

PETALS

of Malankara

TOUCHING THE MILESTONE OF



Thanks a lot to all our Members, Board of Directors
Executives and Staff for trust and support for achieving
this incredible milestone of one lakh memberships!

854+

Crore Business

100600+

Happy Members

19885+

Depositors

73160+

Loanees



MALANKARA CREDIT SOCIETY LTD

REGD. OFFICE: 4th 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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Toll-free: 1800 313 1223

PETALS
of Malankara



(Dr. BOBY CHEMMANUR)
812 Km. Run Unique World Record &
Guinness Record Holder : World Peace
Social Worker / Sportsman / Endurance / Motivator / Liberator
Baby Group

Corporate Monthly E-Magazine of
Malankara Credit Society

Printed and Published by:

Mr. Jisso Baby

Chairman

Editorial Board

Chief Editor

Mrs. Mariyama Pious

Vice Chairman

Members

Jose ML

Aiswarya Sanesh

Printo CJ

Vishnu Prakash

Design & Layout

Domson Simon

Objectives:

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

ബല്ലുവിളിച്ച് നേടി സമ്മിത & ടീം



CONGRATULATIONS

CHAIRMAN LENDERS AWARD
NOVEMBER 2024

OTTAPALAM
MALANKARA CREDIT SOCIETY LTD

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MESSAGE



Jisso Baby
CHAIRMAN

ജലാകൃത്തിലെ ഭരതചിരകുഞ്ഞിന്, ലക്ഷക്കുഞ്ഞിന്, ഭക്താടിക്കുഞ്ഞിന്
ജനങ്ങൾക്ക് ഒരു നന്മവെങ്കിലും ചെയ്യുക എന്ന ലക്ഷ്യത്തോടെ
പ്രവർത്തിക്കുക

It is with great joy and pride that I announce a unique achievement in this triumphant journey of Malankara Credit Society. "One lakh members" is a big achievement; this is a reflection of the trust and steadfast support of our members. The cornerstone of our mission is their trust and support towards society. Through our collective efforts, we have been able to build a strong foundation for economic empowerment and social progress.

I take this opportunity to express my heartfelt gratitude to all of our members. My heart-felt thanks to our Board of Directors, whose vision and shared responsibility drive us forward. I remember all of our staff members with gratitude, their hard work and commitment made this achievement possible. In fact, it is their collective efforts which put us in the driving seat and help us to provide better services to the members.

'One hundred thousand members' is not just a number, it is a testament to the values we uphold and the relationships we hold dear. By celebrating this success, we are committed to provide good financial services to our members and create a bright future for them. Together we can move forward to even greater achievements in the coming years.

Wishing everyone a Merry Christmas and a wonderful Happy New Year ahead, have a good day to all.

Warm Regards,
Chairman
Malankara Credit Society Ltd.

Dear Team,

Be competent



It is time to say bye to 2024 and welcome 2025. It is a time for looking back and also plan for the future. All are anxious to plan and to see new things happening. As you know the past is a place of reference and not a place of residence. I am sure that all will achieve greater heights in the days to come. We have to develop a spirit of competition and each of you should be able to acquire more skills. Be competent with more knowledge and be prepared to compete yourself.

- **Intrinsic Motivation:** Competing with yourself fuels your motivation from within. It's about setting personal goals and pushing your own limits. This intrinsic motivation is more sustainable than external validation.
- **Reduced Stress:** Comparing yourself to others can lead to feelings of inadequacy and stress. Focusing on your own journey eliminates this unnecessary pressure.
- **Sustainable Progress:** Gradual improvement over time is more likely to be maintained. Celebrating small victories keeps you motivated and focused on your long-term goals.
- **Personalized Growth:** Everyone has their own unique strengths and weaknesses. Competing with yourself allows you to tailor your growth to your specific needs and aspirations.
- **Resilience:** When you focus on your own progress, setbacks become opportunities for learning and growth. This builds resilience and helps you bounce back from challenges.

