K.P. HORMIS

A LEGACY BEYOND BANKING

A TRIBUTE TO THE FOUNDER OF FEDERAL BANK
WHO REDEFINED INDIAN BANKING ETHOS

K.P. HORMIS : A LEGACY BEYOND BANKING

A memoir of K.P. Hormis, founder of Federal Bank Limited

Editor	:	T.S Preetha
Publisher	:	FBROF on behalf of K.P. Hormis Memoir Editorial & Publishing Committee, FBOA Centre, FBOA Road, Aluva, Kerala 683101 Phone: 2628046 Email: fbrofmail@gmail.com
ISBN	:	978-81-940328-0-9
Printers	:	Maptho Printings, Kalamassery, Kochi
First Edition	:	January, 2019
Price	:	₹400

© : Publisher

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K.P. HORMIS

Founder, Federal Bank Limited


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WHY SETTLE FOR LESS?
Get 100% funding with lower EMIs on Federal Bank Car Loans
FEDERAL BANK
YOUR PERFECT BANKING PARTNER
NO OVERTAKING



An icon of Kerala's development, and a testament of its resilience, Federal Bank stands tall right in the heart of Aluva, spreading its wings far and wide across the country as envisioned by its creator, the master banker, K.P. Hormis

Foreword



Shyam Srinivasan
MD & CEO
Federal Bank Limited

I consider it a privilege to write the Foreword for a book on one of the most visionary leaders in the Indian Banking industry, probably in the entire century. I am both excited and humbled by this opportunity.

I have always believed, Federal Bank is a Business with a Soul. We have a lot of goodwill around the Brand and when we call ourselves, 'Digital at the Fore', we never forget to be, 'Human at the Core'! These are not mere differentiators, but the edifice on which our Bank stands firm. Salute to the visionary who has set for us, the right path of excellence with ethics. A man of nobility and rectitude, his diligent care and tireless dedication oversaw the bank's growth from its early, cautious beginnings in the mid-forties to its self-assured and confident early adulthood in the late seventies. He was a true alchemist, who could rewrite destinies of thousands of people and inspire the nation by setting up an

institution that performs for a purpose.

As I cast my mind back to 2010, I recall, I was at the crossroads of whether to continue in a multinational financial institution or to take up an assignment in a Bank headquartered in India. On a visit to Kochi, prior to joining, I had a chance to meet some of the then Federal Bank seniors who introduced me to the book: 'Hormis – Biography of Shri K.P. Hormis'. Reading the book reaffirmed my decision to take on this role. There on, it has been a fantastic opportunity to learn about the epoch maker, Shri K.P. Hormis and his passionate beliefs on which he created this great institution!

An Apostle of social banking, Shri Hormis was able to identify the key areas like micro lending and lending to MSME and agriculture (terminologies that were uncommon those days) and he gave acute focus on these sectors. This approach was pivotal to the nation's development, and, is a reference to all Banks in catering to a large population. He was equally thoughtful about the economic viability of the franchise.

His way of thinking, all through his work life, was marked by imagination and innovation. Be it in formulating new products, or devising new methods for training of employees or working out strategies for canvassing business, or whatever else, his ideas were always original and had an out-of-the-box quality. That's one quality that we, as a Bank are truly consumed by and why the Bank believes in 'Nayi Soch'!

Through my years at Federal, I have heard of the fond memories of many of our seasoned leaders

about the 'Hormis Era'. There were times, I have seen our people being emotional at the retirement evenings, while they remember the founder. Yes, there are people who turn epic, and Shri Hormis was one such!

We, at Federal Bank, have always taken pride in our founder and have kept his principles close to our heart and of course, to the soul of our Bank. Every year, as we celebrate Founder's Day, we make it a point to reach out to the most deserving in the society, imbibing the spirit of empathy and righteousness that Shri Hormis taught us. But to me, this is a furthermore befitting tribute that we can offer, to the champion of excellence that he was. We see ourselves as a bank with Strong Fundamentals and Soaring Ambitions! So, to the legend who gave us the path to our strong fundamentals, the right tribute would be to march on and take the Bank to greater heights, make it a formidable player and importantly, stay together with solidarity and rigor.

I am fortunate that I could read a few chapters of this book, even before this got published. I found the narrative fascinating and one that would influence Bankers, young and old, equally. The book reflects on trends which are not only Banking, but on how, Businessmen can also be Reformers. As the tagline reads, this is an honest tribute to the founder of Federal Bank, who redefined the ethos of Indian banking. I am sure this inspiring book would be a great read.

Shyam Srinivasan

We dedicate and acknowledge…

While celebrating, just fourteen months back, the birth centenary of late K.P. Hormis, the great founder of Federal Bank, there arose a common urge among the Federal Bank officers, past and present, to bring out an ever-cherishing memoir of the proud legacy of this visionary. Thus comes this book now into your hands as a noble tribute to the man who, with impeccable integrity, extraordinary vision and steadfast determination, created a new banking edifice by founding and fostering Federal Bank.

K.P. Hormis founded the Federal Bank at an early age of just 28, comparatively a much young age for anyone to think of founding a Bank. A staunch freedom fighter and a reputed public figure in the Gandhian mould, K.P. Hormis was a very promising political leader in the early 1950s. But he shifted paradigm from the lust for political power to the love for banking to better the life of the people around him, his fellow human beings. That was the emergence of K.P. Hormis, the rare and admirable gene of an outstanding leader with exceptional entrepreneurship, excellent executive caliber and enviable farsightedness, as a great banker.

This book is a humble endeavor of the Federal Bank officers - in service and retired - to express their gratitude to the founder on the occasion of his birth centenary. With utmost respect and un-

reserved reverence, we dedicate this book to the memory of the beloved founder of Federal Bank, late K.P. Hormis.

This book contains a short biographic component, compliments from renowned personalities connected with Federal Bank and "Federals," memories of the family members of the founder, and tributes from "Federal Folk." Thus, it reveals the views and news from a microscopic angle of those who were very close to him, through a telescopic view from those who knew him from a distance, and a photo gallery depicting flashes of his family and official life; the combination of all these resulting in the kaleidoscopic beauty of the profiles of this legendary banker. This book is unique because such works by way of a biographical sketch and tributes from contemporaries and colleagues on the founders of any Indian bank are not seen published so far.

Our deep sentiments of gratitude go to the contributors, all well known in their own right within the bank and beyond, who responded so graciously to our request and obliged us with their tributes promptly. The views expressed herein are purely those of the authors as we have compiled them together to be a beautiful garland of comments and commentaries to the golden memory of our revered K.P. Hormis.

We feel highly honored and deeply indebted to Sri Shyam Srinivasan, MD &CEO, Federal Bank for his delightful "Foreword" to this memoir about his celebrity predecessor. We acknowledge with thanks how he gave a start to celebrate the founder's birthday every year as the Founder's Day of the bank. We are sure his words here-in would enhance the sentimental value of this book.

We acknowledge with gratitude the support given by Federal Bank for publication and distribution of the book as part of their CSR initiative to foster education on banking and entrepreneurship through glimpses on the life of their Founder.

We also thank FISAT for their generous support for publication

of this memoir.

We are extremely thankful to Ms Preetha T.S, the erudite editor of this book, for her dedication and direction, commitment and professionalism, involvement and input which have made this dream come true. Sincere thanks are due to Mr Jotty George and his team of M/S Maptho Printings, Kalamassery for making this book a masterpiece in print, within the shortest time span.

We will be highly satisfied if the readers would love to read, love to hold and love to own this book.

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Aluva
18th January 2019

[1]

Hormis Sir, we owe you!

In a thousand hearts, he is a Knight.

A knight whose title, Sir, is not a prefix but an affix that simmers with inspirational respect.

He is referred to as Hormis Sir in total reverence even by those who have only heard of him, that too seven decades after K.P. Hormis put together the building blocks of modern banking and created the finest example of what would later be termed in business lingo as corporate governance.

His presence still lingers in the corridors of the iconic institution he built - The Federal Bank Limited. And each and every person who has ever associated with him seem to slightly flaunt their connect with a visionary in days gone by. Tales abound about the man and his genius, his thoughts and his deeds, his power and his warmth.

Who was K.P. Hormis who still lives in memories, tributes, his photo adorning the walls of many a home, his name mentioned with awe, his traits discussed with respect?

Cliched eulogies can wait. For the people who worked with

him, knew him, met him, interacted with him, worked for him, traveled with him, who were trained by him, interviewed by him, recruited by him or who were just around him, he was the centre of gravity, the force that kept them close, well-balanced and connected to the Federal Bank even decades after his demise.

It was alchemy of a different kind as he created magic through his vision, commitment and camaraderie, and changed the lifescapes of many. Right from the day he signed the dotted line that marked his entry to banking and became a game changer.

That historic date was December 30, 1944. The seed that reached the fertile hands of Hormis was one simple sentence.

"Recognised:

The transfer of 208 shares belonging to Mr Varkey Gheevarghese, Chalamadayil to Mr. K. P. Hormis, B.A, B.L, Advocate, Perumbavoor."

A single sentence in the minutes of the Travancore Federal Bank's Board of Directors' meeting. But what it led to was much beyond the record of a transaction, a transfer of ownership and a stake in a dying institution. That day and that meeting marked the emergence of a new banking era, a reconstruction of the financial sector, a change in the pace and texture of development in Kerala, and above all, the creation of a brand and a legend – The Federal Bank Limited and its doyen, K. P Hormis!

From that sentence began an epic.

A saga whose hero didn't perform miracles, he made things happen. He didn't amass riches, he helped make others richer. He didn't create a family business, instead built a lasting institution. He didn't preach corporate social responsibility, he practiced it.

What K.P. Hormis initiated that day was an individual act of

courage that became a turning point for not just the banking sector but the state as well. In the years to come, for the first time, a Made-in-Kerala success model in the financial sector became a trendsetter and caught the attention of the nation as Hormis led the bank to cross the borders, confident of growing bigger, better and wider, simultaneously empowering the society, especially people living on its fringes.

Soon, the winning streak of the bank helped to erase to some extent the stigma associated with the business scene in the state which has been marked by downed shutters and labour strikes. Finally, Kerala could heave a sigh of relief, and shout to the world," Don't rule us out, we do make things happen here."

Till a decade ago, Federal Bank was probably the only company from Kerala that had an instant brand recall. It was our only player in the national scene with its roots firmly based in the state.

The Federal Bank, that K.P. Hormis launched with a one-room branch in Aluva has now grown to be one of the major commercial banks in India with a network of over 1200 branches and more than 88 lakh customers. Built on a capital of Rs 2,000, mostly borrowed from family and friends, this institution is now securely placed in the league of ten best banks in India with a market capitalization of over Rs 25,000 crore.

Even now, three decades after his demise, Federal Bank stands tall on the principles laid down by its founder who followed the dictum that "no employee or customer is above the bank."

And what he left behind are not awards or monuments but a legacy of humane leadership that still continue to inspire and influence. Anyone who has ever come into contact with him have become the inheritor of this unassuming man's philosophy, his visionary zeal, his principles, his warmth and his commitment to work.

Spread across the world are these followers of K.P. Hormis, an army of admirers, their memories fresh with his words, advices and actions. And when they speak of him, their words reverberate with the same passion that he inculcated in them.

"He was a practical banker in its true spirit and meaning who introduced various loan schemes for the agriculturists and labour class. He made them a major portfolio of the bank's lending policy even years before the RBI introduced priority lending." C. Bhaskaran

"The personal warmth he nurtured and maintained enshrined him in the hearts of those who had the privilege of knowing him. He was a leader who knew the way, showed the way and went the way." Pappachan Thekkekkara

"What I am today is because of the patronage and motivation that Hormis Sir showered on me abundantly." John Daniel

"Hormis Sir's legacy lives not just through the people who meritoriously served Federal Bank their whole life but also through some of us who left the Bank for personal reasons."
Dr P. Prasannavadanan Thampi

"In the 70s when flights were expensive, he would permit even junior executives to go by air for their official engagements, saying that "We are a small bank and cannot afford the luxury of train journeys, we want the executives to reach the destination in few hours and start the work." Sasidharan K

Obviously, 'Impressive' is an understatement when we talk about K.P. Hormis, and 'Inspiring' alone is never enough to capture the essence of the life-journey of a man who was more than a banker. He was a people's leader, a no-nonsense administrator, a mentor, a disciplinarian, a caring boss, an understanding colleague… the roles he donned were many as he single-handedly designed, defined and directed the banking segment to a new, modern era.



Advertisement published in connection with the silver jubilee celebrations of Federal Bank

Man on a mission

What do you call a man who built Kerala's first major private sector bank and lost his personal property to repay a loan?

A man who left a promising career in politics to build his bank?

Who had no background or experience in banking, and yet learned its each and every detail, taught himself the art and craft of banking and went on to teach the new recruits how to do it perfectly?

Who kept pushing his institution forward, braving odds and fighting a militant trade unionism?

Who mastered the fundamentals and created an institution of ever-lasting value?

Who went the extra mile to train and mould his employees for future?

K.P. Hormis was clearly a man on a mission.

Complementing his acumen for banking was his innate sense of justice, empathy and righteousness. At a time when commercial banks patronized only wholesale banking and gave a wide berth to small account holders, and when social banking was a concept unheard of, K.P. Hormis extended support to agriculture and other weaker sectors of the society, thereby bridging the gap between banks and the public.

In fact, he was a mediator incessantly conversing with the banking lords and the common people as he adapted social banking as his philosophy. Notes K.P. Joseph in his biography of this banker, titled "Hormis – Legend of a Great Farmer with Passion for Development' that "The Federal Bank was helping the small men and women in agriculture long before the cooperative credit banks began doing so. In addition to disbursing loans directly, the bank was engaged in providing advances to coopera-

tive agencies who in turn disbursed loans to agriculturists."

In those days when mission and vision statements were not part of any business projects or institution norms, K.P. Hormis ensured that the Bank has long-term plans and that it is equipped to go through a continuous discovery of opportunities, inventions and disruptions.

The firsts are many when it comes to his initiatives for the Bank's futuristic growth

He was the first and the only person in India in the early seventies, to induct universities, psychologists and management experts to fine-tune the company's recruitment and training programs. And he was the first to introduce Performance Budgeting that totally changed the system of business planning in the Bank.

In the years to come, his successors were pleasantly shocked to feel the unique sense of loyalty, pride and sense of ownership that the employees inherited from the founder, K.P. Hormis.

"When I joined the Bank, my personal interactions almost always led me to the employees' unflinching loyalty to the organization, their reverence to the founder who built the Bank and a proprietary interest in its affairs. These values which Mr Hormis institutionalized, gave the Bank vibrancy, seldom seen in other corporate bodies," says K.P. Padmakumar who chaired the Federal Bank from 1998 to 2004.

A major factor indeed that contributed to the steady and enviable growth of Federal Bank from Aluva to the far corners of the country which still goes on. But what sets K.P. Hormis apart is the way he moved beyond the role of a banker and gatekeeper of an institution and became the tribune of equality, empowerment and ethics.

In this scenario, Hormis may not have many things in com-

mon with J.P Morgan, the American banker, the most-revered mastermind in the corporate finance sector in the later 19th and early 20th centuries. But when it comes to smart risk analysis, experimentation and hard work, these two extraordinary personalities have many a similarity to share. Unknowingly of course, Hormis' life-changing decisions would have been the execution of a well-quoted remark of Morgan – "Go as far as you can see; when you get there, you'll be able to see farther." And this American financier's warning in general could well have been his life philosophy - "When a man abuses his power, he loses it."

And through his life, Hormis has proved how to use power effectively – to change lives, to rewrite destinies, to create a legacy far beyond banking and finance and money transactions.

So, how did it all begin?

2

The beginning

"Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible." *St. Francis of Assisi*

What this Medieval saint advised was in effect the dictum that K. P. Hormis followed at each step of his journey to become the 'Brand father of modern banking.' For someone with no experience or background in running a financial institution, what Hormis achieved was nothing short of an impossible feat.

Like all success stories, big or small, renowned or unknown, the beginning was humble for the Federal Bank. And for its founder too. The village of Mookkannoor near Angamaly in Ernakulam district provided the perfect setting for an idyllic childhood and adolescence against the backdrop of raging nationalism.

Born on October 18, 1917 as the third of the seven children of Paulo and Mariamma, of Kulangara House, Hormis was bred on a sumptuous diet of religious beliefs and values. The young Hormis, or Urumese as he was called by everyone, had a comfortable childhood, typical of youngsters hailing from well-off agrarian families with strong family bonds and an undisputed religious foundation.

"Appachan used to tell us about the afternoons of summer holidays spent at the backyard of their ancestral home at Mookkannoor. Vellyappan used to introduce him to many books and they had lively discussions on a variety of subjects," remembers Neena Joseph, daughter of K.P. Cherian, younger brother of K.P. Hormis.

"In the village, a youth forum "Sodality" associated with the parish church was instrumental in inculcating leadership qualities in these brothers. Vellyappan is remembered as an excellent team player. For instance, when roles were being allotted in a sodality play, everybody was tacitly refraining from taking up the role of Lucifer, the king of devils, and a sort of stalemate was building up. The venture was at the risk of being aborted. And he volunteered to play Lucifer," Neena says.

Education was of high importance to the family, and equally prominent was the focus on imbibing goodness, accepting shortcomings and forgiving mistakes. And needless to say, these factors sculpted the much-acclaimed "Hormis personality" which earned him followers across the country, turning even his rivals into admirers.

And growing up, he didn't have to look further for the perfect example of building trust even with strangers, gaining their confidence, and dealing safely with others' hard-earned money. His father Paulo, also called Kunjippaulo, showed him the way to win people's heart through honesty, integrity and commitment without making a show of it.

A farmer by choice, Kunjippaulo was equally adept at running a grocery shop and dealing with a small-scale spice trade, buying pepper from farmers and selling it when the price was right. Above all this, he was an unofficial banker for many. And how he dealt with others' money was the first lesson in banking for young Hormis would go on to build one of the most successful financial institutions in the country.

In fact, Kunjippaulo was the epitome of qualities that shaped the personality of Hormis as well as the foundation of Federal Bank – Trust, a deep empathy towards fellow human beings, selfless attitude about life and a keen interest in making others' lives better.

From this era of financial inclusion and digital banking, it is not easy to imagine a scenario where a formal banking system was almost absent, especially in villages. People depended on their well-off neighbours for small loans and emergency financial assistance. For some, money lenders who charged exorbitant interest rates were the only option. And the situation in Mookkannoor on the suburbs of Kochi was not different in the second half of the 20th century.

A role model at home

Kunjippaulo, hailing from a traditional and reputed family, had earned a name for himself as an honest and trustworthy person through years of doing business ethically and following a stringent religious lifestyle. And he became an unofficial banker for the village, safe-keeping money or giving out loans for emergency needs. For him, it was a service and not a business. Never was interest for loans mentioned, and never did he divulge the money kept with him. Kunjippaulo maintained clear records of the transactions, leaving them transparent and ensuring the villagers that their money was safe with him.

Whether it be a small farmer whose 'fixed deposit' with Kunjippaulo was meant for a marriage in the family or children's higher education, or a neighbour who 'deposited' small amounts every month as a savings scheme the residents of Mookkannoor trusted him completely to make him their most dependable 'banker.'

Unofficial and unrecorded in the social history, of course, but

people like Kunjippaulo played a major role in stabilizing the financial needs of rural citizens, saving them from the grip of ruthless money lenders decades before microfinance and indigenous banking became common, and keeping them away from the fringes of poverty.

And to Hormis, these transactions gave a clue to the financial needs of people in rural areas, especially farmers and small-scale traders. A change in climate, a small delay in transportation of produce, a hike in the price of essential commodities, a natural calamity….anything could affect their financial situation, leaving them vulnerable and desperate for emergency help.

Since the rural population had not found its place as viable financial-service customers in those days, there were few options for them to regain their grip on a secured life. Hormis was aware of their plight and the lack of avenues available for them, and this formed the basis of his insistence of making social banking the key area of Federal Bank's activities years later when he launched a Bank and created history.

The spirit of entrepreneurship was lying dormant in him as he pursued his higher studies in Law. The school years had seen him scoring high marks, and Law was suggested as the choice of profession considering its popularity among national leaders and regional political activists.

That he would not practise as a lawyer for long was a matter that time decided and proved right. The legal background gave him an edge over running a financial institution through its ups and downs, fighting labour strikes and agitations and guarding the Bank against misappropriation of any kind.

To a new world

1941

The most important decade for the whole of the nation had be-

gun when Hormis chose Law College in Thiruvananthapuram for his professional degree. The 1940s was the time of promises for India, of long agitations and new beginnings, of building teams and boosting confidence, of celebrating the ecstasy of freedom and forgetting the pain of partition.

Another world was opening up for Hormis as he joined the new college which set the stage for his entry to politics and banking. These years in Thiruvananthapuram helped him to be aware of new ideas and changes happening across the globe. Most of the people he befriended on the campus were connected to either political or intellectual thought networks, and he was quick to absorb the change in perceptions and attitude.

P.T Chacko, Congress leader and former Home Minister, Henry Austin, former Union Minister, K.M George, founder of Kerala Congress, T.V Thomas, Communist leader, and K.T Joseph, founder of the Indian National Bank, were his close friends during the years in the Law College.

