

# PETALS

of Malankara



**Malankara Credit Society Ltd proudly celebrates the remarkable achievement of ₹1001 Crores in business turnover at Christeena Home Orphanage, Pullazhi. The celebration was graced by our visionary promoter boCHE and esteemed Chairman Mr. Jisso Baby, marking this milestone with compassion and community spirit.**

**1022+**

**Crore Business**

**124800+**

**Happy Members**

**17100+**

**Depositors**

**78500+**

**Loanees**





# MALANKARA CREDIT SOCIETY LTD

REGD. OFFICE: 4<sup>th</sup> FLOOR, WEST FORT TOWER, WEST FORT JN., THRISSUR, KERALA-680004

REG. NO. MSCS/CR/297/2008

MALANKARA MULTI STATE CO-OPERATIVE CREDIT SOCIETY LIMITED

Registered Under

MINISTRY OF CO-OPERATION, GOVT. OF INDIA

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PETALS  
of Malankara



(Dr. BOBBY CHENNAZHUR)  
812 Km. Run Unique World Record &  
Guinness Record Holder : World Peace  
Social Worker / Sportsman / Businessman / Motivator / Entrepreneur  
Bobby Group

Corporate Monthly E-Magazine of  
**Malankara Credit Society**

Printed and Published by:  
**Malankara Credit Society Ltd**

## Editorial Board

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## Objectives:

**TO** Instil a sense of belonging and involvement  
Appreciate and upload the achievements  
Act as a communication medium  
Increase the professional competence



**CASH AWARD BEING PRESENTED TO  
THE HIGHEST NOS OF BORROWERS  
FOR THE MONTH OF MAY 2025**





Dear Team,

## Few Trends in Banking and Financial Services in India That Are Changing the Entire Scenario

### 1. Digitization:

With the rapid growth of digital technology, it became imperative for banking and financial services in India to keep up with the changes and innovate digital solutions for the tech-savvy customers. Besides the financial institutions, insurance, healthcare, retail, trade, and commerce are some of the major industries that are experiencing the enormous digital shift. To stay competitive, it is necessary for the banking and financial industry to take the leap on the digital bandwagon.

In India, it all began not earlier than the 1980s when the banking sector introduced the use of information technology to perform basic functions like customer service, book-keeping, and auditing. Soon, Core Banking Solutions were adopted to enhance customer experience. However, the transformation began in the 1990s during the time of liberalization, when the Indian economy exposed itself to the global market. The banking sector opened itself for private and international banks which is the prime reason for technological changes in the banking sector. Today, banks and financial institutions have benefitted in many ways by adopting newer technologies. The shift from conventional to convenience banking is incredible.

Modern trends in banking system make it easier, simpler, paperless, signatureless and branchless with various features like IMPS (Immediate Payment Service), RTGS (Real Time Gross Settlement), NEFT (National Electronic Funds Transfer), Online Banking, and Telebanking. Digitization has created the comfort of "anywhere and anytime banking." It has resulted in the reduced cost of various banking procedures, improved revenue generation, and reduced human error. Along with increased customer satisfaction, it has enabled the customers creating personalized solutions for their investment plans and improve the overall banking experience.

### 2. Enhanced Mobile Banking:

Mobile banking is one of the most dominant current trends in banking systems. As per the definition, it is the use of a smartphone to perform various banking procedures like checking account balance, fund transfer, and bill payments, without the need of visiting the branch. This trend has taken over the traditional banking systems. In the coming years, mobile banking is expected to become even more efficient and effortless to keep up with the customer demands. Mobile banking future trends hint at the acquisition of IoT and Voice-Enabled Payment Services to become the reality of tomorrow. These voice-enabled services can be found in smart televisions, smart cars, smart homes, and smart everything. Top industry leaders are collaborating to adopt IoT-connected networks to create mobile banking technologies that require users' voice to operate.

### 3. UPI (Unified Payments Interface):

UPI or Unified Payments Interface has changed the way payments are made. It is a real-time payment system that enables instant inter-bank transactions with the use of a mobile platform. In India, this payment system is considered the future of retail banking. It is one of the fastest and most secure payment gateways that is developed by National Payments Corporation of India and regulated by the Reserve Bank of India. The year 2016 saw the launch of this revolutionary transactions system. This system makes funds transfer available 24 hours, 365 days unlike other internet banking systems. There are approximately 39 apps and more than 50 banks supporting the transaction system. In the post-demonetization India, this system played a significant role. In the future, with the help of UPI, banking is expected to become more "open."

