeys.

The small town of Dhanushkodi, which saw thousands of fishermen, tourists, traders and pilgrims every day, was swallowed up by a cyclone that formed in the Andaman Sea on December 19, 1964. It raged furiously, killing thousands of people in Sri Lanka.

By the night of December 23rd, heavy rain and the cyclone came ready to drown Dhanushkodi. Giant waves, 15 feet high, smashed the town to pieces. Thousands of people who were sleeping lost their lives that day. Famous Tamil actor Gemini Ganesan was supposed to visit Dhanushkodi that day. Because of the bad weather he cancelled the trip and went back. Most of the people of Dhanushkodi had gone to Rameswaram to see him, so they were the ones who survived. A passenger train with about 100 passengers coming to Dhanushkodi had all 6 of its coaches submerged to the bottom of the sea. In a single night, a small town turned into a disaster zone. Even close relatives who returned couldn't recognize their own homes. The cyclone had changed the island completely.

The government did not give permission to rebuild houses for the victims. They made laws saying the place was no longer habitable and another cyclone could come - lame excuses.

Today Dhanushkodi is a ghost town with fewer than 200 residents, including Sri Lankan refugees and some Tamil fishermen. All you can see now is one primary school and a few huts with thatched roofs.

Now we can drive all the way to Arichal Munai. Earlier, when I first went, we used to go in jeeps and vans through the middle of the sea, on sandbars, under the hot sun. On one side was the Bay of Bengal, and on the other the Indian Ocean. You could even see the difference in color of the water on both sides. The trips where we parked the vehicle, stood in queue, paid Rs 100-150 per person and went through sun and rain - those days will never come back, and I realize that.

The taste of food eaten there - rice with fish fried in coconut oil over a fire made under an upturned barrel in a small thatched hut, with some fish curry - you'll never get that on Swiggy, and the taste will never leave the tip of your tongue.

On the way back we can again see the Pamban Bridge. The same bridge that the cyclone tore apart. It was no one else but our "Metro Man" E. Sreedharan sir who found the pieces that had fallen to the bottom of the sea and been carried away, and rebuilt it in just 40 days.

Every time I return from Dhanushkodi, I come back with a burning ache in my heart. Like I said in the beginning, I believe there is some invisible force there. It might be nothing other than the silent sobs of sorrow from the helpless group of people who lost their lives that day.



**Sarath S Nair**

Asst. Manager, Br. Rajkot

Beyond the Desk, Into the Wild

In the midst of a hectic work life, I find my greatest sense of peace in the wilderness. Wildlife safaris give me an opportunity to step away from the routine, slow down, and simply observe nature in its most beautiful form. My love for photography gradually turned into a serious passion for wildlife around 2019. It was also around this time that I met my colleague Mr. Justin Antony, who recognised my interest and potential in wildlife photography and encouraged me to pursue it seriously. Over the years, he has been much more than a colleague - a mentor, guru and friend who has constantly supported and guided me in this journey.

One such unforgettable moment came on the Ranthambore Fort Road, when I came face to face with Malang (T-2511). Known as the “road blocker,” Malang is a tiger who seems completely at home in the presence of safari vehicles. On this occasion, our Gypsy was the only vehicle that had a direct face-to-face view of him. He stood before us with an effortless confidence, completely unfazed by our presence. For those few moments, the noise of everyday life seemed to disappear. There was just Malang, the wilderness, and the quiet excitement of witnessing such a magnificent animal at close range.

For me, wildlife photography is much more than capturing photographs. It is about being present in the moment - waiting patiently, observing quietly and appreciating nature as it unfolds. After long and demanding days at work, these moments in the wild have become my way of finding calm and perspective.

These photographs of Malang are not just images I captured through my lens; they are memories of a moment when the wild made everything else feel a little less important.



Gold Star Campaign Fulfilment

**Cordelia Cruise,
Chennai**
(July 11 - 13, 2026)



Accolades



Congratulations Sony Sir on being selected as a Winner of the Accelerator X Awards 2026!

Mr Sony A, CGM & CIO, received the Visionary CIO Award 2026 at the Accelerator X Awards – Kochi Edition, held on 16 September 2026 at the Kochi Marriott Hotel.

Presented by Enterprise IT World and CIO500 Events, the award recognises his outstanding leadership, commitment to innovation, and contributions to digital transformation and business excellence.

GFF 2026: SIB Goes Live with Two New UPI Initiatives!

As one of the podium banks at GFF 2026, SIB went live with UPI Help 2.0 (Issuer & Acquirer) and UPI Tap & Pay (Issuer).

- UPI Help 2.0: Easy transaction support, grievance tracking, AutoPay management, Debit Freeze and Safety Switch
- UPI Tap & Pay: Make UPI payments by simply tapping an NFC-enabled phone on an NFC-enabled POS machine.

Congratulations and a big thank you to everyone who made these launches possible!