These days would play a major role in shaping the mindset of Hormis as he became more aware of the societal scenario. Discussions with friends, reading international publications and books on a wide variety of subjects, and listening to the talks of eminent personalities helped to sprinkle new thoughts on his mind, guiding him to take stands and form strong opinion about issues ranging from social development to international politics.

After studies, he started his career as an Advocate in the Munsiff Court of Perumbavoor. But the law profession could not satisfy the entrepreneur in Late Hormis and so he gravitated to commercial banking soon.

For him, it was not easy to take a decision on buying a bank, that too one on the edges of collapse. But once decided, it was a leap to a totally new scenario. And it was left to time to tell us how he made use of that choice.

3

Banking on hopes

Fourteen persons, one purpose. And a vision to better the financial scene and help with the progress of the region. That was the beginning of an institution which went on to become one of the finest non-nationalsed commercial banks in the country – The Federal Bank!

The setting for the formation of this bank was Thiruvalla and the year was 1931. And this dream of a group of men, headed by Chacko Lukose Minagappally, was christened as the Travancore federal Bank Limited with a clear plan of action. The bank was to meet the financial needs of two major sectors – agriculture and industry!

Though borne out of a strong commitment to provide financial services to the deserving, the bank failed to go beyond the initial levels of operations and could not implement its lofty plans to open branches in industrial areas and to launch chit funds against paddy stocks. Mainly because of the failure of many banks in those years, The Tranvancore Federal Bank was unable to make a mark in the industry and registered losses. When it came to a stage of no profit to be distributed, no dividend to be paid, a General Body meeting in November, 1941 decided it was time for some drastic measures. The options were only two – take immediate steps to revive the functioning of the bank or

liquidate it.

After years of inaction, the shares of the bank were finally transferred, and the new set of directors stepped in. The shares belonging to Varkey Gheevarghese were transferred to K.P. Hormis! And the destiny of the Travancore Federal Bank was set to be rewritten as the year 1944 came to a close.

The moment in history

To give a new lease of life to the dying bank by buying the shares, Hormis had borrowed Rs 2000 from his father and his friends and it became the first capital of the new bank. "People of this locality entrust their money to me for safe custody. You should not spoil this tradition after starting this new venture," was his father Kunjippaulo's note of advice as he handed over the required amount to his son. Hormis was to keep this counsel as the guiding principle of all his activities in the coming years. He never took people's trust for granted. It was ingrained in his mind that he was dealing with others' hard-earned money, and that running a bank does not give him the right to play with their dreams and hopes.

Never would he have anticipated the extent to which this transaction of authority would scale up, or how much it would impact the whole of the banking scene, not just in Kerala but across the country. With the new role, he was to sculpt a new identity for Kerala and push it to the frontline of banking.

In fact, it would go beyond banking, way above matters of money, and totally out of the chain of debts, loans, repayments, deposits and interest. What Hormis would go on to create was a legacy of leadership, empowerment and value-based service. His name would become synonymous with trust, honesty and humaneness as the man built a mighty institution brick by brick, and equipped it to weather any storm of the future.

These core features would script the gospel of banking for the

Federal Bank, and within the next three decades Hormis would be known as the apostle of progressive banking, treading on areas that were off-limits for conventional banks, lending a helping hand to farmers and small-scale traders and bringing stability to volatile sectors.

Rewind to 1945, and the scene was totally different from the position that Federal Bank enjoyed in the later decades. When K.P. Hormis took over the bank, its original paid-up capital was already exhausted and its major plans were still on paper. Hormis sought the help of his family members and friends to stabilize the institution and bring it back on the road to progress as he planned.

And his plans were, of course, totally different from the conventional thoughts of entrepreneurs. For one thing, he kept the business of banking strictly professional. At a time when business was considered an extension of the family affairs, Hormis created a board of independent directors, proving to everyone that his mode of operations would be totally different from anything they have ever seen or heard of.

In April, 1945, Hormis was appointed as the Managing Director, and the new Board of Directors was constituted with M.I Joseph, J.C Chaly, Dr M.O Cheirian, Urumpath Mathai, K.M.K Mohammed, Chacko Pillay, Sivarama Krishna Iyer, Abraham Vadakanchery, K.C Abraham, E.K Madhavan and T.V Kochuvareed. This group of eminent personalities shared the vision of K.P. Hormis in transforming the Bank into an institution of national repute, and they played a major part in making this dream a reality.

New name, new location

"What is in a name?" is a question not to be posed in connection with an enterprise. A lot goes in finding a perfect name for a business venture in any segment. Branding professionals

would cite umpteen reasons for this, but the basic fact remains unchanged even in the age of technology – it should convey the philosophy of the company, and it should create an instant recall.

For the Federal Bank, the change in name was symbolic of its change in perspective and priorities, its goals and ambition. But what came before the re-christening was the change in location. After the new Board of Directors came into being, it was suggested that the Bank should shift its base to Aluva as the majority of members was from the northern parts of the state. Highlighting the economics and efficiency of such a move, it was "resolved that the registered office of the company be changed from Nedumpuram in Thiruvalla taluk to Kunnathunad taluk."

And subsequently, considering the convenience of the members, the office of the Bank was shifted from Nedumpuram to Aluva on May 18, 1945. Forget the multi-storeyed Federal Bank head office that now towers over Aluva, and visualize a small, 20x20 room on the first floor of a building that housed a row of shops in the busy market place. A small room for big dreams. An old shop to build a new tower. This room would work as the Head Office and the first branch of the Bank, and this was to set the stage for the iconic rise of the Bank beyond the borders of the district and the state. Here started the first phase of K.P. Hormis' journey to the banking scene.

"During the initial period itself, Hormis Sir ensured that Federal Bank obtained its "License" under the Banking Regulations Act 1949, got included in the "Second Schedule" of the RBI Act 1934, also got authorization to deal in Foreign Exchange which enabled the Bank to transact all kinds of foreign exchange business and to attract Non-Resident deposits which at present contributes more than 20% of Bank's deposits. From a single town branch, he transformed the Bank into a "multi state" bank ensuring its national stature," is how C. Bhaskaran, a former

Federal, looks back at the transformation of the bank.

On paper, it is easy to read. But the actual scene was far from it as Hormis and team started from scratch. From finding tables and chairs for the office cum branch to getting share capital, the task of building a bank was tough, especially with the public trust in banking services diminishing after the failure of quite a number of institutions.

He needed to find customers. He needed to educate them first about banking. And he needed to make them trust him. Not easy for a new kid on the block. But, Hormis was confident, determined, focused.

In the beginning, the Bank was managed by five persons including K.P. Hormis. While V.O Antony was the Manager, K.P. Koruth was the Cashier and Poulose and Narayanan Potti were the assistants. And everyone did every job.

On most days, Hormis would be out on the streets from morning, meeting people and canvassing for opening accounts in the new bank. In this age of digital banking and payment wallets, how do we imagine the Managing Director of a bank doing the rounds of a small town, with a bag kept under his arm, seeking deposits and savings accounts, however small they be? He was quick to befriend people, get them open accounts in the Bank and slowly and steadily widening the network of customers.

Those streets in Aluva would still remember that bespectacled man with intense eyes who went from one shop to the other, never once agitated, seamlessly and calmly talking about the bank and the concept of savings. A one-man army with the grit and guts of a battalion, vowed to save his establishment from sinking into oblivion.

Though the Bank functioned right in the midst of a busy market, it didn't attract many local traders or buyers in the initial period. Bank of Alwaye was functioning in the building next

to the Travancore Federal Bank, and it had a higher number of customers.

Detailing the bleak scenario that the Bank faced in the beginning, K.P. Joseph, the biographer of K.P. Hormis writes: "Many a day Hormis would wait for a customer to appear, to open and close the day Book of the Bank. Unable to find a customer, he would invite Pareed, a peon of the Bank of Alwaye, to open an account with one rupee which was lent to Pareed by Hormis…"

The greatness of K.P. Hormis lies in the fact that even while struggling to keep the Bank running in the midst of unfavourable conditions, he was thinking about expansion and taking the Bank to new regions. Thus, Angamaly was selected as the location for the second branch and this hub of traders and small-scale businessmen gave an edge to the Bank.

And Angamaly gave Hormis a unique opportunity to try his public relation skill, and create a record for the Bank. It brought in people of repute from the locality as members of an advisory committee which was given the responsibility of assessing the credit worthiness of people seeking loans. In one move, the Bank could create an impact on the local population, and it led to a wider acceptance of its operations which mostly dealt with loans and limited overdraft facilities.

Soon, a major landmark decision regarding the Bank was implemented, and that set the tone for the next phase of the Bank's development. Since its re-organisation and relocation to Aluva, the Travancore Federal Bank was often referred to as the Federal Bank, and the directors also felt a change in name is needed to avoid the confusion with the Travancore Forward Bank. The director board held on March 24, 1947 resolved the name to be changed.

So, what should it be called? The first preference was the Indian Federal Bank, and this resolution was moved at the Extraor-

dinary General Body meeting held on March 24, 1947. But an amendment came from Pavoo Palatty suggesting that the "Indian' should be done with. No limits to the Bank's aspirations, no Travancore, no Indian. So, Federal Bank it is. Federal, meaning the system of government, here signifies a united forum, an alliance, an association or a partnership. A joining of hands with the world, a journey together to new heights, indeed.

It was resolved, and the meeting unanimously approved it.

And the Federal Bank Limited got its wings.

"He could have thought of other appellations such as Bank of Kerala, like Bank of Baroda, or Kerala National Bank after the Punjab National Bank. Or even the Federal Bank of India like the Union Bank of India. But his vision embraced Kerala, India, and more," says K.P. Fabian, former Indian ambassador, and son-in-law of K.P. Hormis.

"It is one thing to have a vision. It is a different matter to realize that vision. That he succeeded magnificently in moving from vision to action is tellingly demonstrated by the continued progress of the Federal Bank."

The emblem of the Bank was a pair of bullocks with yoke and a farmer in action, denoting its priority for the agriculture sector. The following years would witness its rise to the top of private sector banks, serving the agricultural and industrial sectors. From the early days, the Bank was clear about its priorities, even when his counterparts in the Northern states were patronizingly ignorant of the impact it was creating here. And K.P. Hormis himself would later explain this at a major event – the inauguration of the Federal Bank branch in Mumbai on March 3, 1973.

"The banks outside Kerala had by and large followed the Western type of banking. The banks in Kerala, however, had mobilized their deposits from middle class agriculturists, and made

their advances to farmers, planters, retail traders and small businessmen, thus building up their own banking ingenuity,"

He went on to say that bankers in other parts of India including the Central Banking Authority had their genuine doubts at one time whether what was done in Kerala in the name of banking with their kuries and chitties and the above types of advances were banking at all. "But happily, by the end of sixties with the bringing of banking industry under social control, the type of business which Kerala banks were undertaking had a social and official recognition."

In later years, many would quote social banking and the change of name as the master strategies of K.P. Hormis as he envisaged an institution far beyond the clutches of a province and without any tags of religious or community alignments, an institution that provided lifeline to the nation's key sectors.

"His idea was to develop it as a common man's bank, a bank which is pro-poor, pro-people and development-oriented," notes Francis George, former MP. "Through this philosophy, he gave banking a human face. And through his vision, a great institution was born and it rose to its present heights on the strong foundation laid by him."

Along with the new name, and its operations focused firmly on the priority sector, the Bank was ready to march ahead boldly, and rewrite the dynamics of the industry.

4

Banking and its Kerala history

"But why did he want to start a bank?" is one question often raised by those familiar with the well-recorded Hormis era. And this question is rephrased as a point of wonder by his admirers and followers - "Of all kinds of business in those days he decided on banking and it shows his social vision and zeal."

Interestingly, banking and finance was a popular business idea among Keralites, ie the residents of Thiru-Kochi provinces and Malabar region, for centuries. In fact, the concept of 'chitti' or 'kuri' has been part of the social scene from the 1800s, and according to reports, goes back to the days when the erstwhile Kochi ruler Raja Rama Varma introduced the cast of lots to manage the number of loan-seekers.

India as a country too was much ahead of other nations as far as banking was concerned. In 1926, a report of W.E Preston, a member of Royal Commission on Indian Currency and Finance, noted that "It may be accepted that a system of banking that was eminently suited to India's then requirements was in force in that country many centuries before the science of banking became an accomplished fact in England."

In one way or the other, financial intermediation was prevalent here especially because of its rich and famed spice trade with foreign countries and its exposure to financial transactions. And the scene was not different in Kerala. The early monetization of economy offered newer options of lending, rotation of money, and better platforms for savings. Add to it the high levels of education, social security and lifestyle, and it is no wonder Kerala took the lead in financial transactions way before its counterparts realized its importance.

Kuri days of Kerala

The increasing need for financial services obviously demanded a system, formal or informal, to widen the network of customers and benefits. Thus the mechanism called 'kuri,' today's chit funds, soon became a model to raise funds or save money. Some of these chit funds worked like a secret among its beneficiaries, some added a bit of adventure to the dealings, and a few followed a formal system including a cashier and detailed records. They started functioning among neighbours, merchants, shop keepers, traders and women. Nevertheless, chit funds formed the foundation for the umpteen number of banks that mushroomed across non-unified Kerala in the later years.

In her study of the civilization in Malabar and other regions, titled Primitive Civilizations or Outlines of the History Ownership in Archaic Communities which was published in 1894, British writer and trade union activist Ms Edith Jemima Simcox highlights the popularity of chit funds in this corner of India way before the advent of commercial banks and financial institutions.

"The Dravidian kuri, or lottery, is said to have been handed down from very ancient times, and it is still commonly resorted to by any one desiring to raise a sum of money for some special purpose, such as a daughter's marriage. The organizer

of the lottery induces his friends to subscribe a certain amount of money or rice, which they bring to his house. They are there entertained, and draw lots to decide which of the guests shall receive similar contributions next.'

More need-based, these chit funds ensured that money reached those who wanted it on a rotation basis. This basic chit funding method with a common meal as the focal point gave way to a more sophisticated system with increased number of members and bigger amounts. In those days, almost all the major Catholic parishes had a Bank or Kuri Company because chitties were a compulsory savings mechanism. And soon, many of them put on the garb of banks, reaching out to more customers and offering new services. Thrissur was the centre of business, especially kuri and banking, in Kerala. In 1950s Thrissur had the maximum number of the head offices of banks in the country too. And that tradition still continues, three major banks are headquartered in this town even now. Except Aluva, no other city or town in Kerala houses the head office of a bank.

Among community forums, religious platforms and regional leaderships, the concept of a bank as a business was an enhancement of stature, a rise to the privileged class and a new-found control over the financial scene. In quick succession, banks started sprouting across the Kerala soil. And, an interesting factor was that their presence was not exclusive to towns, the rural population got their share mainly because all these establishments carried flags of religion, caste and communities, and were concentrated in regions where they could claim dominance over others.

Over the years, financial analysts and academicians have pondered over this interest that Kerala society exhibited in the idea of banking, savings and lending. Because, as early as 1930, nearly 190 banks were operating in the state of Travancore alone. As per the report of the Travancore Banking Enquiry Committee

in 1930, most of these banks were small in size, and only six of them had a paid-up capital of Rs 1 lakh or more, the Travancore National Bank with a capital of Rs 1.5 lakh being the largest. The Madras Banking Inquiry too reported on the same lines, and out of the 66 banks in the Presidency, 32 were functioning in Malabar region. The scene was not different for Kochi too. And according to the records of the Reserve Bank of India, in the 1930s the head offices of 58 banks were based in Thrissur alone, and it was labeled by the RBI as the "Banking town."

Banks' own state

Kerala accounted for one fourth of the banking institutions in India during 1940s and 50's while it had hardly 2 to 3 % of the country's population. K.P. Hormis, the keen observer that he was, would have been aware of this trend towards banking and financial services in the state. Even remote hamlets sported banking establishments, and most of them met with untimely deaths too. Though the first organized bank was said to be Nedungadi Bank started by Appu Nedungadi in 1899, it was registered only in 1910. Thiruvalla saw the opening of Travancore National Bank in 1900, and soon many others followed. Joint stock companies were formed for the business of banking, and the Christian community had an upper-hand in this sector.

Ambalappuzha Christian Bank, Catholic Syrian Bank, Bank of Deccan, Central Banking Corporation of Travancore, Kottayam Bank, Palai Central Bank, Bank of Cochin, South Indian Bank, Travancore Forward Bank, Travancore Federal Bank and a lot more banking institutions sprang up across towns and villages in the first three decades of the 1900s. Some survived, some vanished and some went on to merge with others.

While the Nair community launched the Cochin Nair Bank, which was later merged with the State Bank of Travancore, the Namboodiris floated the Malayali Bank in 1919. Chaldean

Syrian Bank by the Chaldean Christians of Thrissur was another community-based bank and in 1927, the Tamil Brahmins of Thrissur formed Dhanalakshmi Bank. The South Indian Bank, formed by a group of businessmen in 1929, was one of the few banks that kept the religious or community tag away from their names.

Inadequate reserves and the high percentage of unsecured advances were the major reasons for the failure of the majority of banks during these years, but what jolted the banking system in Kerala was the fall of the Travancore National and Quilon Bank, which, at one time, was the fourth largest bank in the whole country after Imperial Bank, Central Bank of India and Bank of India. With its registered office in Travancore, the bank, a merger of the Travancore National Bank and Quilon Bank on August 26, 1937, was present across India with around 80 branches operating in various states. The first big leap for the whole of the southern region in the banking sector, it promised the emergence of a new player on the national scene. This "greatest banking amalgamation in South Indian history" as some put it, was formed with a view to avoid competition and "synergise the strengths of two prominent Travancore-based banks."

But giving a shock to the industry, its activities were suspended in 1938. And this move by the authorities shattered people's trust in the banking system which affected the growth of other banks and led to a more stringent legislation to manage the banking enterprises. Interestingly, it also led to the creation of state-run bank as the ruler of Travancore floated a bank, invested in and controlled by the government. And thus, on September 12, 1945 was born the Travancore Bank which went on to be the State Bank of Travancore, now merged with the State Bank of India.

Mar Appraem Bank, Mar Thoma Syrian Bank, Lakshmi Prasad

Bank, Sree Radhakrishna Bank, Bharata Union Bank, Cochin Reserve Bank… the numbers seemed endless till the inevitable crash and closure. In the later years, Reserve Bank came down heavily on non-performers, placing many under moratorium on the basis of its inspection report.

The power of banking

For K.P. Hormis, who always had his finger on the pulse of Kerala's social development, one shining example of banking success would have been the Palai Central Bank that was once the most influential institution in Kerala. And the bank made the whole nation sit up and notice when it opened a branch in New Delhi in 1932, beating its north Indian competitors and heralding a new era of Indian banking. Launched by Joseph Augusti Kayalackakom, who moved to banking from trading, textile and transport businesses, the bank led the way in mass banking, people-friendly operations and popular initiatives.

But, the decades-long successful innings was followed by years of interference by the RBI and legal battles that finally resulted in a High Court order winding up the bank in 1960. This led to a major crisis, unprecedented in Kerala history, as almost all banks faced a run on their deposits. And it was a setback for Kerala's much-acclaimed position on the financial map of the nation. The banking system was affected, and it ultimately led to changes in legislature to protect the interests of depositors.

According to reports, the state had 642 bank branches across various district in 1970. Of this 60 percent were from Kerala-based banks. And, of this 60 percent, Thrissur-based banks constituted 22% of the total branches, claiming its dominance in this sector. As far as the population per branch is concerned, Kerala had 33,251 people per branch, which was the third-lowest amidst states after Gujarat and Punjab which boasted of a better network of banks. At this time, the national average

was 60,859 people per branch, and the state had much to cheer about its wide-spread banking activities.

Kerala's banking scene was rich with variety and prospects when Hormis entered the scene in 1945. The Travancore Federal Bank that he bought and turned around brought in a new era in banking, complete with its hurdles, setbacks and accomplishments. And Kerala was waiting to witness the emergence of one of the prominent architects of its development.

5

Challenges, hurdles and more

Superlatives have a way of hiding the rough edges under a coat of sparkle. They won't reveal the agony behind the glory, the losses that cut deep into lives, the struggle that seemed endless. Sometimes, we are so caught up threading adjectives to successful names that the pain they endured to reach the applauding heights, the hurdles they overcame and the mistakes they made are often ignored.

We don't learn lessons from them, we don't turn back the pages of history and wonder, "I didn't know he went through all this."

So, when we put K.P. Hormis, the founder of Federal Bank, on the pedestal of banking glory, adding titles like visionary, legend and hero to his name, what should be equally highlighted are the struggles, hardships and setbacks that marked the growing years of the Federal Bank.

"Today's bankers won't understand the stress he underwent during the harrowing times while facing several 'runs' in the bank and the militant trade unionism. What helped him was his exceptional survival instinct and resilience. He even had to

sacrifice a part of his private wealth for the bank," remembers M.M Antony, a former Federal.

Like any business venture that dared to grow big in the Kerala of the 1950s and 60s with trade union activities taking on the avatar of fierce agitations, Federal Bank too faced its share of labour strikes and protests, some of them long, some messy. The bank had to go through the first 'gherao' in the state when, in 1967, a group of employees kept the director board meeting in their circle of protest for one whole day. Trade union activities of various kinds became part of the Federal Bank's operations, and K.P. Hormis had to walk precariously, keeping the bank's operations unaffected and respecting the rights of the employees to demand and protest.