### 4. Artificial Intelligence Robots:

Several private and nationalized banks in India have started to adopt chatbots or Artificial intelligence robots for assistance in customer support services. For now, the use of this technology is at a nascent stage and evolution of these chatbots is not too far away. Usage of chatbots is among the many emerging trends in the Indian banking sector that is expected to grow.

More chatbots with the higher level of intelligence are forecasted to be adopted by the banks and financial institutions for improved customer interaction personalized solutions. The technology will alleviate the chances of human error and create accurate solutions for the customers. Also, it can recognize fraudulent behavior, collate surveys and feedback and assist in financial decisions.

### 5. The rise of Fintech Companies:

Previously, banks considered Fintech companies a disrupting force. However, with the changing trends in the financial services sector in India, fintech companies have become an important part of the sector. The industry has emerged as a significant part of the ecosystem. With the use of financial technology, these companies aim to surpass the traditional methods of finance. In the past few decades, massive investment has been made in these companies and it has emerged into a multi-billion-dollar industry globally.

Fintech companies and fintech apps have changed the way financial solutions are provided to the customers. Besides easy access to financial services, fintech companies have led to a massive improvement in services, customer experience, and reduced the price paid. In India, the dynamic transformation has been brought upon by several important elements like fintech startups, established financial institutions, initiatives like "Start-Up India" by Government of India, incubators, investors, and accelerators. According to a report by National Association of Software and Services Companies (NASSCOM), the fintech services market is expected to grow by 1.7 times into an \$8 billion market by 2020.

### 6. Biometrics:

Essentially for security reasons, a Biometric Authentication system is changing the national identity policies and the impact is expected to be widespread. Banking and financial services are just one of the many other industries that will be experiencing the impact. With a combination of encryption technology and OTPs, biometric authentication is forecasted to create a highly-secure database protecting it from leaks and hackers attempts. Financial services in India are exploring the potential of this powerful technology to ensure sophisticated security to customers' account and capital.