How to Compete with Yourself

1. **Set Clear Goals:** Define specific, measurable, achievable, relevant, and time-bound (SMART) goals.
2. **Track Your Progress:** Monitor your progress regularly to see how far you've come.
3. **Celebrate Milestones:** Acknowledge and celebrate your achievements, no matter how small.
4. **Embrace Challenges:** View challenges as opportunities to learn and grow.
5. **Learn from Mistakes:** Use setbacks as learning experiences to improve your future performance.
6. **Practice Mindfulness:** Stay present and focused on your journey, avoiding distractions.
7. **Seek Feedback:** Get feedback from others to gain new perspectives and insights.

Requesting all to be competent and be prepared to scale greater heights. I am happy to express my heartfelt congratulations on securing outstanding achievement of winning the Chairman's Rolling Trophy for the month of November by our Thrissur Branch headed by Ms Salini. This is a significant accomplishment that reflects the dedication, hard work, and teamwork of every individual of the team involved.

"The Chairman's Trophy is a fitting recognition of the Thrissur branch's outstanding performance. Your commitment to excellence and team spirit has truly set a new standard. We are incredibly proud of your achievements! I am truly proud of their accomplishments and look forward to even greater successes in the future.

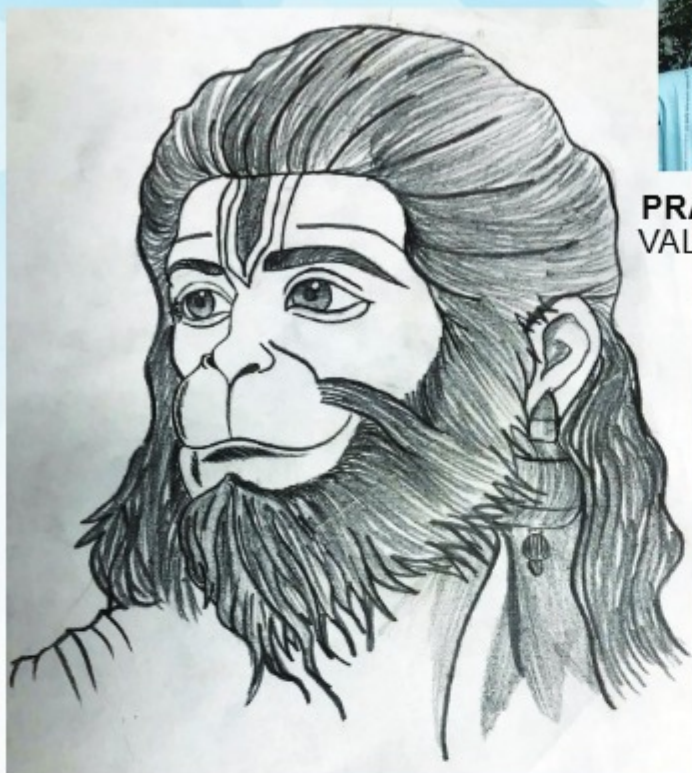
The goal isn't perfection, but continuous improvement. By competing with yourself, you'll unlock your full potential and achieve lasting success. The features of our DJFM contest are well accepted by all our staff members during the DJFM Connect held on 01.12.2024. All should actively participate in the contest and come out in flying colours.

Merry Christmas and Happy New Year

Best regards to all Malankarites.