Interestingly, the trade unions in the Bank gained strength through a considerate gesture of K.P. Hormis when he, faced with the threat of nationalization, decided to accommodate all Graduate Trainees as permanent employees and they were confirmed in the service with effect from February 2, 1970. He was concerned that they would lose their chance of employment if the Bank was nationalized, and he wanted all the staff to be benefited from it. This single move secured the future of many an employee, and added numbers to the trade union too.

"For various reasons, the Bank had to face three major strikes by the Award Staff during the period of Hormis Sir. But he managed the problems taking effective steps to ensure minimum banking service to the customers. Fortunately, on all the three occasions, once the settlements were reached with the Employees' Union, the Award Staff rose to the occasion and retrieved the Bank without any reservation," remembers C. Bhaskaran who was part of the Bank from 1955 to 1999 and had the rare privilege of working under K.P. Hormis for 24 years .

"During strikes Hormis Sir always ensured that the branches

did have sufficient liquid cash to meet any eventualities even by raising loans from RBI by pledging Bank's Government bonds or gilt-edged securities. RBI had always been very cooperative and helpful in such matters, thanks to his diplomatic abilities," he says.

The Bank grew, so did the trade unions. There were agitations for reasons as varied as higher wages, better facilities, promotion opportunities and transfers. In one way or the other these strikes affected the functioning of the Bank as some of them lasted as long as 96 days. The deposit mobilization drives and the annual growth rates felt the impact of these agitations by employees. But interestingly, the Bank always bounced back and registered an increase in growth after each strike. Was it the Hormis magic?

He faced it all

The Federals have many an example to cite for the strategies that K.P. Hormis used to tide over the strikes that hit the Bank one after the other.

"Hormis Sir faced all these agitations in his trademark style and when the time was appropriate, he would call the union leaders and settle the issues within 3-4 rounds of talks. His tactic was to bend and not to break," says N.O Poulose, a member of the Federal family. "And as soon as the agitation was over and the agreement was signed, he would convene a meeting of the entire staff in Head Office, and address them cordially. What he always highlighted was, "whatever we lost is lost, let us collectively work for the future." This practice was followed in the regional meetings also. Within no time the attitude of the team would change and the Bank would be back on the track with increased vigour."

For a person who considered the Federal Bank as his breath of

life, nothing could affect the Bank and its depositors, and he did everything possible to keep his institution above the wrath of agitating employees or the big-brother attitude of the RBI. Protests raged, slogans were shouted, but the business continued as usual for customers at the Bank.

The agitations aside, any turbulence in the banking sector in those days led to panic among depositors as their confidence in the system was yet to be stabilized. Rumours of a possible action against any bank had the power to send hundreds of customers to queue up in front of the branches to reclaim their deposits. Any news of bank failures, amalgamations and liquidations would instantly create a feeling of insecurity among depositors and a 'run' would soon ensue.

One of the worst nightmares for any bank, a 'run' or the sudden withdrawal of deposits tests its powers of resilience to the maximum. For Federal Bank, there has been constant runs during the years of growth as customers formed long queues and Hormis tried every strategy to ensure that they left the Bank premises without complaints. Employees were strictly instructed not to argue with the customers, and treat them as cordially as they have come to avail the services offered by the Bank. And they were also instructed to keep bundles of currency at the cash counter for everyone to see. Hormis wanted the message to be clear – Federal Bank was not going to be closed down.

In his book, "History of the Federal Bank Limited," Chevalier K.C Chacko writes about the measures that Hormis and his team took to keep the runs as smooth as possible. "The Bank ordered all the concerned branches to extend their working hours, particularly the statutory 2 pm to even 6 pm, where necessary, some of the branch managers cleverly exhibited high and almost tumbling down piles of crisp, tightly packed currency notes across the glass panes of counters, almost exhibiting the

liquidity of the bank before the enraged and worried customers," the book notes.

But only a few would have known the pains that K.P. Hormis took to ensure the liquidity of the Bank. From taking loans from the RBI to getting his close contacts to deposit huge amounts of money, he used to operate the whole process like the true captain that he was.

The moratorium for the Indo Mercantile Bank in 1959 and the failure of the well-established Palai Central Bank were the major incidents that led to runs in the Federal Bank. In 1961, the closure of five regional banks from Kottayam too created a scare among the depositors, and Federal Bank once again had to pool its resources to tide over the crisis. What is interesting to note is that all these incidents were not directly connected with the Bank, but the ripples in the banking scene were enough to create a storm for the institution.

And what distinguishes Hormis from many other businessmen and professionals is the way he faced these challenges that banking threw at him year after year in one way or the other. He never buckled under them, he looked them in the eye and went ahead with his vision for the Bank. For him, any setback was not a failure or a mistake but an opportunity to practise various techniques and perfect the performance.

No business school taught him this management mantra, it was what he churned out of his experiences – Setbacks should be bridges to be crossed to reach the goals, not barricades to keep us away from them.

And the sense of ownership that he inculcated in the team was instrumental in rebuilding the Bank after each crisis. He undoubtedly gets the credit for building an army of youngsters who believed in him and the institution, and was ready to be wind under the Bank's wings as it soared high.

Incidentally, the worst was yet to be over for the Bank even when the runs came to a stop. What awaited it was a flood of negative publicity as a series of frauds committed internally, by employees and customers, was unearthed during inquiries. While in one case, an employee joined hands with a customer to pledge non-existent gold ornaments to raise a huge amount, another had a well-trained personnel pulling off a major fraud and misappropriating nearly Rs 1 lakh. Reports of gold ornaments being smuggled out of the Bank during re-stocking also created panic among depositors.

A rumour about deposits once saw customers pulling out Rs 9 crore within a fortnight, but K.P. Hormis was always quick to act in such situations and never let it affect the Bank's march forward.

"He could overcome such difficulties taking suitable steps then and there and was able to regain confidence of customers and the public. Those were the real hall mark of his management competence," remembers C. Bhaskaran.

And his organizational expertise too. The team members were so well-trained that they could deal with emergencies like runs like an army battalion on command. K.P. Hormis was in Mumbai when one such emergency broke out, but he stayed calm, trusting his colleagues who pulled it off without a hitch even though most of the top management team was away.

For them, like a true leader, K.P. Hormis had shown the way and led the way, all they needed was to follow. And they did exactly that, building Federal Bank from that strong foundation and taking it to its present stature as one of the most-respected and trusted financial institutions in the country.

6

An army called Federals

One tale of resilience that management gurus and business consultants often quote from their text is that of the American bison. When a storm blows, instead of running away from the raging dust and wind this mighty animal faces it and walks through it. Because, he knows by instinct that if he heads into the storm he will overcome it fast.

What K.P. Hormis did in leading the Federal Bank to new pastures and unknown territories was more like walking through the storm. He could have walked back and remained a regional player, comfortable with familiarity and normalcy. But, like the bison, he knew the storm would be over soon and what awaits him were better opportunities for a bigger growth, a top position, commendable achievements and a prominent role to play in the development of the country.

And it was indeed a phase of growth for the Bank after its teething problems were over. New branches were opened, some of them registering profit within the first month itself, the paid-up capital was increased, the deposits went up, and the network of customers widened. Though the control of the RBI over bank-

ing operations tightened, the branches registered profit and the Bank rose high in esteem as far as the general public was concerned.

But the Banking Companies Act of 1949 posed a series of threats. It redefined terms like banker, banking etc and brought in restrictions on the appointment of directors. From the limit of paid-up capital to the quantum of dividend payments, and the voting rights of shareholders, banking sector's key factors came under the control of the RBI.

What posed a major disappointment for K.P. Hormis and his Great Banking Dream was the clause on the opening of new branches for any bank. Because, his vision was totally different. Innovatively fresh. And immensely grandiose. He wanted to open a branch of the Bank in each one of the 900 panchayats that Kerala had in that period. He dreamt of a wide network of banking services, an inter-connected web of financial sustainability that would take Malayalis to a new realm of independence. And he was not to stop with Kerala. Each cosmopolitan city in the country will have a Federal Bank branch and it will be linked to the network in Kerala.

His dream was getting bigger day by day.

Imagine this scenario in the later years of the 1940s. When people were content doing their business in Kerala and earning a decent living, Hormis envisaged a financially-developed India with Federal Bank leading the campaign with a basketful of schemes for the masses.

With the RBI deciding the opening of new branches, the Act would have turned a damper for this banker. But Hormis was confident of turning his ideas into realities, and waited for the right time to make the next move. The fifth branch of the Bank was opened in Chalakkudy in 1950, and what followed was a long break of eight years. This period witnessed the growth

of the existing branches as Federal Bank created a name for itself with its wide variety of schemes targeting the agri-trade communities.

He was a man who always stood with the 'small men', the community of people in the society who needed support to establish themselves. Writing on this topic in an article titled, "Give the Small Man a Big Hand," he pointed out that, "It is the small men, below or above the poverty line, who needs careful or indigenous attention in the matter of economic development. This would be possible only if economic activities, including banking services, are centred on the villages. Secondly, agriculture, which gives occupation to the majority of Indians, should be given immediate attention."

He was on the right track.

And there were no shortcuts for him.

That is one reason why he never entertained the idea of 'Loan mela" that had become the quick-fix way for many banks to attract customers. Of course, he wanted to reach out to the maximum number of people who are in urgent need of funds, but not at the cost of the bank. Because, for him, the Bank came before anything else. And he wanted to ensure that the applicants were genuine and that the loans were used effectively instead of the beneficiary wasting the amount as he or she liked. "The purpose must be to develop the small man and his profession by providing him with the necessary funds. But by no means should this be done at the risk of the bank's profit or the nation's economy. That would only help in the propaganda and political achievements. What we need is to make the small men actively participate in the nation-building process rather than attaining cheap popularity."

Along with the people's schemes and benefits, the customer-friendly services of the Bank gave it an edge over other

banks. Fresh out of the "Hormis College of Customer Management", the employees, right from the 'bankmen' to the managers, were the embodiment of service to each and everyone of the customers, irrespective of their requirements, demands and their social status.

Financially stagnant years were the highlight of the early 1950s leading to the formation of a unified Kerala in 1956. But, much to the wonder of many, K.P. Hormis and Federal Bank emerged as the face of Kerala's financial development. The country's bigwigs from the banking industry began to take notice of what Hormis has been doing in the southern corner of the country. His name started coming up in banking-related discussions, he became a familiar figure in important meetings, and his friends' circle was widened to include the heads of all major banks in the country. He was also the president of the Kerala Bankers Association, which later changed its name to Kerala Bankers' Chamber. He remained in this post till he retired from the Federal Bank.

Bank or NBFC?

When the RBI tightened its grip over banks across the country, there was an easy solution for financial institutions to retain their control over their ventures – Drop "Bank" from the name! They could replace it with Bankers or Finance, and run it as a non-banking finance company which does not fall under the control of the RBI. Such a move would mean ending all banking operations, and the companies would have to limit their services to financial transactions only. Federal Bankers or Federal Finance could have reigned over the non-banking scene, continuing with their chit funds or launching gold loan schemes. It could have easily kept the RBI away. The institution would remain within the control of the group or family, the assets would be theirs alone, the shares would be safe with his family and friends, the scope of scaling up would be immense.

And he could have been immensely rich.

But it was not ambitious enough for Hormis.

He did not want to base his operations solely on financial transactions.

He did not want to limit the company's services to chit funds and gold loans.

He wanted to grow all across Kerala and to other states and beyond India.

He wanted it to be Federal Bank, not Federal Bankers.

Because, that was his vision, his dream, his life.

Over the years, Malayalis would thank him for this decision. He stayed with the Bank.

The Bank was finally licensed in 1959 under the Banking Companies Act, 1949, by then the number of branches had reached nine, boosting the confidence of Hormis whose initiatives in starting chit funds at one time had earned the Bank the nickname of Kuri Company. Buoyed by the issue of license and the increased acceptance among the public, the Federal Bank in following years would be seen going the extra mile to offer the best of service to its customers and expanding its presence further. The importance that Hormis laid on building a strong, well-trained team with modern outlook and humane attitude was part of the drive to turn the Federal Bank into one mighty institution that could take on competition from any corner of the country any day.

Hormis had a keen eye on locating places to open branches that would meet the demands of a locality that was rarely served by a full-fledged financial institution. When branches were opened in Koothattukulam, Munnar and Kolenchery, Hormis was looking for the potential of farming sectors. And the response was encouraging. Once the license was granted, Hormis went on an

expansion spree and floated many kuri schemes too.

This home-grown financial institution was ready to take on other players in the state, and the following years would see a show of strength as Federal Bank went on to add more branches across Kerala and then to other states too. The management mastery of Hormis is clearly shown in the fact that he opened branches within the time allowed in the license by the RBI and never had to ask for an extension of time and it never had to request for the cancellation of a license once granted by the Reserve Bank.

Over the years, the Federal Bank's growth in deposits has always been above the national average. While it was 34 percent in 50s, the 60s saw a growth rate of 31 percent. And the 70s brought in spectacular growth as the deposits increased by 300 percent, advances by 330 percent and the number of branches by 233.

And all credit goes to the passion and commitment of this man from Mookkannnoor who showed the state and the country that another way of doing things is always possible.

On the right track

K.P. Hormis had a mind buzzing with energy. He was always thinking of new things to do, new branches to open and new records to set. Never one to rest on his laurels, he made use of every opportunity to tap the market, find new avenues of growth and use the available manpower effectively to grow business manifold.

Between 1964 and 1967, Federal Bank took over five banks - Cochin Union Bank, Alleppey Bank, Chalakkudy Public Bank, St George Union Bank and Marthandam Commercial Bank which gave the Hormis and his team more access in central Kerala. As eight branches of Marthandam Commercial Bank, located in



The advertisement that announced the licensing of Federal Bank as a Scheduled Commercial Bank in 1970

prime areas, joined the Federal Bank, the network was widened further.

How did he do this? How did he grow a one-room branch Bank into one of the biggest in the country within a span of three decades?

The answer lies in his strategical moves, the manpower he meticulously groomed over the years, and the values that he followed without any compromise. There was no shortcut for him, he believed in hard work and taught his team to grow themselves through the growth of the Bank.

Though he made a successful entry to politics as a Congress candidate and became the member of the Travancore Cochin Assembly for two years from 1954, defeating Communist-supported Malayattoor Ramakrishnan, and made an impressive performance through his knowledgeable speeches, he refused to contest a second time. Banking was his passion, and he didn't want to let politics affect it in any way.

In 1970, Federal Bank became a Scheduled Commercial Bank, and the growth rate became phenomenal in the coming years. It grew beyond anyone's expectations, and much to the envy of his competitors, Hormis has been able to bring in many reforms in the interest of the depositors that added to its acceptance as the most trusted bank in Kerala.

And his innate ability to find growth opportunities was another factor for the success of Federal Bank. Which other institution would have thought of North East as a prospective business region for a bank in the 70s? He did exactly that and made use of the RBI licenses effectively to open branches in faraway Guwahati and other areas. And enjoyed the benefits of being the pioneer.

In fact, the success of Federal Bank has a lot to do with its pioneering activities and innovative programmes. The license for

dealing in foreign exchange in 1972 helped to boost the image of the Bank as other major banks were yet to be granted the Forex License. This was proof of the image that Federal Bank and K.P. Hormis successfully created across the country as a trustworthy institution capable of handling any major responsibility.

In 1974 itself, the Bank was maintaining accounts with international banks like The Chase Manhattan Bank, New York, First National City Bank, Bank of America National Trust & Savings Association, National Westminster Bank Limited, London, Vereins-und Westbank in Hamburg, Germany, and Bank of Montreal, Canada. And it was all set to expand to the Middle East too, all in the 1970s when a good number of banks in Kerala were struggling to survive.

Its presence in metro cities further enhanced the popularity of the Bank, and it soon became the most favourite bank for expatriates to remit their hard-earned money. And Hormis was quick to tap the opportunity that the non-resident Indians presented. The International Banking Department was set up in Mumbai in 1973, which would be shifted to Kochi later in 1982. His plan for this segment is visible in his message in the Federal Bulletin dated September 25, 1974 which mentions his travel abroad. "I request the managers to contact through letters their prospective customers abroad. The attempt should be to get as many non-resident external accounts as possible. This is a source which not most banks have not properly tapped."

And his prophecy proved right, and Federal Bank still continues to have the highest NRI remittance. In short, K.P. Hormis was the embodiment of the saying, "A little vision goes a long way."

Saying it right

Unlike other banks and financial institutions, Federal Bank used

the platform of media to reach out to the maximum number of customers across the state. For kuries and other schemes, there would be catchy advertisements in newspapers which helped in increasing the visibility of the Bank. The credit goes to him for pioneering the concept of advertisement for banking institutions, an idea which others followed many years later.

Along with forming a highly-skilled battalion to meet challenges and take the institution forward, Hormis brought in bold initiatives to attract a wider spectrum of customers. And here, it was his brother K.P. Cherian who took the lead in introducing innovative schemes and products to woo customers from all quarters of life.

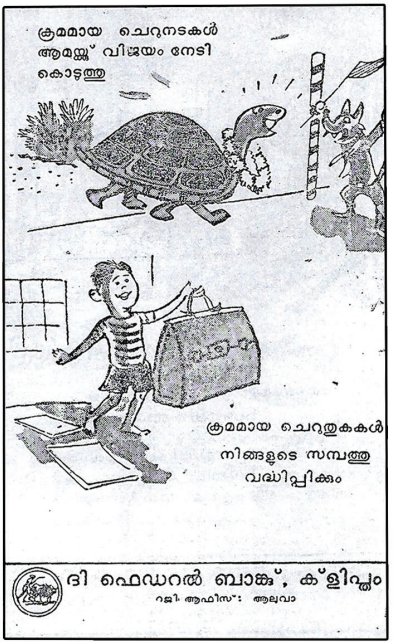
Newspapers regularly carried advertisements on the bank's various initiatives, catching the attention of the public through attractive presentation. The savings scheme that wanted everyone to save 25 paisa daily and deposit it with Federal Bank to receive an amount of Rs 725 within seven years was a best-seller. People could easily identify with the message, and the Money-Bees did the rest.

The DOM (Development, Organization and Methods) Department that functioned under K.P. Cherian was always on the lookout for novel schemes to bring in more business.

Former Federal M.P Joseph recollects. "His motto was to offer attractive products to the target markets and he wanted us to design products for various segments in addition to our generic products. Thus was designed deposit products like Education Trust Fund, Marriage Endowment A/c, Family Maintenance Trust Fund, Cash fountain/Federal Pension Fund, Akshai Nidhi, a scheme for a period of 192 months with a gaming element, etc. These deposit products were very competitive in the market. "

In 1975, the Akshai Nidhi deposit scheme went up as high as









Federal Bank used cartoon-based advertisements to popularise its schemes like the Griha Nikshepa Padhathi

Rs.43 crore, a sizable figure at that time for a bank of our size, says M.P Joseph. "The Gift Linked Deposit introduced by the bank at that time was also a product of envy for our competitors and gave our field staff a clear edge over their counterparts in other banks to collect good amounts as Term Deposit. The Students Month Scheme was also another product introduced during the period."

A treasure called Akshai Nidhi

As part of its deposit mobilization drive, Federal Bank launched a unique scheme way back in those days when 'game' was not a concept popular among banks. What Hormis saw in this was the element of a group play, the excitement of winning a lottery, and of course the guarantee of the deposit.

A unit of 193 tickets, each one priced at Rs 100, is the core of the scheme. Of these 193 tickets, one is a dummy, added for the smooth running of the scheme. The installment is made monthly, and one ticket is prized by the lot every month. Of the prize money of Rs 19,300, Rs 100 is kept aside for the next installment and the rest, Rs 19200 is retained with the Bank as a fixed deposit which draws an interest of Rs 160 every month. The installment amount is taken from this interest, and the rest Rs 60 is pooled in a separate account titled Interest Equalization Fund. The initial collection is treated as the prize amount of the dummy ticket and it is retained by the bank in a fixed amount.

On the day the 193rd installment falls due, each depositor of Rs 100 will get Rs 19,200 plus the recurring deposit of the value of Rs 60 every month.

Another added attraction of the scheme was that loans up to 75 percent of the remitted amount were available to the depositors. Even for defaulters, the proportionate amount was ensured.

This unique scheme went on to be so popular that it became

one of the most successful deposit mobilization drives the Bank has launched.

Chits Unlimited

In those days when financial services were limited, the chit funds offered by the Federal Bank were a source of relief for the common public. For many, a kuri became a compulsory savings method that helped them with a lumpsum amount for emergencies. Such savings were their source of money for purchasing property, building houses and a lot more.

Since personal loans were not available, such kuries were what people depended on for various requirements. And K.P. Hormis ensured that these chit funds were the best of the lot. Even though the number of kuries and their prominence earned the Bank the name of Kuri Company, he didn't cut them down because he knew their impact on the lives of the people in Kerala. He kept on adding new schemes that offered a variety of deposits for the customers to choose from depending on their financial situation and their requirements.

Many had deposited the amount in the Bank as reserve for their children's marriage. Federal Bank Chits were very popular in those days and of course they were the source of deposit for the Bank. Introduction of insurance cover for deposits at the behest of RBI following the Palai Central Bank crash also helped revive and boost the trust of clients.