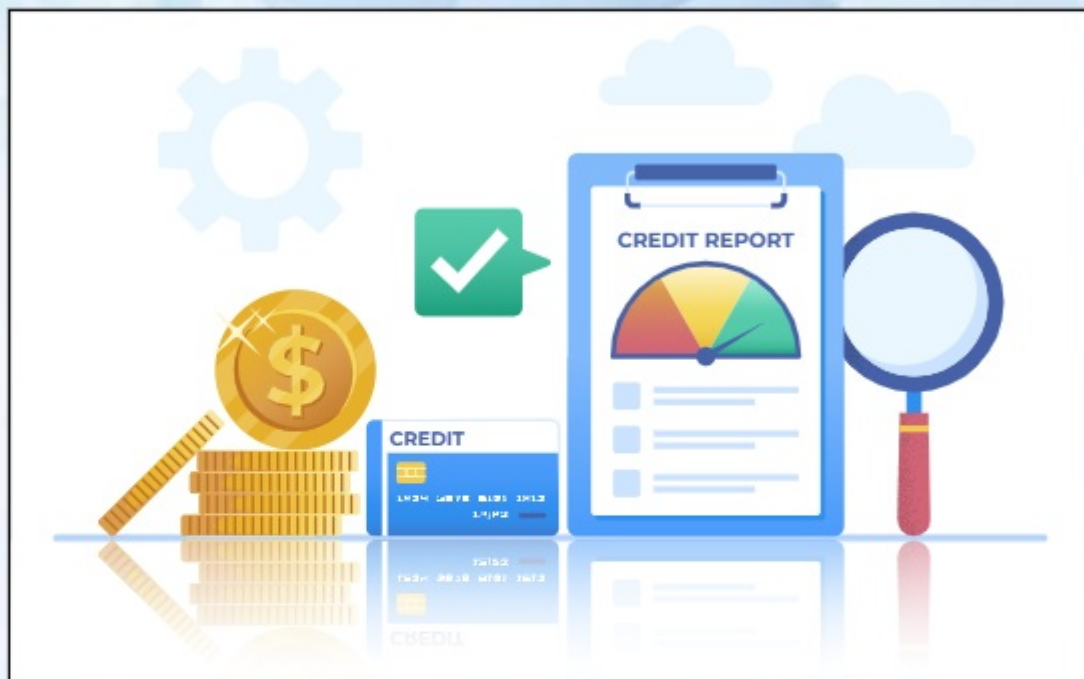




**A I JAMES**  
BCOM, CAIIB, ICWA, ACS

## ROLE OF CREDIT SCORE IN LOAN ASSET CREATION

Consumers, purchasers and business ventures alike are highly dependent on credit in the present day. The entire system of the availability of credit, the time period of the acceptance of an offer is dependent on your credit score. Having an excellent credit score is a must for the availability of loans and credit for the purchase of goods and services.



### Credit Score – Definitions

The credit score is a statistical method to ascertain the likelihood of an individual paying back the money borrowed by him/her. There are a number of credit bureaus that evaluate your personal report and send you the score. Every organisation has different evaluation systems, and the calculation is based on a wide variety of factors.

### Credit rating agencies

There are three major international credit score bureaus who are evaluating credit scores for an individual. Equifax, Experian, and TransUnion are the top three organizations offering their services for the evaluation of credit scores. CIBIL (Credit Information Bureau Limited, India) is India's first Credit Information Company and was established in the year 2000. Another credit rating agency is Crif highmark operating in India. However, it is interesting to note that since the evaluation process is different for these organisations, credit score from each for the same individual might differ even though it will be based on the same information.

### Factors affecting credit score

#### 1. Your payment history

Loan repayment history is one of the important areas affecting the credit score. If the repayments are done on time, credit score will increase and credit score will decline, if payments are done after due dates.



## 2. Credit utilization ratio/debts owed

The credit utilization ratio shows how much debt you have compared to your available credit limits. When it comes to credit utilization ratio, less is better and therefore, try to limit your credit utilization ratio to less than 50% of limits sanctioned.

## 3. Tenure of credit history

The age of the oldest account and the age of the new accounts are taken into consideration to find the average age of all the accounts. Having a long credit history can help prospective lenders see the history of your financial stability and responsible credit management.

## 4. New credit

The number of new credit accounts also affects the credit score. It has been seen that people who are experiencing cash flow problems, apply for too many new debts which they may or may not pay back on time.

## 5. Credit mix

The types of credit owned by borrower, such as credit cards, store accounts, instalment loans, and mortgages, etc., also constitute an important factor that affects the credit score.

## Credit score and loan creation

Credit score plays a pivotal role in the loan application process for several reasons.

**Credit Score Assessment:** Lenders use credit score, a reflection of the credit history, to evaluate the creditworthiness and assess the lending risk.

**Risk Mitigation:** A strong credit score indicates responsible financial behaviour, reducing the lender's perceived risk and making loan approval more likely.

**Interest Rate Determination:** Credit score influences the interest rate, higher scores lead to lower rates, potentially saving the money over the loan term.

**Streamlined Application Process:** A good credit score can expedite the loan application process, making it hassle-free by showcasing the creditworthiness.

**Required Documents:** Maintaining good credit simplifies gathering required documents and filling out the application form, expediting loan approvals.

*"The interest rate you receive, however, is contingent on your credit score". Jean Chatzky*

## TOP PERFORMERS OF MAY, ASSIST TO MEMBER (AM)



**RAKHI**  
11.55 LAKHS



**SHOBHARANI**  
7.77 LAKHS



**VARGHESE PUTHANANGADY**  
7.35 LAKHS





ADV. DEEPA GOPINATH  
THRISSUR

**PETALS**  
of Malankara

# THE GLASSES

Naina woke up from bed and reached for her eye glasses. She was short sighted and needed them all the time. She had the most gorgeous eyes. Wide, dove like, and greenish blue, she had auburn hair and a pale clear complexion. Clearly different from the people in her town. However her vision was impaired from the age of sixteen.