Vincy Louis Palliserry

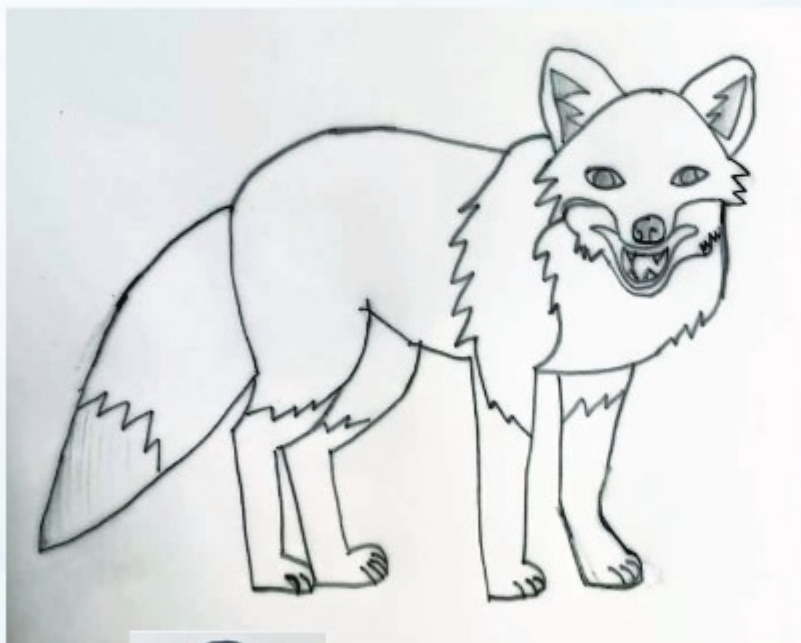
CEO, Malankara Credit Society



PRAYAG VP
VALARKAVU



THEJASI C P
PERINGANDOOR



SHAIK MUHAMMED SHIBILI
KANIMANGALAM



ANAMIKA
KUTTANELLUR



A I JAMES
BCOM, CAIIB, ICWA, ACS

TYPES OF INSURANCE

Insurance is the legal agreement between the insured person and the insurance company, in which the insured pays a premium amount, and the insurance company promises to cover the insured person against any financial losses in the future.

Types of Insurance Policies

General Insurance

General insurance, also known as non-life insurance, is a type of insurance that provides insurance coverage for losses or damages to property. In this type of insurance, the insurance company reimburses for the damages or expenses incurred. It also includes different types of insurance, such as motor insurance, health insurance, marine insurance, fire insurance, etc.



Life Insurance

Life insurance is the type of insurance that provides insurance coverage for life of the insured. It ensures the financial well-being of the loved ones in the case of unfortunate demise of insured. It includes different life insurance plans such as term insurance, whole life, endowment, money back, and unit-linked insurance plans.

GENERAL INSURANCE

Here are some common types of general insurance policies:

1. Health Insurance

The health insurance policy provides coverage against medical emergencies and hospital expenses. It typically covers medical expenses such as inpatient care, critical illness treatment, pre and post-hospitalization medical bills, daycare procedures, etc.

2. Motor Insurance

Motor insurance is a type of insurance that offers financial assistance in case the vehicle has met with an accident. It protects the vehicle from damages caused by accidents, fires, natural disasters, theft, injury to the owner. It also provides coverage for third-party damage, which protects other individuals from damage caused by the insured vehicle.

3. Fire Insurance

Fire insurance provides coverage for damages caused by fires to property and belongings of the business and houses. Business entities generally take it to protect their stocks and machinery from fire incidents.

4. Travel Insurance

Travel insurance is a special type of insurance plan that is taken to secure the trips and vacations. It covers losses resulting from unforeseen events during trips, such as personal accidents, loss of baggage, flight delay, lost luggage, trip cancellation, emergency medical facilities, etc.

LIFE INSURANCE

The common types of life insurance policies are as follows

1. Term Insurance Policy

A term insurance policy is the simplest type of life insurance and these are often called protection plans. This type of life insurance policy provides monetary compensation to the nominee or beneficiary of the policy only if the policyholder dies during the policy term.

2. Whole Life Insurance Policy

Whole Life Insurance Policy is a permanent life insurance policy. This means such policy extends Life Insurance coverage until the demise of the policyholder. After the death of the policyholder, the nominee is paid the benefits that are listed under the Whole Life Insurance Policy.

3. Endowment Policies

In the case of an Endowment Policy, the insured person gets life cover along with the additional benefit of saving regularly during the policy term. The money that is saved as part of this policy is paid out to the policyholder as a lump sum amount when the policy matures. Usually, this type of life insurance is sold as a savings plan for future events such as children's education or marriage that are 10 to 15 years away.

4. Money Back Policy

Money-back policies are another popular life insurance category. A key reason for the popularity of this plan is the Catchphrase – "Money Back" which gives prospective policyholders an idea about how this type of Life Insurance Policy works.

As per the terms of this policy, the policyholder needs to pay premiums for 15 years to avail of the benefits of the plan.