Griha Nikshepa Scheme

How much can you save every day? One rupee? Fifty paisa? Or twenty-five paisa? Whatever be the amount, if you can save that is what matters. It was the basic banking philosophy of K.P. Hormis as he went on popularizing the concept of savings among school students, youngsters, daily-wage workers,

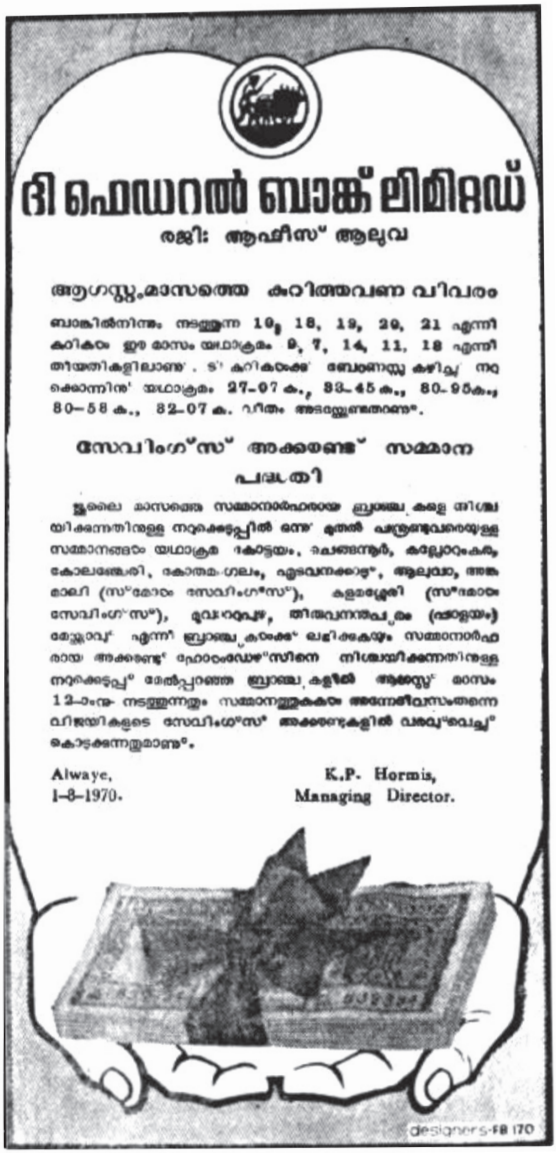
homemakers and anyone from the lower strata of society. They would have scorned at the idea of banking as they knew the struggle of making both ends meet, but Hormis knew what would 25 paisa mean if it was saved every day of the week for seven consecutive years.

Much before the empowerment of the poor section of the society became part of political manifestos and development agendas, Hormis was well aware of the importance of bringing financial stability to homes which have never enjoyed economic security of any kind. In the 60s itself, he designed a scheme, the Griha Nikshepa Paddhathi, that wanted people to save whatever they could – as low as 25 paisa - every day to get a lumpsum amount after seven years. The Bank provided a savings box to deposit the coins and currencies. A 25 paisa daily saving for seven years would mean Rs 725 after seven years while one rupee dropped in the box every day would bring the depositor Rs 2900. Remember, this was a time when you could buy a sovereign of gold with around Rs 200!

Targeted at the working class and farmers, this scheme was given widespread publicity through advertisements to attract school children as well as their parents.

Though he was often made fun of by other bankers for such schemes, Hormis was undeterred. Whatever be the amount, instilling in people the habit of banking and saving was the purpose he saw in this scheme. And it did bring in results, and helped in turning Malayalis more banking-savvy in the coming years. A hardcore socialist by heart, Hormis wanted everyone to enjoy the benefits that have till now been the luxury of the privileged few.

And whatever be the scheme, the "Federal Army' was ready to hit the roads with it and bring in as many depositors as possible. The training they had undergone as part of the job



ദി ഫെഡറൽ ബാങ്ക് ലിമിറ്റഡ്

രജി: ആഫീസ് ആലുവ

ആഗസ്റ്റുമാസത്തെ കുറിത്തവണ വിവരം

ബാങ്കിൽനിന്നും നടത്തുന്ന 10, 18, 19, 20, 21 എന്നീ കുറികൾ ഈ മാസം യഥാക്രമം 9, 7, 14, 11, 18 എന്നീ തീയതികളിലാണ്. ടി കുറികൾക്ക് ബോണസ്സു കഴിച്ച് നറുക്കൊന്നിന് യഥാക്രമം 27-07 ക., 33-45 ക., 80-95ക., 80-58 ക., 82-07 ക. വീതം അടയ്ക്കേണ്ടതാണ്.

സേവിംഗ്സ് അക്കൗണ്ട് സമ്മാന പദ്ധതി

ജൂലൈ മാസത്തെ സമ്മാനാർഹരായ ബ്രാഞ്ചുകളെ നിശ്ചയിക്കുന്നതിനുള്ള നറുക്കെടുപ്പിൽ ഒന്ന് മുതൽ ചന്ദ്രണ്ടുവരെയുള്ള സമ്മാനങ്ങൾ യഥാക്രമ കോട്ടയം, ചെങ്ങന്നൂർ, കല്ലോറംകര, കോലഞ്ചേരി, കോതമംഗലം, എടവനക്കാട്, ആലുവാ, അങ്കമാലി (സ്മോൾ സേവിംഗ്സ്), കളമശ്ശേരി (സ്മോൾ സേവിംഗ്സ്), മൂവാറ്റുപുഴ, തിരുവനന്തപുരം (ഫാളയം) മേയ്ക്കാവ് എന്നീ ബ്രാഞ്ചുകൾക്ക് ലഭിക്കുകയും സമ്മാനാർഹരായ അക്കൗണ്ട് ഹോൾഡേഴ്സിനെ നിശ്ചയിക്കുന്നതിനുള്ള നറുക്കെടുപ്പ് മേൽപ്പറഞ്ഞ ബ്രാഞ്ചുകളിൽ ആഗസ്റ്റ് മാസം 12-ാം നടത്തുന്നതും സമ്മാനത്തുകകൾ അന്നേദിവസംതന്നെ വിജയികളുടെ സേവിംഗ്സ് അക്കൗണ്ടുകളിൽ വരവ്വെച്ച് കൊടുക്കുന്നതുമാണ്.

Alwaye,
1-8-1970.

K.P. Hormis,
Managing Director.

designers-FB 170

An advertisement announcing the chit funds saving scheme of Federal Bank in 1973

and the inspiring journey of K.P. Hormis were enough to fuel the excitement of the young brigade who would be seen on the roads from morning, Taking a cue from the strategy that Hormis adopted in the initial days of the bank, going from people to people, the young brigade also went around with the pamphlets, application forms and were ready to answer any query from the customer. They were always on their feet, and were confident to take on any responsibility or job that brought Federal Bank to new heights of glory.

Another innovative concept that Hormis introduced was "Money Bees' or the smart young men on the street attached to each and every one of the branches. He flooded the market with them to collect deposit from families and self-employed persons. They roamed around households and shops and came back to branches, first thing in the morning, with small amounts and coins collected from the depositors for crediting to the thrift accounts. Though some managers considered them as an interference they were to realise soon that the Money Bees of K.P. Hormis were the most important pillars of the Bank. They ensured a steady cash flow to the Bank. They brought the Bank closer to the masses. They motivated the people to deposit any amount they could collect. It was one brilliant idea that cemented the Federal Bank's growth beyond expectations.

The mastermind!

The saga of K.P. Hormis is not complete without acknowledging the presence of his close aid, his brother, K.P. Cherian who was the mastermind of some key initiatives of the Federal Bank. "How will the Ramayana be complete without Lakshman?" The tale of K.P. Hormis automatically carries with it the story of his young brother, K.P. Cherian who played a key role in designing the futuristic growth of Federal Bank.

"Cherian was the man behind the schemes that resulted in

the rapid growth of the Bank and the introduction of novel schemes. He was very loyal to his brother, and the two made a great team and stayed through thick and thin. It was his creative mind that coined catchy phrases for advertisement of products, job notifications. He was in charge of R&D even from the 1960s," says Tom Thomas. And when he retired from service, the then Chairman, MKP Nair said, "Sri Cherian is Federal and Federal is Cherian," re-quoting "India is Indira and Indira is India' remark.

He was a master in exploring new areas and novel avenues which helped a lot for the fast expansion of the Bank. He was heading the Development Organization and Method (DOM) Department, and took great interest in opening branches wherever the market share was attractive. According to Federals who worked with him, Cherian was an outstanding Marketing Manager. And in the Planning Area, he was the one to introduce the Performance Budgeting System in the place of Target Setting for Business Development.

He was also very active in the field of Organization and Methods, and encouraged the staff at various levels to put forward their suggestions for the improvement of the Bank's services and business development. Good suggestions were recognized by publishing them in Bank's Bulletin usually with cash incentive.

Cherian was a man of cool, and he never let any crisis affect the functioning of the Bank. Once during a run in the Bank, Cherian issued a circular, stating that " Customers are likely to visit branches for withdrawal of their deposits. It is their hard-earned money. Please do not, I repeat do not, argue or try to convince any customer. Just pay off. Bank has ensured sufficient liquidity to pay any demanding customer . The customer will come back to you in few weeks." And his advice to pay off and not to attempt to convince a demanding customer took the

steam out of the run in few days.

Federals point out that Cherian was also instrumental in introducing several Inter-Branch competitions under various parameters, winners of which could get certificates of merits and cash incentives. The results of all Inter-Branch competitions were published in Bulletin as a method of motivating staff.

Through all these innovations and more, Cherian proved to be an extraordinary leader and a towering personality in management and public relations alike. And his association with Hormis in shaping the Bank's progress and making it ready for the future went without a hitch. His role in building the Federal Bank into what it is today can never be underestimated.

A great team and their commendable work combined to speed up the growth of the Bank in the 60s and 70s. And till ill- health forced him to retire from service in 1979, K.P. Hormis was active planning for the Bank that had become the face of social banking, innovative development and value-based operations.

7

His motto: Social banking

Angamaly, the town closer to Mookkannoor where K.P. Hormis was born, is home to one of the oldest and biggest churches in Kerala. The majestic St Hormis Church draws its historical significance from the tomb of Mar Abraham, the last Chaldean Metropolitan to settle on the coast of Malabar, who built the church in 1570 with Rabban Hormizd, a seventh century monk of the East Syriac Church, as its patron saint.

The paths undertaken by the Abbot, the namesake of Hormis, and a banker of the 20th century have nothing in common, but the single-focused, monk-like commitment and dedication for his profession, the acts of kindness, simple life, and the constant pursuit of perfection that K.P. Hormis followed throughout his life gives him a revered status that could be called missionary.

And he made banking his religion!

He lived for it, and spent his life for its propagation.

And he groomed a brand-new generation to lead Federal Bank, the institution he worshiped, passing on his philosophy of life, his vision and the "Hormis way of doing things." His legacy

is so tangible that even now, in times of crises, his successors wonder, consciously or unconsciously, "What would have Hormis Sir done if he were alive?"

That is the kind of a legacy many can only dream of.

Some of his followers has a theory for his success. It is his commitment to ATM, they would say. Accountability, Transparency and Meritocracy. A combination of factors that made him an outstanding, innovative banker who ensured that Federal Bank received the same respect and recognition that people showered on him for his vision, his specialized HRD package and his iconic achievements.

What K.P. Hormis was to Federal Bank was what Jack Welch was to General Electric. Like Welch authorizes, "Good business leaders create a vision, articulate the vision, passionately own the vision and relentlessly drive it to completion," Hormis dedicated his whole life to the vision for the Bank he created, sitting in a dingy room in Aluva market.

The mantra of strong values

It sounds traditional, but Hormis and Federal Bank proved again and again that an institution built on the strong foundation of values and ethics would survive the headwinds of global challenges and changes.

"There were times I thought, he is ahead of his time, but realised, as events unfolded before us, that he was able to advance needed environment to his beckoning through sheer hard work," is how K.V Thomas, former president of the Cochin Stock Exchange reads the achievements of this banker who was practical to the core, and futuristic in all his views and actions.

Right from the beginning, Hormis did not have any doubts as to the Bank's philosophy. It should cater to those people who have been denied financial services, and who, man felt, were a

risky group to entrust loans with. Farmers, small-scale traders and daily-wagers were the 'target group' when he launched Federal Bank, creating a new culture for the whole of the banking scene.

"Federal Bank can safely be described as a product of the national movement that cherished the ideals of secularism, free will and self reliance. The core values of the Bank were deeply entrenched in the above principles. It was indeed the political activist in Hormis Sir that guided him in evolving the vision and mission of the Bank around these lofty ideals. That inspired him to practice early lessons of mass banking during those days of class banking," says V.K Prasad, former president of the Federal Bank Officers' Association, and secretary of the All India Bank Officers' Association.

Priority lending and mass banking were terms that came into being much later and found a place in the banking dictionary. But Hormis was a champion of these segments even as he built it from the foundation laid by the Travancore Federal Bank.

"Agriculturists and farmers! Take care of them," was his constant reminder to employees. Small-scale traders in Angamaly, farmers in Chalakkudy, weavers in Assam…Federal Bank was the helping hand to thousands as they coped with the crises in farming and business.

8

The mergers that made history

"Meaningfully big!" That was the aim of K.P. Hormis as he set about expanding the Federal Bank, opening branches in new towns and cities. He did not want expansions for the sake of it. What he looked forward was an enhancement of its presence in every way possible, reaching out to the people who could be benefited with the services of the Bank.

Since the Bank had a well-trained team of executives to take over the responsibility of new branches at any given time, the license issued by the RBI was always used without any delay. This organic growth alone was changing the public perception about Federal Bank in the 1960s and it reflected in the balance sheets, registering a 25 percent increase in deposits in 1964, the year the Bank decided to do something totally different from its past activities – take over smaller banks.

Cochin Union Bank, Alleppey Bank, Chalakkudy Public Bank and St George Union Bank were the first to be merged with Federal Bank. In 1967, Marthandam Commercial Bank too joined the expansion activities of India's fastest growing private sector bank.

It was the first major merger for a Kerala-based bank and it caught the attention of the major players in the banking sector. Federal bank was showing its muscle gained through systematic planning and well-designed strategies that would go a long way to bring more laurels for the institution.

In theory, many establishments including banks consider acquisitions and mergers as an easy way to expand their reach or scale up operations. But such moves come with their own risks as taking over another institution, however small it be, calls for a new set of rules that may not work with either parties in the long run.

But K.P. Hormis was confident of pulling off his dream plan - Federal Bank was to take over not just one but five banks in the years from 1964 to 67 that took the Bank beyond the borders of Travancore too.

As K.V Thomas, former president of the Cochin Stock Exchange notes, "Federal was nowhere in the league when he took over. It became first in private sector during the late 70s. Quick growth was achieved and absorbed without any setbacks, thanks to his vision and ideas."

In the General Body Meeting of 1964, Chairman Captain Francis explained the complexities involved with the merger, its advantages and benefits, and allayed fears of the smaller banks being wiped out of the system. "They are rendering commendable service in their own respective fields and areas. They have won the esteem and confidence of the public. Their deposits will be protected cent per cent," he said. Captain Francis also highlighted the new stature of Federal Bank. " We are an organization which is playing a very significant part in the fusion of the less visible sister institutions with us. Of course, it places on our shoulders increased duties and responsibilities, chief of which is to raise our reserve capital."

In an ideal situation, a merger helps the bigger bank with access

to new customers, that too instantly. An effective merger means more capital to work with as far as lending and investments are concerned.

But what attracted Hormis about the venture was the broader geographic footprint it promised as he was planning the opening of more branches across Kerala and outside. This merger meant he could reach his growth target soon.

Though Cochin Union Bank and others had joined the Federal group, it was the Marthandam Commercial Bank's amalgamation that widened the presence of Federal Bank across Kerala. In fact, Marthandam Bank had many things in common with the Federal Bank. Started by P.K Koruth as a money-lending firm which was later converted into a Joint Stock Bank, Marthandam had branches in Thiruvananthapuram, Kozhenchery, Alappuzha, Chengannur, Punalur, Pathanapuram, Parassala and Thiruvalla. Like K.P. Hormis, Koruth was also a strict banker and his aim was to help only those businessmen who were honest and familiar to him.

The phase of rapid growth

In the interest of customers, Koruth was in talks with K.P. Hormis about the possibility of a merger. The liquidation of Palai Central Bank Ltd. spelled doom for all the major banks in Travancore area, and the Reserve Bank of India declared moratorium on many of them too. In the midst of this threatening situation, with employees agitating for a takeover by major banks outside Kerala, Koruth restarted merger talks with Hormis, and the deposit liabilities and equal assets were transferred to Federal Bank. Marthandam Commercial Bank was subsequently converted into a non-banking company under the name Malankara Chitty and Credit Company Ltd.

"The logic behind the merger was to help local business people. It was a boon to Federal Bank and its business prospered in

central Travancore area," says P.K Kurien, son of Koruth.

At the time of the merger, Marthandam Bank had eight branches located at major towns in the state. These branches in Thiruvananthapuram, Kozhencherry, Thiruvalla, Alappuzha, Kottayam, Chengannur, Parassala and Punalur gave Federal Bank access to central Travancore, and played a key role in establishing its presence in some of the major towns in the state.

This merger is considered a landmark in the growth of Federal Bank as it showed phenomenal growth in 1967. In the Annual General Body Meeting held in June, 1968, it was acknowledged that the amalgamation of Marthandam Commercial Bank was instrumental in boosting the growth of the Bank in some of the major towns in the state. That year saw the increase of deposits from Rs 1.9 crore to Rs 2.68 crore, and advances showed an increase from Rs 1.5 crore to Rs 1.84 crore.

The failure of Palai Central Bank had created the major impact in Central Travancore as people lost trust in banking services and the smaller banks were badly hit with this change in the attitude of the public. Of the 160 banks which were functioning in the 1960s only three survived the crisis.

Treading carefully, and learning lessons from the fall of the Palai Central Bank, K.P. Hormis chose each location for his branches across the state. The merger and the acquisition of five banks and the resulting growth rate had increased his confidence tremendously, and his plans for building a mighty institution was going in the right direction.

That Federal Bank was the most promising institution of that time is evident from the fact that when these mergers were happening, the Bank was not even a scheduled Bank. And the later years would see several other banks born before and after the Federal Bank vanishing from the scene. Some of them were even bigger than the Hormis-run institution but the Federal Bank grew from strength to strength to be in the top league of

private commercial banks in the nation. During these years, Nedungadi Bank, the second oldest Bank in country, established in 1889, had174 branches and they had already been expanded to all major metropolitan cities like New Delhi, Mumbai, Calcutta, Chennai, Bangalore, Ahmedabad. Though the Federal Bank at that time had branches only in Kerala, it was only a matter of time before it became the fastest growing private sector bank in the country.

This merger was the ticket for Hormis to scale up the bank's operations more effectively, and to take stock of the current scene, its risk profile, infrastructure and get them all future-ready. His advantage was the availability of established branches with their own network of customers. He didn't have to start from scratch setting up a new branch and campaigning for deposits and savings schemes. His army of Federals was ready with innovative products to make use of the new branches and the Bank's heightened level of popularity. For Kerala, this was the beginning of its rise to the frontline of financial services segment.

9

Federal Bank goes national

The expansion drive of Federal Bank on a major scale began with a talk.

Dr R.K Hazari, the then Deputy Governor of RBI, was addressing a meeting. K.P. Hormis was to be convinced about new regions of the country. And Dr Hazari mentioned North East, the unheard-of-banking areas in India. Even while the rest of the country was catching on to banking services of all kind, North East remained outside that circle. No major bank was interested in opening their branches in Assam, Meghalaya or Nagaland.

So, RBI was putting down a few conditions on new branch openings to ensure that these states too got their share. And these stipulations matched with the dream of Hormis to have the whole country connected through Federal Bank branches.

While Dr Hazari was detailing the terms and conditions, he was startled by a question from Hormis. "How many branches will you give me?"

Dr Hazari was stunned. Federal Bank wagon started rolling towards the Northern East direction.

It was the 1970s.

The time Federal Bank came in to the limelight by opening a series of branches in the rural belt of Kerala as well as in urban centres. RBI had a restrictive policy of branch licensing during this period. A bank needed to open two branches in rural areas in order to get the license for one in towns and cities. It surely created a headache for many banks in the city. But Hormis saw this restrictive policy as an opportunity for the Bank to have a rapid expansion and growth, making rapid inroads into the rural, urban and metro centres simultaneously.

Soon, the Bank grew horizontally and vertically, and continued its organic growth in full steam. It opened 53 branches in 1975, 52 in 1976 and 46 branches in 1977, and expanded so fast that it left all the competitors far behind.

Riding the Elephant, that's how Hormis announced to the world the march of his bank. Every time a new branch was opened, the front pages of newspapers would have an advertisement with the elephant declaring the milestone in the early growth stage of the Bank.

Taking over North East

Federal Bank is one of the very few banks which opened branches even in the North Eastern region of India in the mid-seventies - in centres like Guwahati, Tezpur, Dimapur, Shillong, Jorhat and Tinsukia.

And with the amalgamation of five banks during 1964 and 1967, the number of branches went up, giving K.P. Hormis the confidence to venture out to other parts of the country. The very first branch of the Federal Bank outside Kerala was Coimbatore, which was opened in 1973, closely followed by Mumbai, Chennai, New Delhi and Kolkata.