She was shy and found that her glasses did not match party gowns or cascading hair. To her they were an add-on that spoiled her looks.

As time passed she learnt that beauty was not what the cosmetic sellers touted. Everyone was a unique individual. With strengths and weakness. Looks do not guarantee success. It did not reflect a person's worth.

That being so, she however wished for glasses that were beautiful. With minimal attention to them, and thin frames, light fibre lens. Her family could not afford to buy her these expensive brands. Years passed. She acquired a job in the back- office of a private Bank.

The first month's salary was rupees fifteen thousand which she handed over to her mother. From the next month she kept aside a thousand rupees. Specifically to buy a thin framed, light fibre eye glasses.

After months of saving she finally stepped into a reputed eye clinic. They examined her eyes. She was not losing sight. That was a relief. Her old glasses had scratches on the lens. She got a prescription for the glasses with the power of lens indicated. The clinic had a corner where they fitted and sold eye glasses. She went over and checked the right fit. The lens, the frame. Branded lens, branded frame. They cost the earth. It had been her long cherished dream. Glasses that were glamorous. She made her choice. It cost her and she held her breath, twenty thousand rupees. Dreams are often costly. She decided to pay half the price as advance and returned home. After three days she collected and paid the full price for them. They looked great on her. She felt like the world was under her feet.

Every evening Naina watched the news lying on the Divan in her small visiting room. On the 12th of May she followed her habit. She fell asleep on the Divan. She woke up at midnight. Groping around, she stood up. "Crunch" the sound of something breaking. Still groggy with sleep, she focused her eyes only to find that she was standing on them; a mutilated twenty thousand rupees eye glasses.



**BOCHE RX LENS PVT LTD**  
Manufacturers of Ophthalmic Lenses  
[www.bocherxlens.com](http://www.bocherxlens.com)

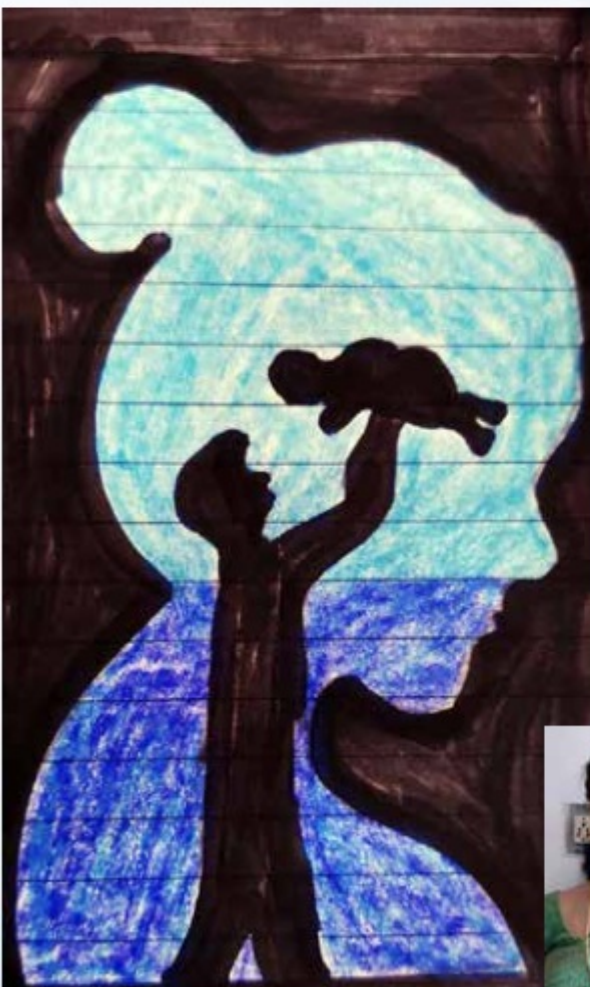




**ANIKA E**  
Ayyanthole



**VAIGA P BHARATHAN**  
Marathakkara



**SOFY**  
Anjeri



**AADYA SAN**  
Kozhikode





# Congratulations **THRISSUR**



## CHAIRMAN'S EVER ROLLING TROPHY BEST BRANCH FOR THE MONTH OF MAY 2025



**MALANKARA**  
CREDIT SOCIETY LTD  
MALANKARA MULTI STATE CO-OPERATIVE CREDIT SOCIETY LIMITED



പാചക രംഗം

## ചക്ക വരട്ടിയത്

ആവശ്യമുള്ള സാധനങ്ങൾ

ചക്ക ഇടത്തരം 1  
ശക്കര 1kg  
തേങ്ങാപ്പാൽ 2 നാളികേരത്തിന്റെ  
അളവിൽ 50 gm  
എലക്കപ്പൊടിച്ച് 1 ടീസ്പൂൺ