"If a child, a spouse, a life partner, or a parent depends on you and your income, you need life insurance" --Suze Orman

TOP PERFORMERS AM (ASSIST TO MEMBER)



THANKACHEN P P
16.80 LAKHS



JAIFARUDHEEN M S
13.23 LAKHS



HARIDAS B
9.45 LAKHS



ADARSH S
PUTHUKULLATHINGARA



NETHIK C SHYJU
KUNAMKULAM



VAIGA V NAIR
BALARAMAPURAM

Happy BIRTH Day



ARUN



JAYAKRISHNAN



APARNA



SIJO



KEERTHANA



AKHIL KRISHNA



SWETHA



RAJESH



AKSHAYDAS



JISHNU



MANJU



SHAMSIYA



LALMA



GOKUL KRISHNAN



SUKHILESH

INDUCTION PROGRAM FOR NEW EMPLOYEES



From left to right: Nasim P N, Yedu Raj K L, Anand Ravi, Harikrishnan, Hafeefa M, Shine Sabitha Daniel, Annie S S, Maya M S, Anju S, Manasa Chandran, Amal Cheguvera H U, Lordwin Antony K J, Meghadath E, Nandana B N, Ajay Kumar I A, Bineesh M, Jishnu Dev T L
2nd Row From left to right, Vishnu MV, Sibi SL, Vijeesh E P, Vincy Louis (ceo), Nijimal H, Hitheswer Ravi



1st row left to right, Kishor PC, Fasna Sherin, Divya Ajeesh, Aiswarya Jr, Vijay Christine MG
2nd row left to right: Shamsiya Shajahan, Hithendradas T, Keerthana K, Fathima Suhara MR



**CHAIRMAN'S EVER ROLLING TROPHY
BEST BRANCH NOVEMBER 2024
THRISSUR**



പാലക രംഗം

ഫാഷൻ ഫ്രൂട്ട് ചമ്മന്തി

ആവശ്യമുള്ള സാധനങ്ങൾ

ഫാഷൻ ഫ്രൂട്ട് ഇടത്തരം 2 എണ്ണം

നാളികേരം ചീരകിയത് 1 മുറി

ചുവന്നുള്ളി 10 എണ്ണം

പച്ചമുളക് എരിവുള്ളത് 4 എണ്ണം

ഇഞ്ചി 1 കഷണം

കറിവേപ്പില 1 തണ്ട്

ഉപ്പ് പാകത്തിന്



MARIYAMA PIOUS
Vice -Chairman

തയ്യാറാക്കുന്ന വിധം

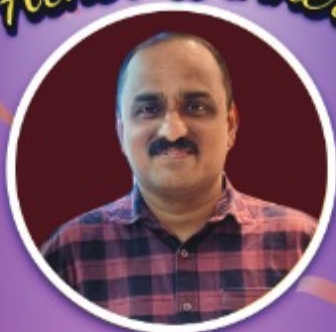
മിക്സിനൂടെ ഓറിലേക്ക് നാളികേരം, ഫാഷൻ ഫ്രൂട്ട് മുറിച്ച് ഉള്ളിലെ പൾപ്പ്, പച്ചമുളക്, ഇഞ്ചി, ചുവന്നുള്ളി, കറിവേപ്പില, ഉപ്പ് ചേർത്ത് വെള്ളം ചേർക്കാതെ അരച്ചെടുക്കുക. ചമ്മന്തി തയ്യാർ