Enthused by the response in cities outside Kerala, he took up



An advertisement published to announce the opening of a Federal Bank branch in Mumbai in 1973

the challenge of starting branches in North East. In the '70s even the big banks were reluctant to open new branches there even though the government and the RBI were keen to bring more banking services to these states.

Since no private sector bank was willing to open branches in this region, Hormis viewed it as the big chance on many counts – it would give the Federal Bank a national presence and a pan India profile, he would be able to get into the good books of RBI, and it would give him an opportunity to bargain for new branch licenses in towns and cities all over the country.

And once again, he was proved right. Federal Bank hit the right note with this move, and the Hormis statesmanship in banking was once again on a high.

The "Assam expedition' as it came to be called by the Federals, was led by P.M Joseph and a team of young managers, mostly from Kottayam. Guwahati got the first branch of Federal Bank in the whole of the North East on October 29, 1975, and soon the second one came up in Tezpur, followed by Shillong, Silchar, Dimapur, Jorhat and Tinsukia.

It was indeed a calculated risk, but one that gave a new identity to Federal Bank and changed its growth profile in one move.

"Before going to Guwahati in September, I met Chairman at his office. He congratulated me and wished me all the best. He assured all help and facilities for opening the branches. I was allowed to purchase a new Ambassador car from Culcutta for the extensive travel needed for opening branches in the North East," remembers P.M Joseph.

"Chairman gave me complete freedom to take decisions on the problems confronted by managers. Even a separate budget was given for advertisements in local papers to familiarise the local people about the Bank's various deposit schemes and services. People in the North East were very happy to support the new

bank as the services rendered by us were exemplary. We even went to the rural areas of Assam to help the poor weavers and farmers by giving loans under the IRDP scheme," says Joseph.

The expansion drive continued without losing speed in the coming years, and till he retired in 1979, he captained the moves to new cities, towns and villages, his dream of connecting the whole country through Federal Bank branches still alive in his mind. To mark the 30th anniversary of the Bank on August 18, 1975, 18 branches were opened on that single day. Indeed a feat nobody in the banking sector could beat.

It was the socialist in Hormis who visualized the opening of 900 branches across Kerala, each panchayat getting one branch each. He was practical about this dream too and didn't want to limit the Bank's operations to rural areas alone. The later years would see the Bank crossing the 900 branch mark and speeding through the 1000, and adding more numbers, cities and villages finding a place in the list.

K.P. Hormis is not alive to witness the growth of the institution he built from a one-room branch in Aluva, but his vision has been transferred to the able hands of his successors and their team. The Federal battalion is always ready for the next adventure.

10

The people's man

"More than a job, a career."

It was the catchline that launched a thousand careers. And K.P. Hormis and the Federal Bank meant each word of it. What the Bank offered qualified candidates was nothing lesser than a ticket to a well-secured life and an opportunity to be part of a banking major.

And it was more than a career too.

It was an opportunity to make history. A chance to rewrite archaic models of banking services and add a breath of freshness in everything you do – build a new team, open a branch in far away Guwahati, launch an innovative loan scheme, create a record with deposit mobilization. Anything was possible with that career that was undoubtedly more than a banking job.

At a time when even major institutions have not deciphered the importance of human resources, K.P. Hormis invested heavily in manpower, moulding each new recruit as brand ambassadors of the great institution that he was building.

To quote leadership thinker and author John C. Maxwell, "Leaders become great not because of their power but their ability to empower others." And that is exactly what Hormis was doing through Federal Bank absorbing the best talents and

training them well to take on any challenge as they move ahead in their career.

At a time when employment opportunities were almost nil in the state, Hormis could have easily brought in candidates through recommendations of the influential people, but he never entertained that idea. The notification for applications clearly mentioned that only those persons who were confident of shouldering financial and social responsibilities should apply. For him, the Bank's business was closely entwined with social development, and right from the stage of selecting applicants he exercised the policy of social responsibility. And it would be after decades that corporates picked up this term and laws stipulated that social responsibility should be an integral part of any enterprise.

"He believed that only an enlightened workforce will be able to take the institutions to growth and he made policies for strictly merit-based recruitment. Even his successors chose to tread this path, which enabled Federal Bank to have a strong energetic workforce," says T. S Jagadeesan, a former Federal.

"Only those candidates with at least first class in SSLC, second class in Pre-degree and first class in Graduation were considered for the job. They had to pass a written test to qualify for the final round of interview. Here, the background or reference (not financial) of the candidate might get some extra weight; this was only to get a confirmation on the integrity and character of the candidate because during those times when failure of banks was common, Hormis Sir wanted to avoid staff-involved frauds or forgeries, which would have killed the bank," he notes.

This stringency in recruitment went up to a higher level as the select candidates were given months-long training, complete with classes and jobs in the bank. The Training College started by Hormis was one of its kind, giving youngsters training with

the chance to learn about banking and related subjects. Most often the banking sessions were handled by Hormis. English lessons by Prof. E.N Nambiar of UC College were also part of the course. A residential programme for the whole batch of new recruits! Which organization would spend on the training of new employees especially in the growing years?

That is one factor that makes K.P. Hormis different from many of the established entrepreneurs and corporates. He never compromised on quality, and wanted to build a team in whose hands the bank would be safe and secure in the future.

The later years would remember him as the person who believed in the umpteen potential of a human being, created a workforce that could take on any challenge and carved fine individuals out of the people he met, turning them into sensitive, bold, confident and future-ready.

A people's person, he was always constantly thinking of making the Bank the best in all aspects of banking – the services, the schemes and the manpower needed to be of the highest quality. So, attending training programmes even abroad became common for the Bank's officers. And they were regular at the programmes organized by the RBI and other establishments, making themselves updated and creating a space for the Federal Bank wherever they went.

No expenses were spared for such programmes as Hormis wanted the employees to live the brand image of the Bank as they interacted with the best of the industry. When he was asked whether he could afford this type of expenditure, his reply was very candid, "We are a small bank and need exposure. If the person attending the training is able to pick up one new idea and implement it in our bank it is more than worth the expense." Do you have a name for such a foresight?

Like a parent, he wanted the newly-joined executives to be

self-reliant and well-equipped to handle crises and shoulder responsibilities. How did a man who took over a dying bank at the age of 28 and made a success out of it almost single-handedly put so much emphasis on investing in people? It was his vision of highly-skilled workforce that went into the practice of providing the best opportunities for all employees to learn new skills and upgrade themselves as the years went by.

" Catch them young, catch them fresh," that was apparently the approved principle of Hormis Sir who followed a novel approach quite different from the banking HR policies and practices prevalent in those days," says Tom Thomas, a former Federal. "

"He selected SSLC 1st class holders for the job-oriented Diploma in Commercial Practice and they were all absorbed by the Bank as clerks after the successful completion of the course.

When the DCP course was stopped SSLC 1st class holders were appointed as Office assistants, and on completion of the KGTE Examination conducted by the Govt of Kerala for Typewriting and Shorthand they are absorbed in the clerical cadre as typist cum clerk. Thus many of them also became clerks in their teens! He recruited fresh graduates in the clerical cadre as Graduate Trainees, and fresh Post Graduates in the officer cadre as Executive Trainees.

The rationale behind taking such young students who were fresh from the schools and universities, I feel, is that they could be easily moulded in the 'Federal style' to suit the Federal mission Sri Hormis envisaged."

It was with the intention of grooming youngsters into banking professionals that the Bank started the DCP course in 1969, and those who were successful in completing it were absorbed. Though this programme was discontinued later, it created many prominent bankers who occupied major positions in the

Federal Bank.

Right from the beginning, Hormis was obsessed with the employees qualifying the CAIIB examination, and he had the Bank reimburse the exam fee to the trainees to encourage them to write the exam. And he always remembered to ask about the status of the exam, many former Federals fondly recall. There were increments for employees who passed this exam, and those who completed short-hand and typing courses were also duly acknowledged. The Bank used to pay the fee for such courses too.

It was his unique style to encourage employees to acquire qualifications through monetary assistance, leave, accelerated promotions etc.

One Federal who was sent to a remote branch as 'punishment transfer' was shocked when Hormis told him, "here you will get plenty of free time, so study well for your CAIIB exam, I will send you the books you need."

This care and concern, that was well above the relationship that a boss usually maintained, was reflected in everything that K.P. Hormis did for the team during the 34 years he led the Bank. Transfers to native places to take care of aged parent, even without requesting, were regular, so was the visit to branches to help a new recruit, or a letter of appreciation. He never called the office assistants, peons. They were bankmen for him, and K.P. Hormis used to joke that there were only two kinds of men in the Bank – chairman and bankman.

Change in lifestyle

Hormis insisted on better living conditions for his employees, and wanted his managers to live in posh areas and drive new models of cars. Another Federal, Mathew Joseph remembers, "During a class he chanced to ask this question. "How many of

you know driving?" One or two hands were raised. He asked again, "Then how will you drive your car when you buy one? I wish all of you own a car in the near future and drive it yourself." He had in mind the big dream of all his managers owning a car as early as in 1973, at least a decade before the bank had started giving car loans to officers. Even before no one thought of it, he had the vision."

This attention went down to the way the executives dressed and behaved in public. While on duty, he expected everyone to be at their best attire, and the erring employees would have to face his sharp question. " Are you not paid enough to dress properly?"

He made it a point not to use the first person singular "I" in his communication with his executives and staff. Instead, he always used the plural "We" in order to place himself one among the entire force on the onward march for the attainment of the ideals and goals envisaged. However, as a born leader, he led from the front and successfully persuaded others to follow suit. He was also very particular in sharing the fruits of the success with all who followed him.

Federal Bank was the first private sector bank to select and appoint women in executive cadre. It was because of his liberal and modern outlook that women took charge of senior posts in the Bank as early as 1977. "This out-of-the-box idea of recruiting women inspired other banks also to shed their conservative thinking, and they also started recruiting women as officers," remembers Leela George K.

Even when his warm relation with employees was tested through labour strikes and agitations, Hormis used to keep his cool and as a staunch believer of democracy, he respected trade unions but also gave them a tough fight, says T.S Jagadeesan.

"He always held growth as the benchmark. So, when employee aspirations were roused through various forums, employees

MORE THAN A JOB A CAREER

THE FEDERAL BANK LIMITED, Registered Office, Alwaye-1 invites applications for selection of Executive Trainees. The selected candidates are INTENDED TO BE TRAINED FOR POSTING ULTIMATELY AS BRANCH MANAGERS, AND HENCE THOSE WITH A FERVER FOR HARD-WORK AND WHO HAVE CONFIDENCE TO SHOULDER FINANCIAL AND SOCIAL RESPONSIBILITIES, INFLUENCE PEOPLE, BUILD UP BUSINESS AND PRODUCE RESULTS, NEED ONLY APPLY.

(1). Probable Vacancies: 15. (2). AGE: Not more than 26 as on 15-2-1971. (3). QUALIFICATIONS: i) ACADAMIC: Post Graduate or Double Graduate Degree. Preference will be given to those with special discipline in Commerce, Law, Economics, Management Science or Social Science, Engineering Graduates and Chartered Accountants can also apply. ii) OTHER QUALIFICATIONS: Qualities of friendship, leadership and creativity. (4). DURATION OF TRAINING: 3 years or until the candidate passes the CAIIB Examination whichever is earlier. (5). STIPEND: After completing the Orientation Course, an initial monthly stipend of Rs. 150/- will be paid. Stipend will be enhanced according to the progress the candidate makes. Selected candidates will have to undergo a full time residential orientation course at their own expense for five weeks. Expenses inclusive of boarding and lodging will be Rs 250/- per head. (6) OTHER CONDITIONS: Candidates will have to enter into an agreement with the Bank and execute a security bond for Rs 1,000/- binding themselves not to discontinue the training and also to serve the Bank for a minimum period of 3 years, if appointment is offered. (7). SCALES OF PAY ON APPOINTMENT: Candidates who are offered appointments will be firstly appointed as Grade III Officers. The present scale is : 285-12-309-15-354-20-414-23-506-25-631-30-861 EB 30-781-35-851

Dearness Allowance is linked with cost of living index which is at present 83% of the basic pay. They are also eligible for contributory provident fund, gratuity, bonus and medical aid. They are bound by the Officers' Service Code. The Scales of pay is likely to improve with the growth of the Bank. The Bank had a growth of 33% in the year 1968, 50% in 1969 and 37% in the year 1970. (8). APPLICATION: Applications need be made in the candidates own handwriting in plain paper indicating the full residential address, schools and colleges studied, examinations passed, dates, grades and percentage of marks in each examination. The application SHOULD ALSO INDICATE POSITIVE EVIDENCES OF QUALIFICATION MENTIONED UNDER ITEM 3 (b) ABOVE.

Applications should reach the Registered office of the Bank not later than February 15, 1971 and should be accompanied by a crossed Bank Draft for Rs. 15/-.

The application shall be addressed Federal Bank Ltd., P. B. No. 103, Alwaye-1 in a closed cover superscribed "APPLICATION FOR EXECUTIVE TRAINEES". Canvassing, in any form, will disqualify the applicant; but the applicants may mention in their applications the names of three referees. Bank's selection will be final and the Bank will not entertain any correspondence on the matter.

THE FEDERAL BANK LIMITED
(A Scheduled Bank)
Regd. Office, ALWAYE

designers

found that they have to work untiringly for the growth of the Bank. He always called upon employees to grow by growing the Bank."

And, another first that does to his credit is Performance Budgeting. One of his novel ideas to make the Bank stay ahead of times, he spent a lot of money and efforts to stabilize it in the Bank during those years. The Bank moved away drastically from the unscientific style of fixing business targets to a system of identifying the command area of its operations, scanning the environment to find out what existing business the branch had from each business segment it operated and devising a strategy to improve its market share in each segment of its operation. It was a big leap forward in business planning. And the Bank invited the best available talent in the industry to interact and prepare the managers for the change envisaged.

Other institutions would have considered this an adventure, but for Hormis it was an act of professionalism and futuristic development.

A man who thought beyond banking and promoted a fine work culture that is strong enough to withstand storms. Is it any wonder they call him a legend?

Golden Jubilee Endowment for Staff

Always at the forefront to support the Bank's employees and their families, K.P. Hormis wanted them to be financially stable and strong as the Federal Bank kept growing year after year. In 1975, marking the 30th anniversary of the Bank, he announced a scheme that would mature on the golden jubilee day 20 years later on August 18, 1995. A deduction of Rs 100 from the salary every month for 20 years would fetch them a lumpsum amount with a compound interest of 11 per cent per annum and a few other benefits too. And there will be a draw of lots every month to choose the prized ticket which made the scheme more attrac-

tive. So, for a person whose ticket is prized at the 60th installment will get Rs 56563 in place of his investment of Rs 6000. It was a big relief for the employees to be assured of a savings from an investment of Rs 100 every month.

This magnanimous scheme was a token of appreciation from K.P. Hormis for the team who stood with him through the ups and downs of the Federal Bank journey. And it enhanced the image of each and every employee as their counterparts in even major banks could never claim such benefits after years of service. Hormis saw to it that this Endowment Scheme worked as a guarantee for his employees, a proof of employment and job security.

When it came to transfers or leave benefits, Hormis totally ignored rules and did what he thought was needed for the employees and their families. He had great concern for the health and welfare of the staff. And the Federals would vie with each other narrate their own personal experience to validate this.

"I had to leave New Delhi by the end of 1973 on health grounds. I was informed that I would be transferred to Konni branch saying that there was no vacancy at Kulanada which was close to my home. The order was made, but when it was taken to the Chairman for his signature, he cut off Konni and wrote Kulanada. It was an overwhelming experience for me," says D. John.

When a Branch Manager fell seriously ill and refused to consult a doctor because of his religious beliefs, Hormis Sir intervened, remembers another Federal, Anto John. "Sir told his parents to take him to the hospital. When he recovered, he was full of gratitude to Hormis Sir for saving his life.

I also had a similar experience. There was a small lump on my right forearm and even when it was swollen, I ignored it. But Hormis Sir noticed it while we were in a discussion in his cham-

ber. He asked me to consult Dr Joseph Kurian of Lisie Hospital immediately. I consulted the Doctor and was admitted. Hormis Sir and Ammini Chechi visited me in the hospital on the same day," says Anto John.

Care and compassion for the employees ruled every activity of this banker as he practised an innovative HR policy for all the Federals. As the Bank became one of the best workplaces of the country, the successors of K.P. Hormis ensured the employees were never deprived of the warmth of security that he always provided them. In many ways, they feel his presence, his touch as they continue their journey with this institution proudly.

The team, the pillars

Flip through the old times, scan the pages of history, and sometimes you would come to a stop at a name or a face. Someone who made a difference, A simple act of courage, or an idea or an innovation. Without anyone knowing, they build an inroad into our lives, and create something that has the power to change the way thousands live.

We call them visionaries, or legends.

Someone who did ordinary things the extraordinary way, and led the way for others to follow. Or applaud. Or acknowledge.

K.P. Hormis was one such person. And what he did made a change not just to the banking sector but for the whole of the state. He was nothing short of a messiah for Kerala's youth of the 1960s and 70s.

He saved them from chronic unemployment woes.

He made them believe in themselves.

He instilled in them values that a society forgot to teach them.

And they became the pillars of the mighty institution, the Fed-

eral Bank, that is continuing its saga of success year after year. This feeling of security and achievement is carried over to their families too who feel the warmth of a great man's foresightedness every day of their life.

We call him a visionary banker, but what was his vision?

He envisaged a state and a country where the youth are running institutions which play a major role in the development of the society. And it was not a dream. He knew it was possible by implementing a system that tested the skills and abilities of an individual and gave him enough opportunities and authority to do things and make things happen.

In which organization would you find a 22-year-old running an office? Which CEO would trust his subordinates so totally to send them to far away states to open new branches and build business on their own? The freedom he gave them was total, the responsibility absolute. He wanted them to do things and make mistakes and learn from them rather than doing nothing. He wanted them to be daring and passionate about their lives, and do the best they can to help others.

And he would be there as a mentor and guide throughout their career. In fact, K.P. Hormis had designed a programme of his own to ensure that his colleagues were visible at the social and professional scene of the state.

Branch managers were allowed to claim the membership fee for professional and social clubs in the locality of every branch. They were asked to frequent these clubs and widen their social circle which would naturally result in more business for the Bank.

The aim behind such a provision which was very rare in other Banks was that his managers should get better professional exposure as well as social connections. And he also gave financial incentives for those who passed banking exams like CAIIB, and

even Trainees were given immediate confirmation when they cleared even CAIIB Part I. That was his attitude to make them excel in their career.

The genius of K.P. Hormis is revealed when you realise that he implemented such a system decades ago when even major banks did not offer such luxuries to their staff members. He was a man who created new management theories through Federal Bank, always thinking ahead of the times.

"When I was posted to Assam as manager Hormis Sir told me that I can avail First Class for train journey up to Calcutta and from there I can go by air, both considered very expensive modes of travel availed by very privileged class in those years of 1970s," remembers Tom Thomas.

"He further told me that these are provided not because our small Bank can afford it. It is a way of getting familiar with the other passengers and get acquainted with prospective clients. It will also make the Federal Bank people branded as a special class. Only wealthy business men and high-ranking government officials used to travel in such luxury in those days. His thinking was always different."

Another practice he wanted all branches to follow was the subscription of English newspapers. He wanted the employees to read the papers without fail every day, and his insistence on polishing their language skills went a long way in turning them into eminent professionals. The English classes he started for the staff too helped them master the language as most of them had joined the Bank straight after studies.

Federal Bulletin

"Dear friends,

Christmas and New Year – I can feel the chords of your hearts vibrating at the very mention of these two words. I only wish

and pray that these vibrations form themselves into a meaningful symphony of divine melody.."

So begins a letter, or the Chairman's Dialogue, published in the Federal Bulletin, the mode of internal communication that K.P. Hormis created way back in 1967. At that time not even major companies would have taken such elaborate measures to communicate with their employees, but this visionary's plans were quite different.

The Bulletin covered a wide range of topics including news and views from the banking sector, RBI directives, quarterly results of other banks, message from the Chairman, news related to employees' weddings, birth of a child, death of a family member, festival wishes, announcement of schemes, achievements, famous quotations, articles on subjects like retirement preparation, and various techniques related to leadership and management.

"Today when we think of the great leap that we have made within this short span of time, we should congratulate ourselves on the hard and hazardous task we have performed. It goes without saying that we could not have made this achievement but for the sincere and devoted work in which every member of staff got involved with the maximum commitment," he writes in a Bulletin, charting the corporate goals for 1975. He acknowledges, he praises, he advises and he motivates. This bulletin has been serving the purpose of a one-to-one talk for years as employees felt a direct connect with the Chairman through his well-structured Dialogues.

A few bulletins gave detailed articles on upgrading the skills of a person. Obviously, he had high expectations about Federals and their status among the public and other bankers. He groomed them, watched over their habits and fine-tuned their abilities to be ahead of the best in the industry.

So, one bulletin had a detailed article on the art of writing letters. "Letters are self-revealing, letters should not let off steam, observe decorum and manners, and a letter worth writing is worth writing well were a few points discussed in this Bulletin dated January 20, 1967.

Hormis' business travel plans are also sometimes given in the Bulletin, and the later issues are sure to carry the result of those travels. And sometimes there would be a mention of some interesting incident or amusing anecdote from those journeys.