MARIYAMA PIOUS  
Vice -Chairman

തയ്യാറാക്കുന്ന വിധം

ചക്ക പരിച്ച് കുരുവും തെവണിയും കളഞ്ഞ് വൃത്തിയാക്കി കൂക്കറിൽ കുറച്ച് വെള്ളമെഴിച്ച് വേവിക്കുക. ചുടാറിയതിന് ശേഷം മിക്സറിലെ അടിച്ചെടുക്കുക ഉരുളിയിൽ ഒഴിച്ച് അടുപ്പിൽ വെച്ച് ഇളക്കുക ശക്കര ഉരുളി അരിച്ച് ഒഴിക്കുക. കുറച്ച് വറ്റി കഴിഞ്ഞാൽ അരിലേക്ക് നാളികേരത്തിന്റെ പാൽ ഒഴിക്കുക. വീണ്ടും വറ്റി വരുമ്പോൾ നെയ്യ് ചേർക്കുക ഇളക്കി കൊണ്ടിരിക്കണം. ഇടക്കിടക്ക് പകുത്തിന് നെയ്യ് ചേർക്കണം അളവിൽ വരുത്തലും എലക്ക പൊടിച്ചതും ചേർക്കുക. നന്നായി കട്ടിയായി കഴിഞ്ഞാൽ അതായത് ഉരുളിയിൽ നിന്ന് വേറിട്ട് മടക്കി മടക്കി വരുന്ന പരമ്പര ആയാൽ അടുപ്പിൽനിന്ന് ഇളക്കി ഓരോ സ്റ്റീൽ പ്ലേറ്റിൽ പരത്തി വെക്കുക. ചുടാറിയതിന് ശേഷം മുറിച്ചെടുത്ത് കഴിക്കുക. പ്രിഡ്ജിൽ സൂക്ഷിക്കാം.





# Happy Birthday



VIJAY



SARANYA



JISHA P V



AMALU



SANJU



ANIL KUMAR



JOHNSON



MEGHANA



PRADEEPAN



MEENU



SAFWAN



KARTHIKA



MUHAMMAD JAFAR



ANUPAMA



ARUN KUMAR



SHIJIN



VIPIN



RENJITH



RAHUL R



VIMISHNA



SUJISHNA



PRINCY



ADREENA V S



ELSA SEREN

## INDUCTION TRAINING CONDUCTED FOR THE NEW EMPLOYEES



Left to Right Bottom: Shijith K P, Neethu Wilson, Abhijith, Sithara S.  
Left to Right: Midhun M R, Arsha Antu, Aswathy jayakumar, Albin Shaji, Midhun P S, Rathun C, Lijo John, Krishna A S



Left to Right Bottom: Anitha M K, Prasob R, Levin James, Geethu P J, Dhanalakshmi Arunan, Shamha Beevi,  
Left to Right Top: Pavithra, Yuvaranjini Y, Saranya A, Manjari Sidhan, Jisha MU, Nimisha P, Manikandan AS, Vishal R, Aleena Jomon, Bijoy M N, Nestal C S, Yadhu NS, Abin P B, Sineesh N, Hareesh H, Midhun P Mohan