Special mention: Delsa Davis, Dijin Sebastian, Nitheesh D, Sarath G Mohan & Nimmy P Babu – UPI Team



Recognition for Excellence in Data Quality Submission

We are pleased to announce that our Bank has won the **Gold Award for Best Data Quality in Consumer Reporting** under the category of 'Private Banks -Emerging'.

The award was presented by Mr. Ejaz Nazeer, Chief Product Officer of TransUnion CIBIL at their Annual Credit Conference held in Mumbai on 01-July-2026 and was received on behalf of the Bank by Mr. Sreekumar Chengath (GM, BPG & BOG) , Mr. Abhilash P (DGM & RH, Mumbai Region) and Mr. Ramajagan S (CM, Data Science Department).

Branch Launch



Inauguration of renovated High Road, Thrissur Branch

Our renovated branch at High Road, Thrissur, was inaugurated in a grand ceremony during the festive Onam season. The occasion was jointly presided over by our **Hon'ble Chairman, Shri Jose Joseph Kattoor, and Shri P R Seshadri, MD & CEO.**

The ceremony was further graced by the distinguished presence of **Shri Dolphy Jose, Executive Director, and Shri Anto George T., EVP & COO**, along with colleagues, esteemed guests, and valued customers. It was a memorable celebration of our continued commitment to delivering an enhanced banking experience.

On August 17, 2026 (coinciding with Chingam 1), South Indian Bank expanded its footprint in the Kannur district of Kerala by simultaneously opening five new branches



Ulikkal Branch, Kannur Region, was inaugurated by Adv. Sunny Joseph, Hon'ble Minister for Electricity, Environment & Parliamentary Affairs, Government of Kerala. The ATM was inaugurated by Mr. Jeejo M. Thomas, State Council Member, KVVES. The event was attended by Mr. Nishad P. Davis, JGM & Head – Legal; Fr. Manoj Xavier Kidarathil; Fr. Pious P. John; Mr. Baby Tholani, District Panchayat Member; and other guests, customers and well-wishers.



Edoor Branch, Kannur Region, was inaugurated by Hon'ble Adv. Sunny Joseph, Minister for Electricity, Environment & Parliamentary Affairs, Government of Kerala and the ATM by Rev. Fr. Thomas Vadakkemuriyil, Vicar, St. Mary's Forane Church. The event was attended by Mr. Madhu Madhavan Pillai, GM & Head BBD, Mr. George Joseph, DGM & RH - Kannur Region, Mr. Jess Joseph, Manager, Edoor Branch, local panchayat representatives, customers and well-wishers.



Mattool Branch, Kannur Region, was inaugurated by Mr. Naseer B., President, Mattool Grama Panchayat, in the presence of Mr. Madhu Madhavan Pillai, GM & Head BBD, Mr. George Joseph, DGM & RH - Kannur, Ms. Pooja Jayarajan, BH, and Mr. Sreekanth A V, CM - Kannur RO. The opening strengthens the Bank's regional presence and brings services closer to the local community.



Mayyil Branch in Kannur Region was inaugurated by Sri T. K. Govindan Master, MLA, Taliparamba Constituency. The ATM facility was inaugurated by Sri C. C. Vinod Kumar, President, Mayyil Grama Panchayat. The function was held in the presence of Mr. Madhu Madhavan Pillai, General Manager & Head – Branch Banking; Mr. George Joseph, Deputy General Manager & Regional Head, Kannur Region; and Ms. Praseetha K. P., Branch Manager, Mayyil.



Panoor Branch, Kannur Region, was inaugurated by Mr. Shafi Parambil, Hon'ble MP, Vatakara, and the ATM by Mr. P K Praveen, Hon'ble MLA, Kuthuparamba. The function was attended by Mr. Nishad P Davis, JGM & Head - Legal, Mr. George Joseph, RH - Kannur, Mr. Vijesh P P, BH and Mr. Shahbaz B, CM - Cluster Head - Kannur.



South Indian Bank inaugurated its new **Ambattur O.T. Branch, Chennai**, along with the ATM and Strong Room, in the presence of M Mohammed Ali, MD, Kaveri Textiles-Readymades-Gold House-Supermarket; Mr. Boominathan M, Founder & Director, Kingmakers IAS Academy; and Dr. P. Bharath, ASP Health Care. Also present were Mr. Joyal John, JGM & RH - Chennai, Mr. Nagarajan H, CM & Cluster Head, Chennai RO, Mr. Annamalai K, Branch Head, customers, colleagues and well-wishers.



Inauguration of Branch, Onsite ATM & Onsite Strong Room at **Gachibowli Road, Kondapur, Hyderabad** by Mr. N. Akhilesh Reddy, Industrialist; Dr. Sadanandam Dasari, Former Scientist, Horticulture (KVK-ICAR-GOI); and Mr. Utla Krishna, Premise Owner, respectively, in the presence of Mrs. Lakshmi Ramakrishna Srinivas, Independent Director, Mr. Madhu V, DGM & RH - Hyderabad, Mr. Paul Isaac, Branch Head and Mr. Thomas Alex J., Cluster Head.