She was his inspiration

Ammini.

She was the presence that energized K.P. Hormis as he went on building Federal Bank into a mighty institution of epic stature. His wife, his companion, his confidence.

She stood with him through all the highs and lows of a career that spanned three decades, giving him strength to tide over crises, overcome agitations, and face challenges from all quarters.

She had married a lawyer who became a banker and a politician. Within years, she was witness to a total change in lifestyle as the Bank went through its teething problems, followed by a phase of growth, and a political term, and rapid development and national recognition.

But she remained, like Hormis, a person of simple living.

Each Federal who was with the Bank in those years has at least an incident to narrate about her care, her love for the Bank and its employees, the warmth of her hospitality and the role she played in making K.P. Hormis the most revered name in banking sector.

Like Hormis, she knew each employee by their name. Every

time they visited the house, she made it a point to meet them, serve them tea and inquire about their families. On some days, the number of visitors would cross 40, but she would greet each of them with freshly-made tea and snacks. There would be candidates, employees, politicians, social activists, church representatives and many others paying a visit to Hormis, and they were sure to be treated well anytime of the day.

"He is married to the Bank, not to me," was her comment on her husband as a banker. And she was always there for him. The hand that ensured he didn't fall, the constant presence and warmth, as he created a legacy for the society.

11

The Gospel according to K.P. Hormis

"Thou shalt dream big.

Thou shalt not cease to venture

Thou shalt never fear to lead

Thou shalt always listen..."

You won't find these commandments in the Bible. But there were part of the gospel of entrepreneurship that K.P. Hormis followed throughout his life. He may not have had a corporate icon whom he imbibed as he led Federal Bank to new glories but there, definitely, was a mythological hero he would have loved to follow- Moses, who exhibited all the necessary skills of a CEO while leading over two million over to the Holy Land.

Hormis would have found the ultimate leader in Moses and the most effective business knack in his ten commandments.

Like Moses, Hormis too dreamed big, and made it happen. That is why, during the Bank's initial days while every other institution preferred to remain a regional player, Hormis thought of

going national. Nothing was to stop him from taking Federal Bank to cross the borders – no labour strike, no cash runs, no failure of other banks and no control of the RBI.

So, what was the secret of his success?

- **He had a long-term vision**

  Nothing was short-term for K.P. Hormis. When he planned, he had the vision of years to come, and things to do for the future. Whether it be training people or getting license for the bank, his eyes were set on a distant future where the Federal Bank would be mighty enough to take on challenges and stay ahead of competition. And that is exactly what he envisaged through the rapid expansion process, opening one branch after the other, and spreading the Bank's operations to other states.

  The Staff Training College and the DCP course were also part of his vision for tomorrow. He wanted hardcore professionals to lead the Bank in the coming years. While addressing the new recruits, he would ask them to envision their career as managers not as trainees. Each new appointment for him was a future manager who should be given the best of facilities to develop his or her skills. That is one reason why he wanted each of them to write the qualifying exams and attend training programmes in other cities.

  For the Bank, his plans were always well ahead of the times. That is one reason why within a year of shifting the Bank to Aluva, he opened the second branch in Angamaly and continued opening new branches every year. When other banks struggle to survive in the regional space, he went beyond Kerala.

- **He was passionate about what he did**

  You could not take Federal Bank away from K.P. Hormis.

He breathed it and he lived it. Till his last moment, the Bank, its growth and its people were the only thoughts that nurtured. That he left a promising career in politics for banking shows his die-hard commitment to this profession. Even his holidays and travels were spent finding locations for new branches or visiting depositors. It was his love for the institution that guarded it from years of agitations and cash runs. "How much money can I make" was never a thought that ruled his mind. His goal was the success of the institution, and this transparency was contagious as the employees stood united behind him to conquer new heights of achievements.

- **He walked the talk**

  He practised what he preached. There was no difference between his words and his actions. For employees and depositors his word became the rule, as they knew he would not deviate from what he promised. Right from the orientation classes, he instilled in new employees the need to be credible in a sector as volatile as banking. And he set the example of leading a corruption-free life and followed a value-based system that the employees too adopted which in turn helped in the growth of Federal Bank as the most trusted banking institution in the country.

- **He took calculated risks**

  Though Federal Bank grew by leaps and bounds in the 1960s and 70s through a huge expansion programme that saw the opening of branches across the country, nothing was done without analyzing all the aspects related to that place and its potential in business. New schemes and loans to woo more customers were also offered after detailed research.

- **He invested in people**

  Human resources was his forte, he was a people's man and he used his interest in people to bring out the best in them

for the bank's growth. Training college, courses in banking, shorthand and typing, facilities to attend training programmes and benefits that gave employees access to a better lifestyle were part of the initiatives that saw the manpower increasing in strength and ability. With their skills developed and their talents appreciated, the employees were confident to work for the Bank as one big team.

K.P. Hormis was the first to associate with management institutions, academicians and professionals to design programmes for the recruitment and training of employees. He recruited talented matriculates to coach them for the DCP course with practical training in the Bank. It was his "Earn while you learn' concept that ensured that by the time they acquired the qualifications, they were fully trained in the Bank's practices and rules as well. They were paid a good stipend too and many of these recruits went on to take charge of very senior management positions in the Bank.

- **He made growth a habit**

  He didn't think he was expanding fast, he was making the Federal Bank go beyond boundaries set up by other institutions and create a kingdom of its own, spreading from the South to the North East, and moving vertically and horizontally, capturing new markets and adding new customers. He felt the constant need of the customers for more services and it kept him building the Bank higher and wider and stronger.

  His dream was to open a branch in every panchayat, and to connect all villages and metro cities through the network of the Bank's branches. He didn't think that any place was unsuitable for a branch, and used all available opportunities to make Federal Bank grow big.

- **He managed success effectively**

  The fall and failure of mighty institutions like the Palai

Central Bank and the Travancore National Quilon Bank were important lessons for him as he studied the mistakes they made and learned from them. Right from the beginning, he didn't take the Bank's success for granted and kept on growing it instead of basking in its glory and letting the power affect the bank's operations. With each success, he was careful about frauds and fund misappropriations, and he went an extra mile to ensure that the depositors' money was safe and secure. And he practised stringent control over money, even to the point of re-using stationery. As in everything else related to the Bank, he led the way and showed others how to save money and avoid unnecessary expenses, and his team followed his model without failure.

- **He made use of publicity**

  Even in its formative years, Federal Bank used media for publicizing its products and services. Advertisements for various kuries and savings schemes regularly appeared in newspapers. They helped to build the brand image and spread the perception that the Bank was safe and unaffected by the rumours. Even its job notification was carried under an innovative catchline – More than a job, a career. And needless to say, it was one of the major reasons for the rise in the number of applicants.

  Whenever a new branch was opened, or a new scheme announced, he made it a point to advertise it. He wanted everyone to be aware of the growth of the Bank and how people can benefit from its services.

  When it came to public relations, he had his own concept from the beginning itself. Addressing the regional conference of the Public Relations Society of India in August, 1974 he pointed out that a PR man should be sincere and dedicated to his profession. "Only this will produce real results. He should not be an isolated man in the institution. He should

ensure that performance precedes publicity and not the other way round."

- **He made the Bank his family**

  K.P. Hormis was more like a brother than a boss. Though a strict disciplinarian he never kept a formal distance from employees. He knew them by their names, and always made it a point to inquire about their families. And he ignored rules and regulations to help them in emergencies. His care and concern was genuine and its warmth was one factor that kept employees stay with the Bank even when they got lucrative offers.

  Unlike the heads of major establishments, he was approachable for any staff member and the public. They were all treated warmly at his office or at home. He was quite unassuming too. And he was very popular among the banking circle all over India and even abroad too, and was highly resourceful. This too helped the employees to a great extent.

  The family culture that he created also helped to enhance the connect with the customers. For him, the bank as an extension of his family and the employees his family members. That is how the much-acclaimed concept of "The Federal Family" evolved. The customers were also attracted to this family structure and the Federal family circle grew in size and numbers creating a feeling of oneness under the banner,"Our own bank, " much to the envy of its competitors.

12

The art of winning people

The tributes just poured in. When the call for articles on K.P. Hormis for the memoir went out, asking former employees of Federal Bank to send their remembrances of the master banker, it opened a gate of memories for the Federal Family located all over the world. Many seemed to have been waiting for an opportunity to talk about him, as if they wanted to tell him in person how much he means for them even three decades after his death.

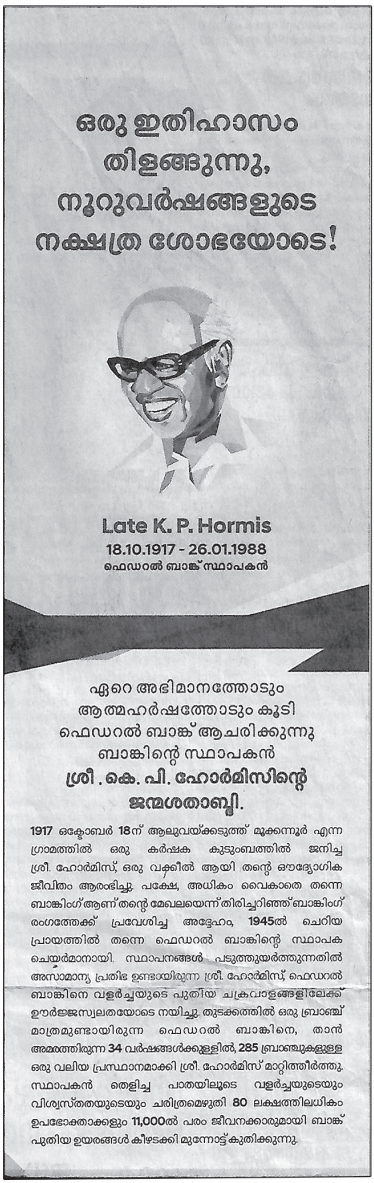
And they wrote it all down – their first meeting with him, how he taught them the lessons in banking, and how his life showed them how to be a better man and a better professional. Their words echo the impact he made on thousands of lives over the years as Federal Bank continues the culture that he designed. The way he managed crises, built a team, grew Federal Bank and put Kerala on the national banking scene are priceless lessons professionals and entrepreneurs and just about anyone who wants to succeed in life.

So, what is it that K.P. Hormis did to leave such a mark on the lives of his employees and anyone who knew him?

And V.K Prasad, former president of the Federal Bank Officers' Association, too mulls over the same question. "Many a time these experiences have prompted me to introspect why Federals kept him so close to their hearts years after he had gone. Was it because of the tenacity he had displayed in building up a small Kuri company brick by brick into a Bank of national stature? Was it because he was the saviour for thousands of hapless youth who would have otherwise been rendered jobless? Was it on account of the leadership he provided to redraw the banking contours of the state? Was it due to his foresight in grooming the Federals into hardcore professionals who were the envy of the competitors? Was it on account of the grit he displayed in moulding a bulwark called 'DCP' which later on served as the steel frame of the institution? Or was it the family spirit and sense of oneness that he inculcated among the Federals? The fact is that Hormis Sir personified not just all the above virtues and accomplishments, but much beyond them. In hindsight, I feel that he had transcended his times both in thoughts and actions. "

Most of the Federals may not sit back and analyse why and how he became such an influence in their lives, because in their hearts they know the answer—he made them what they are today. For many, he was the first to spot the potential in them, encourage them, make them confident, and turn them into responsible individuals.

And his name is synonymous with the warmth of a secure life, a bright future and a better lifestyle. And their love for him is reflected in the hundreds of incidents, anecdotes, moments and conversations that members of the Federal Family shared, reliving those bygone days. And the impact he has created is there in the first line itself –Hormis Sir changed my life, My guru, my mentor, He was the boss, he was the brother, I am so lucky to know him, He was made of love and compassion, We



The birth centenary of K.P. Hormis was celebrated with a slew of events by the Federal Bank in 2017, reliving the memory of its founder

are indebted to him….

It is exactly what Warren Buffet feels - "I measure success by how many people love me." And K.P. Hormis is really a successful man.

What made him a hero in people's minds is the selflessness that he practised all his life. The Federals know that he worked endlessly for three decades and more, building the bank from scratch, fighting agitations, managing scandals, overcoming cash runs and defending it from frauds…and it was not to make money for him or his family. He built the Bank brick by brick so that it would provide livelihood to thousands of families, and it would keep doing so in the years to come.

It was for them that he suffered the anguish, pain, humiliation and ill-health, without expecting anything in return.

"He was a man of great vision; his dream was only about Federal Bank," remembers T S Jagadeesan. "During those times, when every promoter of a company believed and behaved that it is for inheritance by their family, this great man never did anything for keeping it with his family, but instead went on donating it to the society and the country. He or his family's holdings in the bank was very negligible. When the thought of independent directors was not even conceived, federal bank's board always consisted of independent directors only."

Whenever his name is mentioned, the Federals automatically add a touching incident to it. Like, the condolence note he sent on the demise of family members, or the instant transfer he ordered to help an employee take care of his aged father, or how he himself stayed with friends in other cities to save money.

"He was a multidimensional personality," says C. Bhaskaran on what makes K.P. Hormis a hero and role model. "He was a lawyer, banker, management expert, educationist and academician,

social activist, eminent organiser and a popular politician. "

Even when he was busy building the Federal Bank, he occupied positions in various associations and organisations like the Indian Banks' Association, Mumbai, Kerala Management Association, Kochi, Kerala Bankers Association, Pastoral Council of the Diocese of Ernakulam, Kerala Table Tennis Federation, Ernakulam District Table Tennis Federation and a lot more.

It was his love for life that he showed in everything he did. Leaving the legal profession to take up a dying bank had its risks, but K.P. Hormis knew this was going to be a totally different game.

And, wasn't it different?

For the first time, Kerala saw its presence cemented on the financial services map of the country. And, the state saw its worries of unemployment being addressed to an extent by a private sector bank. And it saw K.P. Hormis emerging as an institution that redefined and rewrote the dynamics of a successful business model in financial sector.

Long years after K.P. Hormis' demise, the Federal Bank Officers' Association decided to form a society to start educational institutions. The idea to start an engineering college and a management institute later came to be realized as the well-known Federal Institute of Science & Technology (FISAT). Late P.V Mathew, founder of FISAT and the then General Secretary of the association, was an ardent admirer of K.P. Hormis' vision and his sacrifices for institution-building. He wanted Mookkannoor, the birth place of Hormis, to be the location for this academic institution of repute. And as tribute to K.P. Hormis, he named the place Hormis Nagar. It is another example of the love, affection and respect that trade union leaders like Mathew held towards Hormis and the efforts they took to perpetuate his name.

Keeping his memory alive

The Bank that K.P. Hormis gave his life still feels his presence around as it continues its successful journey. To perpetuate the fond memory o f its founder, the Bank instituted a public Charitable Trust, the Federal Bank Hormis Memorial Foundation, on February 16, 1996. The Trust and its activities were inaugurated by the then Union Finance Minister P. Chidambaram on October 18, marking the birth anniversary of Hormis.

The main objectives of the Trust are – provide continuing education and training to persons employed in banking industry, inculcate awareness among the public on developments in banking and finance through conferences and seminars, establish libraries, and institute educational grants / scholarships / awards to deserving students of courses related to banking.

The Trust has sponsored and participated in a large number of philanthropic activities for the benefit of the society at large.

The K.P. Hormis Commemorative Lecture series is the flagship event organized by the Foundation. The first lecture, delivered by P. Chidambaram, was on the topic, "Indian Banking, New Directions." The following years saw prominent financial experts and think-tanks of national stature speaking on a variety of subjects under the auspices of the Foundation. Former RBI Governors, S. Venkitaraman and Raghuram Rajan, Arun Jaitley, N.R Narayana Murthy, Shashi Tharoor MP, Dr Arun Shourie, M.M Jacob, Montek Singh Ahluwalia and Aravind Subramanian were some of the speakers of the lecture series organized in memory of the visionary banker whose innovative strategies positioned Kerala on the frontline of financial services in the country.

Thus the Bank Hormis founded lives through his memoirs, at the same time spreading the benefits to a wide cross section of the society

13

And the story continues !

Who really was K.P. Hormis?

The man who walked amongst us as a banker, became the grand ambassador of Indian banking, who structured Federal Bank in such a way as to face storms of all kinds and emerge winner?

His story goes far beyond the eulogies we keep on scripting. He is beyond all the labels we attach to him – the visionary banker, the legendary leader, the compassionate colleague and the sensitive politician who wanted social service of a different kind. He was all of them and more.

And what he created has become an epic. A story that is worth telling and retelling, as it is carried over generations.

Years later too, people would listen to it with the same awe that it creates in readers' minds now, and wonder, "How did he do it? How did he create an empire from a one-room branch in the midst of a market?"

And the answer is a story. A story that tells us about values, passion, trust, honesty, hard work… and about a man from

Mookkannoor.

And his story has the power to inspire and motivate.

Because, what K.P. Hormis created was not just a bank, but a culture, a success model, a belief in oneself, a positive attitude towards life.

He was destined to live this story for us.

Nimitta matram, as said in the Bhagavad Gita. Just be an instrument of God, everything is decided.

A calling.

For K.P. Hormis, the decision to take over a dying bank and breathe a new life to it was nothing short of a calling, a pre-destined move that has transformed into one of the most successful institutions in the country.

It is a story of one man's life and the legacy he left behind.

And it was already written!

Milestones in history

1917 K.P. Hormis is born on October 18 at Mookkannoor as the son of Kulangara Paulo and Mariamma

1943 Hormis starts his professional career as a lawyer at the Munsiff Court in Perumbavoor.

1944 Buys shares worth Rs 2,000 and acquires controlling interest in Travancore Federal Bank which is on the edge of closure. He increases authorized capital from Rs 5,000 to Rs 71,000

1945 The General Body of Travancore Federal Bank unanimously elects Hormis as Managing Director. The registered office is shifted to Aluva and it starts functioning from a room in the market.

1946 Second branch of the Bank is opened in Angamaly

1947 The name is changed to Federal Bank and the third branch is opened in Perumbavoor.

1949 Fourth branch of the Bank is opened in Ernakulam

1950 Fifth branch is opened in Chalakkudy and it is the first in the erstwhile Cochin State

1954	Hormis is elected to Travancore Cochin Assembly as a Congress candidate from Perumbavoor defeating Malayattoor Ramakrishnan
1958	Two branches are opened in Koothattukulam and Edavanakkad
1959	Federal Bank gets the RBI license. Hormis opens two more branches
1960	Two new branches are opened. The industry faces the impact of the closure of Palai Central Bank
1963	Kalamassery, the industrial hub, gets its first branch
1964	Federal bank goes on a massive takeover bid of small banks and merges Cochin Union Bank, Alleppey Bank and Chalakkudy Public Bank
1965	The Bank takes over St George Union Bank Ltd
1966	Five branches are opened across Kerala
1967	Marthandam Commercial Bank Ltd is amalgamated with Federal Bank, and eight of its branches are added to the Bank

1968 Four branches are opened in various parts of Kerala

1969 Thirteen new branches are opened including one in Mookkannoor

1970 Federal Bank becomes a Scheduled Commercial Bank. The Bank celebrates its silver jubilee and 11 new branches are inaugurated including the first one in Malabar region.

1971 The number of new branches goes up to 17

1972 The Bank opens 16 new branches and gets license as Authorised Dealer in Foreign Exchange. It also gets the RBI clearance on launching branches in Mumbai, New Delhi, Kolkata, Chennai and Coimbatore.

1973 Opens branches in four metros and Coimbatore. International banking Department starts working from Mumbai.

1974 The Bank starts 21 branches and launches new logo with the addition of the industrial wheel

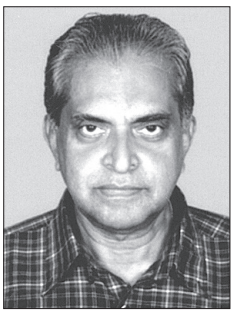
1975 The highest number of branches are opened this year – 53. Of this 18 are opened on a single day to mark the 30th anniversary

1976	Branches are opened in 42 places across India
1977	46 new branches are opened
1978	The Bank opens eight new branches including one in Kolkata
1979	K.P. Hormis retires but continues as a member of the Director Board.
1988	K.P. Hormis dies on January 26

You are still with us, Hormis Sir!

He was their mentor, their friend. A wonderful boss and a compassionate guide. For some, he was the change, for some others he was the solution. And even those who had only heard of him became his true admirers. Here's how they remember the man and his life

Federal Bank is his offering to humanity



P.C. Cyriac IAS (Rtd)

Bob Hope, the Hollywood comedian, described bank as "a place that will lend you money, if you can prove that you don't need it!" The travails of ordinary people in many of the banks in India will prove the wry comment of Bob Hope to be true. Fortunately, the experience of a customer in the Federal Bank is different. Armed with the latest technology and funds and trained manpower, the Federal Bank takes pride in giving excellent service to its 85 lakhs of customers. This is not surprising for the Bank founded by the most public-spirited entrepreneur that Kerala has produced, the one and only K.P. Hormis, whose birth centenary we celebrated some time ago.