# TOP PERFORMERS OF MAY

## BUSINESS CORRESPONDENT (BC) PERSONAL LOAN



**VIPIN KUMAR**  
8.34 LAKHS



**KRISHNA KUMAR**  
8 LAKHS



**LIVIN VARGHESE**  
6.36 LAKHS

## BUSINESS CORRESPONDENT (BC) LOAN AGAINST PROPERTY



**AMAL M**  
12.38 LAKHS



**AVINASH ANIL**  
6 LAKHS

## BUSINESS CORRESPONDENT (BC) VEHICLE LOAN 4 WHEELER



**BIJU T. L**  
25 LAKHS



**MANESH**  
12.36 LAKHS



**MIDHUNKRISHNA**  
11.35 LAKHS

## BUSINESS CORRESPONDENT (BC) VEHICLE LOAN 2 WHEELER



**RIJO JOSE - TURBO FINTECH**  
63.67 LAKHS



**AMAL MARTIN**  
18.03 LAKHS



**VISHAKH K. R**  
10.25 LAKHS



# Glimpse of Marketing Activities





## Liability Products Achievers for the month of **MAY**

**1st**  
**16.55 Lakhs**



**BABITHA S**  
CFC MANAGER  
PALAKKAD

**2nd**  
**15.75 Lakhs**



**SUREKHA P**  
CREDIT APPRAISAL  
CALICUT

**3rd**  
**14.91 Lakhs**



**LISNA JAMES**  
DEPUTY MANAGER-CCRD  
THRISSUR

## നിങ്ങൾക്കും സമ്മാനം നേടാൻ അവസരം

നിങ്ങളുടെ സാഹിത്യ അഭിരുചികൾ വികസിപ്പിക്കുന്നതിനും പ്രോത്സാഹിപ്പിക്കുന്നതിനുമായി മലങ്കര ക്രെഡിറ്റ് സൊസൈറ്റി മാസം തോറും പ്രസിദ്ധീകരിക്കുന്ന ഈ മാസസിൻ അവസരം ഒരുക്കുന്നു.

നിങ്ങളുടെ കലാസൃഷ്ടികൾ 90725 97827 എന്ന നമ്പറിലേക്ക് നിങ്ങളുടെ മുഴുവൻ പേരും ഫോട്ടോയും സീമലവും സഹിതം വാട്സാപ്പ് ചെയ്യൂ അല്ലെങ്കിൽ [media@mmsccs.com](mailto:media@mmsccs.com) ലേക്ക് ഇമെയിൽ ചെയ്യൂ.

മാസസിനിൽ മാസം തോറും പ്രസിദ്ധീകരിക്കുന്ന മൂന്ന് കലാസൃഷ്ടികൾക്ക് നറുക്കെടുപ്പിലൂടെ സമ്മാനം നൽകുന്നതായിരിക്കും.

**എല്ലാവർക്കും കലാസൃഷ്ടികൾ അയക്കാവുന്നതാണ്.**

## FOCUS PRODUCT FOR THE MONTH OF JUNE 2025

**പുതിയ ഇരുചക്ര വാഹനങ്ങൾക്ക് പുതു പുത്തൻ വായ്പാ ഓഫറുകൾ**

**മലങ്കര സ്പീഡ് S2 വീലർ ലോൺ**

- എട്ടാം കറന്റ പലിശ നിരക്കിൽ കുറച്ചത് വാർഷിക
- മുൻപത്തെ വായ്പകൾക്കായി
- ഡ്രോയിന് നികുതി 5000 വരെ ഉള്ളതാണ്

**MALANKARA CREDIT SOCIETY LTD**  
MALANKARA MULTI STATE CO-OPERATIVE CREDIT SOCIETY LIMITED  
സ്വീകരണകൾ, നാണയപത്രങ്ങൾ, ഇനി പണം ഒരു പ്രവർത്തനമാണ്.

വനിതാ സ്വയംസഹായ സംഘങ്ങൾക്ക് പണം ഒരു പ്രവർത്തനമാണ്. വിപണിയിലുള്ള സാധനങ്ങൾ കൃത്യമായി.

**മൈക്രോ ഫിനാൻസ് ലോൺ**

പണിപ്പോ ഇല്ലാത്തതിൽ നിന്നും സ്വയംസഹായ സംഘങ്ങൾക്ക് വാർഷിക പലിശ 8.00% / മാസം വായ്പ

**MALANKARA CREDIT SOCIETY LTD**  
MALANKARA MULTI STATE CO-OPERATIVE CREDIT SOCIETY LIMITED  
സ്വീകരണകൾ, നാണയപത്രങ്ങൾ, ഇനി പണം ഒരു പ്രവർത്തനമാണ്.  
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