DEPOSIT DYNAMO

DEPOSIT (CLDP) MOBILIZATION CONTEST

Ather Winner



SANILKUMAR
SALES DEVELOPMENT MANAGER
CHEMMANUR
INTERNATIONAL JEWELLERS



PETALS
of Malankara



*Smart Phone
Winners*



RENO
CMD MANAGER
CHEMMANUR
INTERNATIONAL JEWELLERS



RANEESH N R
SALES MAN
CHEMMANUR
INTERNATIONAL JEWELLERS



PRASANTH C M
CMD STAFF
CHEMMANUR
INTERNATIONAL JEWELLERS



ANSEERA
SO CARE
CHEMMANUR
INTERNATIONAL JEWELLERS



SUJATHA A
SALES OFFICER
CHEMMANUR
INTERNATIONAL JEWELLERS



THANKACHEN P P
ASSIST TO MEMBER
MALANKARA
CREDIT SOCIETY LTD



PRAVEEN KUMAR M P
CMD MANAGER
CHEMMANUR
INTERNATIONAL JEWELLERS



ANOOP
CHEMBEKKATT
CMD STAFF
CHEMMANUR
INTERNATIONAL JEWELLERS



MURALEEDHARAN P
SALES OFFICER
CHEMMANUR
INTERNATIONAL JEWELLERS



JAIFARUDHEEN M S
ASSIST TO MEMBER
MALANKARA
CREDIT SOCIETY LTD



NISHA M C
SALES OFFICER
CHEMMANUR
INTERNATIONAL JEWELLERS



RIJITHA P R
CMD STAFF
CHEMMANUR
INTERNATIONAL JEWELLERS



HAREESH P K
CMD STAFF
CHEMMANUR
INTERNATIONAL JEWELLERS



BINDU
SALES OFFICER
CHEMMANUR
INTERNATIONAL JEWELLERS



N T K NISHA
SALES OFFICER
CHEMMANUR
INTERNATIONAL JEWELLERS

BUSINESS CORRESPONDENT (BC) PERSONAL LOAN



KRISHNA KUMAR
7.18 LAKHS



MIDHUN KRISHNA P M
5.56 LAKHS



ANAGHA K A
5.03 LAKHS

BUSINESS CORRESPONDENT (BC) LOAN AGAINST PROPERTY



ASWIN M D
12 LAKHS



AMAL M JOJO
11.50 LAKHS



KIRANKUMAR K
10 LAKHS

BUSINESS CORRESPONDENT (BC) VEHICLE LOAN 4 WHEELER



SHIJU
39.50 LAKHS



VINESH C.V
20 LAKHS



VENUGOPALAN C.G
20 LAKHS

BUSINESS CORRESPONDENT (BC) VEHICLE LOAN 2 WHEELER



RIJO JOSE -TURBO FINTECH
26.17 LAKHS



AJITH G
9.20 LAKHS



NAGESH KUMAR B
8.76 LAKHS



നിങ്ങളുടെ സാഹിത്യ അഭിരുചികൾ വികസിപ്പിക്കുന്നതിനും പ്രോത്സാഹിപ്പിക്കുന്നതിനുമായി മലങ്കര ക്രൈസ്തവ സൊസൈറ്റി മാസം തോറും പ്രസിദ്ധീകരിക്കുന്ന ഈ മാഗസിൻ അവസരം ഒരുക്കുന്നു.

നിങ്ങളുടെ കലാസൃഷ്ടികൾ 90725 97827 എന്ന നമ്പരിലേക്ക് നിങ്ങളുടെ മുഴുവൻ പേരും ഹോട്ടേയ്യും സീമലവും സഹിതം വാട്സാപ്പ് ചെയ്യൂ

അല്ലെങ്കിൽ media@mmsccs.com ലേക്ക് ഇമെയിൽ ചെയ്യൂ.

മാഗസിനിൽ മാസം തോറും പ്രസിദ്ധീകരിക്കുന്ന മൂന്ന് കലാസൃഷ്ടികൾക്ക് നറുക്കെടുപ്പിലൂടെ സമ്മാനം നൽകുന്നതായിരിക്കും.

എല്ലാവർക്കും കലാസൃഷ്ടികൾ അയക്കാവുന്നതാണ്.



CONGRATULATIONS!



ഇ-മാഗസിൻ കുറ്റിഞ്ഞ ലക്കത്തിൽ പ്രസിദ്ധീകരിച്ച കൃതികളിൽ നിന്നും നറുക്കെടുപ്പിലൂടെ സമ്മാനാർഹരാകാൻ



MARIYAMA PIOUS
VICE -CHAIRMAN



VAIGA V NAIR
BALARAMAPURAM



THEJASI C P
PERINGANDOOR

NOVEMBER Liability Products



9.45
Lakhs



PREETHA G D
AREA MANAGER (SOUTH)
BRANCH OPERATIONS



9.42
Lakhs



SARANYA P
SENIOR OFFICER
CREDITS



8.11
Lakhs



GIRA K
ABM-LIABILITY
NORTHPARAVOOR