K.P. Hormis who began his life as a lawyer, soon embarked on a new career as a banker while still in his twenties and built up the Federal Bank brick by brick over a period extending to over three decades. By then, it had grown from a single branch Bank to one with over 300 branches all over India. He took care to inculcate in employees the most customer-friendly mindset and respect for values, and installed the most appropriate systems, procedures and technology in the Bank's business processes.

After his demise, the professionals who took over the reins continued to guide the Bank along the same path and scaled

new heights. Today, with a turnover of over two lakh crore and a net profit of about Rs 878 crore, and with a Rs 25,000 crore of market capitalization, the Federal Bank is marching ahead, under the dynamic leadership of its present CEO and MD, Mr Shyam Srinivasan with his striking slogan of "Digital at the fore, Human at the core."

Let me proudly recall the occasion, when after a six-year stint as a member of the Board, I had the honour of getting elected as the Chairman of the Board of Directors of Federal Bank. While felicitating me on that occasion, Mr M.C Jacob (Founder of Kitex Group), another quintessential entrepreneur of Kerala, referred to a unique and inspiring aspect in the career of our K.P. Hormis. Usually the promoter and his family and friends will take care to keep the majority of the shares of the company they create. But Mr Hormis, who worked hard and built up the Bank from one branch to an impressive position, walked away without cornering the shares! Mr Hormis had functioned as if he was a professional employee, drawing only the salary, deliberately denying himself all the benefits he should have got as an entrepreneur. Allotting shares for himself and his family was his fundamental right as the entrepreneur-promoter of the venture. With his self-abnegating spirit, unparalleled in the corporate history anywhere in the world, he retired from the Bank as a mere employee, not even choosing to take advantage of possibilities like stock options. It was only when Mr M.C Jacob graciously pointed out this, many of us understood the magnitude of the selflessness of K.P. Hormis. The Federal Bank, the multi-billion-dollar edifice, is the offering of K.P. Hormis, the legend, to humanity.

Mr Hormis had a strong commitment to ordinary people and he believed that the purpose of the Bank was to develop the common man by providing him with funds at the right time. He took care to study the viability of the business and monitor the utilization of the funds. If only our big banks had followed

this policy, they could have escaped the huge embarrassment of carrying the immense amounts of NPAs today.

In short, K.P. Hormis was indeed a legend! He was unique. Let us cherish the memory of this great entrepreneur who, after building up a great business, walked away without choosing to enrich himself and bequeathing everything to the people. May the Almighty bless his descendants!

A leader with a difference



Dr Cyriac Thomas
Former Vice-Chancellor
MG Univeristy

Year before last we celebrated the Birth Centenary of Sri K.P. Hormis, a leader unique on all counts and a celebrity banker who decided the destinies of the "Federal Empire." Hormis built the Federal Bank from its very foundations and eventually shaped it into a Kutab Minar, making it one of the towering banks in India's banking sector.

This year we celebrate the 150th Birth Anniversary of Mahatma Gandhi and his celebrity life partner, Kasturba. This celebration of the Gandhi couple happens at a time when we are confronted with more than anything else, a crisis of leadership, indeed a deep crisis of moral leadership. It is at a time of such a crisis of leadership in all walks of life that we get reminded of a person of the quality and stature of K.P. Hormis who walked so meek and appeared so humble, but one who led his life with unusual dare and inimitable initiatives with an insightful vision into the days ahead. Hormis was a visionary, of course, but a visionary one hundred percent down to earth. He was a realist, and totally practical and pragmatic to the core.

Hormis was a great patriot, belonging to the Gandhi -Nehru School of the political stream. While a student in Thiruvananthapuram Law College, he had as his batchmates and friends

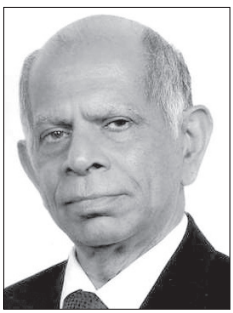
like some of the doyens of yester years - former Governor Prof. K.M Chandy and former ministers of Kerala, P.T Chacko and K.M George. In later years, they all became colleagues as members of the State Legislative Assembly along with Hormis. Had he not left active politics half way, changing his interest from politics to banking, perhaps we could have had one of our best finance ministers!

In all probability Hormis would have found politics causing him conscientious discomfort to continue in the stream and might probably have had decided to change his option from politics to banking. As an MLA, Hormis made his imprint as a young leader in the Assembly when the Travancore-Cochin Legislative Assembly was adorned by leaders of the calibre of T.M Varghese, A.J John, Panampilly Govinda Menon, T.V Thomas and a host of celebrities. Hormis, provided he continued in parliamentary politics, could have kept his constituency as a pocket borough for years or easily he could have moved to Parliament from Mukundapuram or Trichur or even Eranakulam, given the political composition of those constituencies. However, Hormis decided otherwise and left active politics silently, moving into another sphere of life of his own choice and made a mark there also in no time. But the miracle he worked in India's banking sector was incomparably marvelous. Federal Bank had a very humble beginning, fully a 'one man show' in its initial years. Traveling daily from Karukutty to Aluva by ordinary passenger trains, prior to its electrification days, making his accounts perfect and transparent while on board on his journey to the Bank and back, Hormis was putting bricks one by one and step by step, slowly building the 'Federal Empire' which he left to us as his best legacy. While knitting his legacy silently, but making heroic sacrifices in the process, Hormis, without any celebration whatsoever grew into a legend.

Hormis was, primarily, a pioneer in full measure, in the true sense of the term. A pioneer is not one who merely walks in

front, but the one who makes a new path where there was no pathway. Hormis made a new way nobody dared to make or tread before and adventurously walked ahead. It was thus he made himself different. Hormis was one of that calibre. And when his birth centenary that we observe and celebrate with this tribute coincide it with the 150th birth anniversary of the world's 8th wonder, Mahathma Gandhi, our Father of the Nation, we, with an element of justifiable pride and genuine conviction, put it in black and white and say "Hormis was a celebrity leader. And indeed, a leader with a difference!

He successfully moved from vision to action



K.P. Fabian IFS (Rtd)
Former Indian diplomat

I had the privilege of meeting the late K.P. Hormis (KPH) in 1974, months before my marriage. He had come to Delhi and along with the late M. C Jacob (Founder of Anna Aluminum) called on me in my office. I was Deputy Secretary in the Ministry of External Affairs. They wanted an appointment in the Ministry of Commerce. I spoke to my colleague in Commerce in their presence. Afterwards, our conversation ranged over several topics and the personal chemistry was good and they invited me for dinner. Later, they visited me in my apartment at the UNCTAD Flats on Curzon Road, now known as the Kasturba Gandhi Marg. We had a good time that evening.

Little did I know then that encounter was destined to change the course of my life. They had come with a purpose that they did not want to let me know. I had by then put in ten years in diplomacy and knew that at times one must conceal the real purpose of a conversation. Later as I observed KPH at close quarters I learnt more about diplomacy from him. He had a felicity of expression and he inspired confidence in his interlocutors who always listened to him with respect. KPH knew the art of bringing in agreement where there is disagreement. When necessary, he could disagree agreeably so that more progress can be made on a future occasion.

KPH had a vision and he was fortunate to realize that vision during his life time. The bank that started in a room in his residence in Aluva now has more than 12,000 persons working and serving more than eight million customers. Let us look at the name: The Federal Bank. Of course, he took over the Travancore Federal Bank and coined the name. He could have thought of other appellations such as Bank of Kerala, like Bank of Baroda, or Kerala National Bank after the Punjab National Bank or even the Federal Bank of India like the Union Bank of India. But his vision embraced Kerala, India, and more.

It is one thing to have a vision. It is a different matter to realize that vision. As has been said, where there is no vision people perish. That KPH succeeded magnificently in moving from vision to action is tellingly demonstrated by the continued progress of the Federal Bank for which we all should be indebted to the Federal Family currently led by Managing Director Shyam Srinivasan. It gives me pleasure to take note of the Federal Institute of Science and Technology in Mookkannoor, an institution of excellence.

KPH is associated with the Bank. But we should not forget his political career. He was the MLA from Perumbavoor. When Indira Gandhi as Congress President came to Kerala to campaign against the Communist government, KPH interpreted her speeches. In 1960, when Prime Minister Nehru visited Aluva, KPH, as the chair of the reception committee, received him.

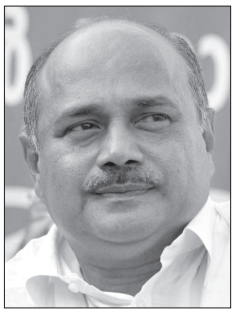
KPH had a vision of India. For him India is many-splendoured. He upheld secularism and did empower the weaker sections in the society decades before 'empowerment' became a buzz word. The values that KPH upheld have stood the test of time and are not in peril. However, partisan interests have mounted a challenge that has to be met. 65% of Indians are under 35 and 75 % under 25.

As I reflect over the life and work of KPH, two thoughts come

to my mind: Shakespeare says that the good that men do survive them. Thomas Carlyle says that the history of the world is the sum of the biographies of great men.

My wishes to the Federal Family once again and I wish them Godspeed in their endeavor to keep alive the memory and the values that KPH stood for. We must keep building India in the right way.

A visionary par excellence



K. Francis George
Former MP, Former staff member of Federal Bank

When I remember Hormis Sir, as he was usually called by all, his all-time smiling, benign face comes to my mind. I am sure that will be the case with everyone who ever met him.

My acquaintance with Federal Bank and Hormis Sir dates back to my younger days. Hormis Sir used to drop in at our house at Vazhapilly whenever he passed through Muvattupuzha. As a small boy I have seen him talking for long to my father, late K.M George, over a cup of coffee and snacks at our home. At that age I did not understand what they were discussing, probably politics and other current affairs, as they were together in the Congress Party and the Kerala Legislative Assembly. Even though my father left the Congress Party in the late sixties, the warm friendship of my parents with Hormis Sir and family continued.

After graduation, I was about to join the LLB course in Thiruvananthapuram. My friends were already on the lookout for jobs and as I could do the law course by attending evening classes, I too decided to try for a job and talked to my father about this, and he immediately suggested that I should try the Federal Bank.

The 1970's were heady days for the banking sector. Into this vast area of business, Hormis Sir entered with his customary

charm and business acumen. When we joined as probationary clerks, Federal Bank was just taking off with Hormis Sir in the pilot's seat. Every week or month new branches were being opened. It was an all-out fight to capture every business opportunity that came by, inside and outside Kerala. He selected talented and able youngsters to man his team. The selfless visionary leader in him understood the value of having a talent pool of youngsters and offered them the best of pay, perks and facilities to help them excel in the business. Before he stepped down from the office of the Chairman of the Bank, Federal Bank was firmly in place in the Indian banking scene and had already started marching towards the present exalted position the Bank is enjoying now. The rest is history.

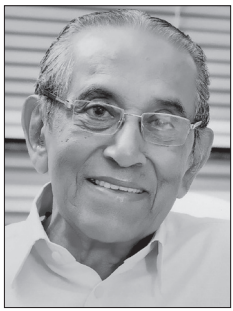
Hormis Sir started the Federal Bank from a small 'shop room' in the Aluva market. His idea was to develop it as a common man's bank, a bank which is pro-poor, pro-people and development-oriented. Through this philosophy, he gave banking a human face. And through his vision, a great institution was born and it rose to its present heights on the strong foundation laid by him.

His was a life of selfless goodness. If it was pure business and money-making that he had wanted, he could have made a fortune. But the selfless institution builder in him set a glorious example and tradition for his successors to follow. The thousands of young men and women who joined the federal family owe to him the opportunity they got to work and make a decent life and a successful career.

This visionary has not only left his mark on the banking scene in Kerala, but also in the whole country. Today and also in the years to come, anyone who was in any way connected with the Federal Bank cannot forget this visionary par excellence.

I respectfully pay my homage to the memory of late K.P. Hormis Sir.

He was a great man!



Joseph Sebastian
Entrepreneur, Kolkata

"I had the fortune to host K.P. Hormis at Calcutta. Yes, I use the word 'fortune' knowingly since that is what I really feel now when I think of this great banker and his contributions. He came to Calcutta to start the first ever branch of Federal Bank here in Chitha Ranjan Avenue. I went to the airport to collect him. I was accompanied by Mr K.V Kuriakose, Manager-designate for this new branch.

On a direction from Mr Hormis, Mr Kuriakos called on me when he came to Calcutta for organising CR Avenue branch. Hormis and my father, noted Congress leader P.J Sebastian Pullamkalam, were together in St Joseph's College, Trichy and later in politics. Since I was a Calcutta-based businessman, Hormis identified me to laison with the Calcutta business world for this Kerala-based bank. That is the business promotion technique of this great banker; rebuilding past connections, focusing on the sentimental relationship of a college mate's son. He surely knew the value of relationship and did care for it. I think he was successful in passing this to his employees in his Bank as Federal Bank has a special brand of customer relationship. Undoubtedly, I was very much elated to associate with him in those days out of my sentiments towards my father's colleague and college mate as everyone of us naturally would be. I was attracted to him not only because of my father's connection, but more so because of his charisma after I met him at Calcutta.

He gracefully accepted my request to stay in our house at Park Circus. I took him around. We had arranged a felicitation function by the Malayalis of Calcutta and I still remember that he could easily influence the participants with his simple but dignified approach. With his masterly guidance and business acumen he could make Federal Bank a popular Bank among the Calcutta business men very soon. I also took him to the headquarters of the Missionaries of Charity where he met Mother Theresa and beseeched her divinely blessings.

Though I was seeing him for the first time he made a lasting impression on me; that was his quality, he could impress everyone who met him. A very rare quality. This was, one of the major reasons behind his successful "Federal mission," no doubt. He was indeed a down-to-earth person. Anybody could approach him, even a class 4 staff or any customer, present or prospective. His accessibility made in turn Federal Bank accessible to many people from all walks of life.

He was very keen that everybody should feel a sense of belonging to the Bank. It is not only about the staff alone, but he was able to inculcate such a feeling among the customers also. That is a special feature I have noticed in Federal Bank. Many customers were found to have no reservation to call Federal Bank "our bank." If there was any problem that could be solved by him he would do so, that too in a manner taking everybody in confidence. That may be a reason Federal Bank could easily grow in Calcutta.

Now in my 90s, I still feel his personal warmth and straight forwardness. He was daring and confident, with a practical sense always.

No doubt he was a great man, but how many of us could realise that while he was alive among us! I am very proud of my association with him .

Men of extraordinary league



P.K Kurian
Former Director,
Federal Bank

I am sharing my memories of the close association between Sri P.K Koruth and Sri K.P. Hormis. Since Koruth is my father let me start with him. After schooling he joined a small bank in his native village, Thalavady. During 1930s Thiruvalla Taluk was the place where many banks and insurance companies called 'Marana chitties' started. Thalavady also had a few banks including Travancore Federal Bank Ltd, the predecessor of today's Federal Bank Ltd. Later, he joined the erstwhile Kerala Vilasam Bank Ltd, and was sent as the agent of the branch in Marthandam which is now in Kanyakumari district, Tamil Nadu. But during 1938 the Travancore National Quilon Bank went into liquidation. As a consequence of this the Kerala Vilasam Bank also had to close down its business. Thus he started a private money lending company in the name Mathandam Bank. It was later converted as a Joint Stock banking company --Marthandam Commercial Bank Ltd. Soon, branches were opened at places like Thiruvananthapuram, Kozhenchery, Alappuzha, Thiruvalla etc. His aim was to help honest business men and he was a very strict banker.

During the 1960s the bankers in Travancore-Cochin area started the Travancore Cochin Bankers Association of which Sri Hormis and Sri Koruth were active participants. Over the next years they became very close friends. Both of them thought of merg-

ing the two banks. Meantime, Sri Koruth decided to acquire a property for the Bank. Unfortunately, during that time major banks in Kerala found it very difficult to continue their business and RBI declared moratorium on many of them. At that time Sri Koruth withdrew from the merger proposal for the simple reason that people may have apprehensions about the stability of the Bank. Once the turmoil was over RBI conferred the status of 'Transferee Bank' on Marthandam Commercial Bank and it took over two banks and thus got branches at Chengannur, Kottayam and Pathanapuram. The Thiruvananthapuram branch was made the Head Office. Subsequently to make it a single state bank, Marthandam branch was shifted to Parassala.

In the meantime the banks outside Kerala acquired many banks which could not continue their business. After a few years the salary and the perquisites in the banks which took over most of the Travancore-based banks were much more than what was available in Marthandam Commercial Bank. And soon the staff in Marthandam Commercial Bank started massive agitation demanding its take over by such large-sized banks. Sri Koruth started the negotiations with Sri Hormis for the merger with Federal Bank. Finally the merger was agreed upon and the deposit liabilities and equal assets were transferred to Federal Bank. Subsequently, with the remaining assets Marthandam Commercial Bank was converted as a non-banking company under the name Malankara Chitty and Credit Company, which was functioning till the death of Sri Koruth. The logic behind the merger with a Travancore-based medium bank like Federal Bank was only to help the local business people.

My acquaintance with Sri Hormis began from the time the first merger negotiations started. I was very much impressed by the warmth of his personality. The predecessor of Federal Bank, the Travancore Federal Bank Ltd, was started in the village of Thalavady. When it was defunct Sri Hormis purchased the Bank and started his banking life. It was due to his innovative

ideas he took up banking profession even though he was a qualified lawyer. He also left politics for pursuing his love for banking.

Sri Hormis was a visionary who dreamt of the development of agriculturists and businessmen. The emblem he designed is sufficient proof of that.

The so-called SME and Agri Finances now focused by the RBI and the Government of India had been his thrust in those days which shows his banking vision. He was a dashing and daring man with a composed mind. When there were agitations in the Bank he faced them bravely.

He was very particular about selecting the best candidates in the Bank for which he set up high standards for staff recruitment. He was an unprejudiced boss and was very considerate towards the employees despite differing opinions.

The praiseworthy combination of these two bankers of eminence, Sri Hormis and Sri Koruth, who believed in the values of life and commitment to common man was one of the greatest blessings of Federal Bank.

With folded hands and grateful heart I pay my homage to two great souls -- late K.P. Koruth, my father, and late K.P. Hormis, the father of Federal Bank.

He ignited minds, inspired lives



V.K Mathews
Founder and
Executive Chairman,
IBS Group

My memories of Mr. K.P. Hormis go back to my very early childhood in my ancestral village in Kizhakkampalam. "Urumese Sir," as he was fondly addressed by parents and also others then, was a frequently-discussed personality in my house and also an occasional visitor. My father, Late K. P Korath, used to be the oldest and perhaps the closest associate of Hormis Sir in Federal Bank, one of the most successful financial institutions of and from Kerala, which he reconstituted and founded as Federal Bank in 1949 as a private sector commercial bank under the banking act of 1949. Ever since, their association continued until Hormis Sir passed way in 1988. My father passed away a year later, marking the end of a great journey together, creating one of the finest institutions of national standing during a completely different developmental era in India.

During the impressionable years of my childhood, my father was my model person. I have grown up seeing our village respecting and listening to my father. And for my father, Hormis Sir, used to be the role model for commitment, passion, quality, integrity and social concern. In his conversations, he used to quote Hormis Sir or speak about him and my impressions of Hormis Sir have taken roots from those unsolicited and overheard commentaries from my father.

A great visionary of his time - To be able to think of creating a financial institution of national standing by a person coming from a small village in Kerala in the forties is extremely unusual. Perhaps, it has implicitly inspired me when I was thinking of setting up IBS in Kerala

Dynamic leader - The pace at which he has driven Federal Bank, growing double digits for several decades, is astounding and extremely rare during those days when India growth was sub 3%.

Institution builder - Even when nothing was explicitly written or said about Federal Bank's core values or culture, each and every member of the bank knowingly or unknowingly displayed it. Federal Bank to me was not just a bank, but was an institution driven by commitment, customer service focus and integrity. The quality and efficiency of the staff was exceptional. The credit goes to each and every member of the founding team and the person at its helm, Hormis Sir.

Inclusiveness - For Hormis Sir, not only should the institution be legitimate, but also it must align with the local community that it serves. Clearly, it has paid off because Federal Bank, in a very short time, became the people's bank of Kerala.

Selflessness - Federal Bank made impressive progress under the stewardship of Hormis Sir. For him, the bank was not just a business, it was his child. He did not have shares or stock options; neither did he have a fat salary nor did he make a lot of riches out of it. Yet he has gained incomparable respect and gratitude from the people of Kerala for building the most dynamic and perhaps the only institution of its stature from Kerala in his times.

The Federal Bank team can indeed be proud of being associated with such a great brand and must strive to keep up the dream and vision of Hormis Sir alive.

Remembering my vellyappan



Neena Joseph
Daughter of K.P. Cherian

Vellyappan - that is how I used to address K.P. Hormis, elder brother of my father K.P. Cherian. I know vellyappan more through my father than directly. Right from the days I remember, he led a very hectic life and hence during my younger days, our paths seldom crossed. As would all his family members, I can remember him only as a person very much engrossed in Federal Bank affairs. Once, he asked his youngest son, Bobby while he was still a baby, "What will you buy for me when you grow up?" Baby Bobby did not have any doubt and quick came the reply - "files!"