Manavalanagar Branch, Thiruvallur, was inaugurated by Ms. Lakshmi U, Factory Manager, Caterpillar India Pvt. Ltd.; the ATM by Mr. Narayanan S, President, General Traders Association, Manavalanagar; and the Strong Room by Mr. P. M. Kotteeswaran, Retd. Supdt. Office of the Director of Education in the presence of Mr. Joyal John, JGM & RH - Chennai, Chief Manager & Cluster Head, Mr. Jaco Isaac K and Mr. Vishwanathan Sreenivasan Iyer, Branch Head.



Rededication of **Branch Pulpally** by Ms. Bindu Prakash, President, Pulpally Grama Panchayat, and inauguration of Locker by Mr. Mathew T M, President, Merchant Association, Pulpally, in the presence of Mr. Jiljith J, Asst. General Manager, Head – Affordable Housing Loan Business, Mr. Basil John, Cluster Head & Ms. Soorya P B, Branch Head.

Superkids



Jiss Maria Jerrin, D/o Namitha Mary John, Sr. Manager IT, DTD, secured an A Grade in the Pot Decoration Competition at the Bhavans Fest held in Kozhikode, in which students from Bhavans Schools across Kerala participated. Congratulations to Jiss Maria Jerrin on this achievement!



Neha S. Krishnan, D/o Parvathy U S, Asst. Manager, Br. Pathanamthitta, secured the Third Prize in the SIP Abacus South Kerala Regional Prodigy 2026, held in Trivandrum. Her dedication, hard work, and talent contributed to this wonderful achievement. We are proud of her success and wish her many more accomplishments in the future.



Kaleidoscope



Shwetha Wilson
Manager, HR L&D



Krishnadath M
Manager, Br. Changodar



Krishnamoorthy V.R
Manager, Inspection & Vigilance Dept.



Krishnamoorthy V.R
Manager, Inspection & Vigilance Dept.



Harigovind.V
CSA, Collection and Recovery Dept.



Peter Shyer Philip
Manager IT, Digital & Technology Dept.



Chris James
S/o Neethu Joseph,
Asst. Manager, Ernakulam
Banerji Road



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



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



Navami S
D/o Bhagyalakshmi Venugopal,
CSA, Br. Ayroor



Goury Parvathy
D/o Binoj NP,
Asst. Manager,
FMG, RO Kozhikode



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



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



Bineeta Grace Binoj
D/o Leela Antony,
Asst. Manager,
HR L&D



K K Lakshara Sree
D/o Kannan P,
CSA, Br. Odayakulam



Arlyn Sam Anish
S/o Ansh T Sam,
Manager, Br. Odayakulam



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

Wedding Bells



Ashik P M, BPG,
married Asfina N



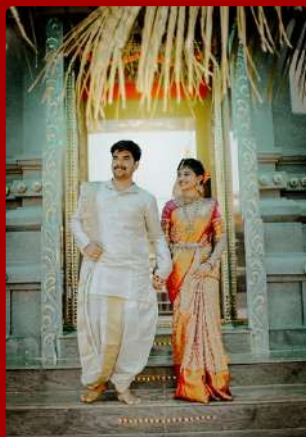
Jithin Justine, Br. Kumily
married Sandhya Ravi S,
Br. Cherpunkal



Balasundaram V, CBG,
married Prabha Nandhini A



George J Kurias, SADB
married Reethu Roy



Timmala Umapathi, ECG
married Battina Hasini



Anantha krishnan, Br. CBE-
Trichy road married
Sreelekshmi S, Br. Palladam



Akshada U, Br. Mayyil
married Jishnu Praveen



Nitin Kumar Jha, Br. East of
Kailash married Pushpa
Lalitnarayan Jha



Amal Mohan, BBD,
married Athira Jayan



Shini P, Br. Coimbatore Raja
Street married Sarath Hari



Letter to the Editor

Kudos to the editorial team for another beautifully curated edition!

Ushas James

Br. Chalakuddy Main

A wonderful blend of knowledge, achievements, and stories that truly inspire.

Chandrakala N S

Br. Koramangala

Another memorable edition that keeps us connected to the people and stories of SIB.

Anitha Mathew

BOG

An engaging edition that beautifully captures the spirit and journey of our organisation.

Renuka Rajan

Br. Marathahalli



Tap or Scan QR Code to
give your feedback/
suggestions



BEST CONTRIBUTION WINNERS!

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



Rajat Maheshwari
Asst. Manager
Emerging Corporate
Group



Anitha Joseph
Manager
Rajagiri Valley Br.

SHARE YOUR TALENT,
WIN A PRIZE!



The best two entries
will win exciting prizes.