I remember his wife, Ammini - vellyamma to me- as a lady with remarkable sense of humour (This invaluable trait has been carried down to the next generation too especially through Raju and Boby). She was mirthful with a characteristic laughter which is kept alive through Usha, their daughter, and Anupa, their granddaughter). Vellyamma hardly got a fair share of time with him on a day-to-day basis. But appachan (my father) used to say in jest that vellyappan possessed a "BM" -Bachelor of Matrimony degree with distinction and so he could keep vellyamma happy. He was tactful. He was just and, in all probability, had compensated her loss of rightful daily 'husband- time' especially during the many trips they undertook

together. It was soon after such a happy holiday in Sri Lanka with Usha, Fabian and baby Amal that vellyamma succumbed to complications related to high blood pressure and we lost her forever. May be those were the darkest hours of his life. He was destined to live for seven years without the reassuring presence of his beloved wife. He would have missed her more terribly especially during the last years of his life.

My sister, Essy and myself were amused by the way appachan used to refer to vellyappan during family conversations. For example, he used to say how 'Chairman' had the plans to launch a new product, and in the same breath would talk about the family trip 'chettan' is planning. Yes, that principle of dichotomy was deeply entrenched in his mind. No wonder this manifested in casual talks. To the best of my understanding, their 'personal' and 'official' worlds never clashed. If at all these worlds just met, it was only for the benefit of the bank.

Appachan had talked to me about the Hormesian style of management. When there were important decisions to be made, vellyappan used to summon the second line of the executives concerned. Everyone could thrash out their opinions without reserve. Dissent was encouraged. Even strong dissent was welcomed. All viewpoints would be considered and the team members would be convinced that their views were heard and considered. He would analyze the issue from diverse perspectives. But the final decision would be his. He maintained that in banking context, the full accountability for the decisions is with the person who affixes the signature unlike that in the joint responsibility mode of decision-making in cabinet. This left no scope for blame games and scapegoating. While retaining the power to make the final decision, vellyappan took up the full responsibility for the decisions made.

Both vellyappan and appachan wanted the best for Federal Bank, especially when it came to selecting the staff and offi-

cers for the bank. My mother, Mary used to tease appachan "It seems as if you are selecting a life partner for someone in the family" and his usual reply to this routine comment is "each person we select should be worthy enough to sit on the Chair of Federal Bank." It was just that. Vellyappan and appachan were very confident about the selections they made. I have heard that during the early years, before the final selection, 'detectives' would be sent to the native places of the candidates to make a background check! The candidates would be asked to bring reference letters during interviews. Vellyappan and appachan would go to great lengths to ascertain that they grab the best talents or the persons with the most potential to be groomed and mentored into top notch executives. Lot of weightage was given to extracurricular activities of the candidates during the selection process. There was no compromise regarding quality. They wanted the best all-rounders. Not only the intellectual qualities, but the personality traits were scrutinized. The expertize of Prof Mampillly, Asian Institute of Management Studies, Manila, and that of Prof P.R Poduval. Cochin University of Science and Technology, were used to professionalize the selection process.

Meritocracy ruled the roost. I came to learn that Mr Sethumadhavan, Regional Office, Calicut was sharing his recruitment experiences with Mr Pauly Joseph, my cousin. Even though he passed the recruitment test, he decided not to waste time and money travelling to Aluva to attend the interview. He miscalculated that being a person with not much connections and being a non-Christian his chance to get selected was zero. But finally he attended the interview yielding to the affectionate persuasion of one of his well-wishers. He was astounded when he received the appointment letter and reported that this was experienced as the greatest miracle in his life. Being selected on pure merit boosted the self-confidence of many employees like him. Late Mr P.V Mathew had also shared a similar experience.

It was Federal Bank that introduced the DCP (Diploma in Commercial Practice) course. Brilliant boys (not girls yet) who had first class for SSLC, but could not pursue higher studies, (often due to financial constraints) had the opportunity to undergo the diploma course. They worked part time while being enrolled for the course. Back in those times, this 'Earn while you learn' was still an alien concept and practice at least in the organized sector in Kerala.

The brothers knew that the returns would be the best if the investment was on Human Resources Development. A Staff Training College was established, and training became a high-priority activity. Officers and staff were encouraged to pursue MBA. Direct recruitment of Post Graduates to officer post was started. I think it was Federal Bank which perhaps set a trend along these lines even in national level banking circles. Recruits, especially from rural backgrounds were sent to metropolitan cities and the purpose was "avar kooki theliyatte." Vellyappan and appachan used to feel proud about the staff and officers. Appachan used to say that such scrupulously-selected and effectively-trained candidates would be able to handle any crisis situations.

The bank had the policy of encouraging the officers to join clubs and even dress allowance was in vogue. The children of Federal family were expected to be smartly dressed. This was crucial for cultivating contacts which could be leveraged for the benefit of the bank

Vellyappan knew that the employees were the prime customers (internal customers) and that it was crucial to know the persons whom you manage. Whenever he got a wedding invitation card or information on the funeral of a near one of the staff, he would try to be there. If he could not be present there on the exact date, pertinent invitations would be kept intact and then handed over to the driver. It was the driver's duty to sort them

out, sequence them and to inform him about the possible homes he could visit on the route during any of his trips at a later date. He had the habit of jotting down his impressions about the candidate's background on the backside of the invitation card to be used later if need be. During weddings, he used to brief the brides of the officers about the spousal support which an officer needs to excel in his career. If a wife has extravagant tendencies, the officer might be driven to indulge in dishonest practices. Now the gender profile of Federal Bank has undergone transformation. If he were alive he would have waxed eloquent on the spousal support so badly needed specifically for women executives. During the initial days of female presence in the workforce, he used to say, "you are brothers and sisters," hinting against marriages within the Federal family. Although women were very late entrants into the workforce, I vividly remember Annamkutty pengal, Ms Sarojini, Ms Bhama Devi and Ms Elizabeth who were there early, perhaps from the fifties.

Trust was one vital factor in the management style of the brothers. Risk-averse well-wishers used to comment, 'Why not confine activities within your reach?" Choosing trustworthy persons and trusting them until otherwise proven was the approach. Appachan used to recount that during those days of thriving agriculture and trade, appappan (my grandfather) would keep money in a safe and the sons were free to take it according to their need! May be this is the background of the trust element in the Hormesian system of management. Perhaps, vellyappan learned from appappan that the way to make his team trustworthy was to trust them. (I keep wondering whether appappan, a successful farmer and businessman, had applied some 'juggad' type of control techniques back in those days to track at least the major cash outflows. Had he kept all the money in the safe? Probably he managed all this just through open communication with my father and uncles.)

Trustworthy, intelligent and well-trained officers were the

assets of the bank. In a jocular vein, it was said that if the proposed boy was a Federal Bank employee, further background check was needless. Also, private banks would grab the retired or (otherwise) officials of Federal Bank. The reputation was so high about the quality of the workforce.

Much before the concept of transparency was in vogue in governance circles, it was practiced in Federal Bank. For instance, transfer was a very sensitive issue. The norms were publicized. Anybody could come to the staff department and check the records to confirm that their rights were protected and nobody had entered the list out of turn. Of course, there were some special cases in the interest of the bank and those too were kept transparent! Back in the 80s, Federal Bank was practising the 'Proactive Disclosure' (of course not called by that name) mandated in the Right to Information Act, 2005. My salute.

One reputed doctor in Kerala was given a loan to pursue his higher education at a time when education loans were perhaps unheard of at least in Kerala. That inherited trust factor worked here also. Vellyappan said, "Why not give him loan? Let him study. He is already a doctor. He would not run away with the money." It is the same trust factor which helped many a farmer and later industrial entrepreneurs to come up and establish themselves in life by availing loans disbursed to them. The massive employment generation had elevated the economic and social status of many families. It is difficult to estimate the number of lives he was able to touch and transform beneficially.

I remember Mr M.P Mani speaking during the commemorative meeting of appachan. "If Hormis sir was our father, Cherian sir's role was that of our mother." The perfect harmony between the first and the second persons in command is a vital ingredient for the success of any institution.

Vellyappan trusted appachan and was willing to take risks in experimenting with novel ideas put forth by him. Down the

line this trend repeated. Idiosyncrasies of creative persons were accommodated. There was freedom to make bona fide mistakes (incidentally, it was zero tolerance for mala fide mistakes) Atmosphere was non punitive. Mr Madhavan Vayaloor, if given a complicated mathematical problem usually for planning new deposit schemes, would spend many sleepless nights to crack it. Then he used to come to office and sleep at the table! Though not be a widespread practice in the bank, such idiosyncrasies were tolerated. The modern day 'flexi timing' and 'casualness in office' were being practised in Federal Bank, at least in exceptional cases!

Vellyappan was all for nurturing creativity and accommodating new trends. He encouraged appachan when he joined the first batch of MBA diploma programme ever started in our state by the University of Kerala (now CUSAT) under the leadership late Dr M.V Pylee. The possibilities of modern management concepts and practices were incorporated and applied: Applications of Operations Research for branch-level operations, scientific staff selection, Akshai Nidhi, modern advertisement techniques were all some of the outcome.

Bank officers were encouraged to pursue MBA. Appachan took a special interest in offering consultation to the officers who were doing their MBA projects, and most of them were directly relevant for the bank. "Work, make the bank grow and grow along with the bank" was the motto. 'Management by Objectives' was applied to fix /negotiate targets and to evaluate performance against objectives. It was Federal Bank which set a trend for the application of modern management principles to other banks right from late sixties.

Vellyappan's Public Relations skills were something which commands my unlimited admiration. I am totally awed by statements like 'Hormis Sir was our family friend,' "He was my father's best friend' from invariably all who came to know my

connection with vellyappan. It is amazing that he evoked the same feeling in each person with whom he interacted! Definitely it was charisma. It was love and concern for his fellow beings. This innate quality automatically got sharpened, and helped him in his quest for advancement of the bank through its valuable shareholders and depositors. He did not fail to visit all possible relatives and friends during the trips and in many trips vellyamma accompanied him.

He had a special feeling for Mookkannoor and tried his level best to be present for any private or public programmes to which he was invited. Though his karmabhoomi was Aluva, he chose to take eternal rest in Mookkannoor, his janmabhoomi.

I could not interact very much with vellyappan during my formative years. Looking back, I feel that it was a great loss. Before joining my first job after MBA, I went to get his blessings. He advised me, "whatever creative and original work you do, please keep a copy for yourself.' I followed this advice and this had benefited me immensely in the advancement of my career. Appachan used to recount the incident of velyappan going to the Training College of the Reserve Bank of India as a trainee. He would sit in the first row with a note book and an open pen ever ready to capture and record any new knowledge or ideas for the betterment of the bank. He knew very clearly what exactly he wanted and he set out after that.

He had superb decision-making skills. The purchase of the Thynoth house is a case in point. It had the disrepute of somebody committing suicide inside. He astutely purchased it at the bargain price offered by the seller. Incidentally, this was the only house he owned. While selecting spouses for my cousins (his children), character and brilliance were given the top priority and he did not spare pains to make detailed enquiries. He knew the exact strategic points and where to selectively focus his time and energy, whether it is for the bank or for the family. Though

he was steeped in bank and money business the legacy which he left behind for the family was not material in nature, but much beyond. His family members – not only the immediate family members, but also the members of the extended family including myself have inherited his immense goodwill and also the robust relationships grounded in love. These relationships were not confined to Federal Bank and Mookkannoor alone but remain extended to the wider society.

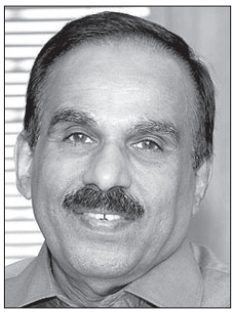
He had taken bold decisions. In those early days, he decided to send Pauly Chettan (his eldest son, a medical doctor) to UK. He encouraged his son Bobby to be an entrepreneur and his son Raju to pursue studies in Psychology. Usha was free to pursue her interest in Literature. His idea was to let the children chase their own dreams.

He was afflicted with Parkinson's disease. Raju used to say that during non-tremor periods, he used to seek opinions and advices from vellyappan and sure enough he got useful hints and nuggets of wisdom.

In the stages when his memory was starting to fade, he used to go out for 'branch visits!' When friends and relatives came to visit him, he used to ask 'from which branch of Federal Bank are you coming?' This shows the intensity of his identification with the bank. He lived and breathed Federal Bank.

This is my vellyappan mainly as unfolded by my appachan in the course of my conversations with him on various occasions. I am grateful for having got the opportunity to collect and weave together my thoughts and perceptions about this great soul that is my uncle.

A legacy larger than life



K.P. Padmakumar
Former Chairman,
Federal Bank

It is well said that an organization is as good as its people. This maxim in its myriad dimensions came in bold relief in multifarious situations during my nine-years sojourn in Federal Bank as Executive Director and Chairman. The fact that adversities bring about the best in human beings is equally true of organizations and I experienced it in my Federal days. To turn around a Bank or for that matter any organization is a rare privilege that circumstances give to an individual. I was fortunate to see Federal Bank passing through one of the worst years of its history, recovering from the morass in to which it had fallen financially in 1998 and then rising like a phoenix from the ashes transforming itself into a modern, technologically well-positioned entity, its traditional values well preserved. I have no doubt that this saga of transformation worthy of study for Management Schools was possible only because of the unique sense of loyalty, pride and sense of ownership the employees inherited from the Founder, Sri Hormis, who built the Bank traveling on the path of rectitude with unflinching loyalty to the constituency of small farmers, traders and medium and small scale industrial units. The DNA of the Bank so evolved helped me in the transformational journey of the Bank which I was privileged to lead as Chairman from 1998 to 2004.

I walked in to the portals of the Bank in 1995 as Executive Director and during my nearly three years of stay in that position had the fortune to travel across the country and visit almost all the branches of the Bank, interact with diverse sections of employees and almost reach a stage where I could claim, I knew every employee personally.

The personal interactions which I undertook with missionary zeal to assimilate the culture of the Bank almost always led me to the unflinching loyalty the employees had to the organization, their reverence to the founder who built the Bank and a proprietary interest in the affairs of the Bank. These values which Sri Hormis institutionalized gave the Bank vibrancy, seldom seen in other corporate bodies. I took over the reins of the Bank in January 1998 as Chairman when the Bank was sliding fast into a state of stupor assailed by high cost of funds, accretion of impaired assets and consequent low profitability of operations. Fiscal 1997-98 could be closed only with the transfer of funds from the reserves to Profit & Loss Account to meet the provision requirements and declare a nominal profit of around Rs. 2 crore. The employee morale and public perception about the viability of the Bank reached their nadir and many employees, as told to me, were looking for alternative employment.

The challenges were many and the insight I had about the legacy of the Bank and the throbbing sense of proprietary interest inculcated in the diverse section of the staff reinforced my conviction that a turnaround of the Bank was sure to happen. What followed was a decision to cut balance sheet size, control expenditure all around, reduce operational cost by introducing technology in all operational areas, give facelift to branches and in all reposition the Bank as a modern tech-savvy Bank. With an employee average age of 46, automation of branches was an imitative our banking rivals thought was going to be a disaster. Federal Bank took the lead in establishing ATMs in the rural heartland of Kerala and despite all these high cost initiatives,

Bank reported turn around in all sense of the term including profitability in fiscal 1999.

This saga of virtual transformation of an entity was made possible by people power of the Federals who rose in unison to sacrifice many of their privileges, worked with missionary zeal to increase and diversify incomes and held aloft the flag of a new Federal Bank. The dynamics of this change is less appreciated today but as one who led it from the front I knew this was achieved only because of the Hormis legacy.

Later, when ICICI Bank as a major shareholder started exerting pressure to let them open their ATMs in Federal Bank branch premises and sourcing NRI deposits for their branches through Federal Bank branches and inducting senior Management people found unsuitable by the Board of the Bank, I was emboldened to resist the pressure because of the faith I had in my colleagues and their unblemished love for the Bank. These were early signs of interventions in the governance of the Bank which finally led to the corporate war with ICICI in the constitution of the Board of the Bank. Despite the perils standing up to ICICI would entail, I led the war on principles knowing fully well that I will finally have to take the exit when my term ends in December 2004. Employees en masse stood with me in those turbulent times and I attribute ICICI's decision to exit the Bank primarily due to the impregnable unity the employees exhibited drawing from the unique legacy, a development which did not enter the public discourse then. This again I would say is a case of a titan's legacy rescuing the Bank.

Life in this earth is an opportunity. How we make use of it and leave foot prints in the sands of time is entirely left to us. Sri Hormis built an institution of class and left a gargantuan legacy; the uniqueness of it is that as years roll on, the sunshine of that legacy grows brighter every time Federal Bank rises.

My childhood memories of my father



Dr Pauly Hormis
Son of K.P. Hormis

I feel honoured and privileged to be asked to write a memoir for the birth centenary publication of my father. It is particularly touching for me that this initiative has come from the staff who knew him and have worked with him tirelessly for the bank. That itself speaks volumes about the man.

I am the eldest son of K. P Hormis and I live in the UK. I was born in 1945, the same year as the bank was re-incorporated and established in Aluva. Thus, my father had two challenges in front of him at the same time! I do not know how he felt about it. I would think it was a time of joy and fulfillment, but also apprehension.

My earliest memories go back to the early 1950s. Many have faded with time and childhood memories are always coloured with some degree of imagination. However, many events have stuck in my mind.

The bank's head office, branch, and our residence were all in one rented building on Bank Road (so named because the branches of most banks in Aluva were on the same road). The front half of the building housed the offices and at the back was the residential quarters, which essentially consisted of three rooms and a kitchen. We had a common door which opened into the bank offices. To give us some privacy, the bank's

Godrej safe was positioned in front of this door that no one from the bank could look into our drawing room. There was a gap on either side of the safe through which we could enter the bank's office.

The main attraction on Bank Road was the Pankajam cinema theatre, right opposite the bank. There was always a crowd of people in the evenings listening to the film songs, which we could hear from the comfort our house.

We called our parents Appachan and Ammachi. Most children perceive their parents as old people. I remember Appachan as a man with thinning hair, a good-sized belly and dark rimmed glasses, always wearing a starched white khadi mundu and shirt.

When I was growing up, the bank played a major part in our everyday life. We very often had guests connected to the bank joining us for breakfast or other meals. The directors' board meetings were in our living room. Ammachi made sure that everyone was well fed. She took it all in her stride and supported Appachan all the way.

The house had a fair bit of land around it where we children played with our friends. At that time there was a badminton court in the front part of the compound where the staff used to play, and I used to join in. I had the privilege of knowing all the staff at the bank in those early years. I cherish many fond memories of them. Let me take this opportunity to convey warm regards to all of them.

In 1954 Appachan stood as the Congress party candidate for Perumbavoor constituency to the then Travancore-Cochin Assembly, and was elected as MLA. His opponent, Mr Malayattoor Ramakrishnan was a well-known personality, who stood as an independent candidate supported by the left. As it happened, he also lived on the same road as us and we often met him on

our way to the river for a morning bath. I have vivid memories of the day Appachan's election victory was announced and of the large crowd of supporters assembled outside our house to congratulate and garland him. This of course was a great milestone in his life away from the bank. He was a political animal through and through. He used to tell us that, whether we liked it or not, politics was always there in the air we breathe. As the bank grew, he had to make a choice between the bank and politics. To the great relief of the family he decided to give up active politics in spite of pressures from various quarters to continue.

My three siblings arrived over the subsequent years, and we moved to our own house in Thynothilkadavu Road around 1958. That was an exciting time for the family.

The bank Appachan built up was a people's bank. I don't know whether 'social banking' was a term used then, but that is what it was. He was not in it for the money. All of us shared Appachan's excitement as the bank crossed various milestones, such as the bank deposits reaching one crore, getting a license (under the Banking Regulations Act 1949), becoming a scheduled bank and obtaining license for foreign exchange transactions.

It would be unfair for me call Appachan an 'absentee father'. However, it is true that most of the time he was engaged in bank affairs either in Aluva or elsewhere. When he was around in Aluva, he always went to the club to play table tennis or cards. Sometimes he used to play tennis early in the morning. He usually walked to the club or tennis court and back. For a couple of years Appachan went for kalaripayattu in the early hours of the morning. Very often I went with him.

Our evening started around 9pm, when Appachan came home. His most relaxing time was at the end of the day after a refreshing bath and a good dinner. He often broke into a song at that time. The problem was that he only knew one song and that

happened to be Jana Gana Mana! Still, we were happy to see him relaxed. This was really the only time we could get to have a chat with him.

We used to have a good laugh talking about his driving skills. He could not drive. He did make a spirited attempt to learn driving. After damaging the headlamps of the car and the gate post of the bank, he promptly gave that up!

When he started the staff training college, he was up very early in the morning as there was fair bit of preparation involved in teaching the students. When it came to organising papers and files, he was appalling. Our front room and veranda were always scattered with books and files on banking. When the college was started, I think he was the only teacher there. Lectures were in the morning before the bank hours. Thus, his days became even longer.

The twilight years of Appachan's life were not a pleasant time for him or the family. Ammachi's sudden death when she was only 52 was a major blow to him. In the following years, he suffered from the worsening ravages of his physical illness which eventually affected his mind as well. We regret very much that he was not blessed with a restful retired life after all the hard work he had put in over the years.

Looking back, even though my father was at the helm, the dedication and hard work by all the staff at a very personal level was at the heart of the progress which the bank made. I am sure the bank will continue to even greater heights under the leadership of our present MD and CEO Mr. Shyam Srinivasan.

Appachan certainly is the hero in my life. He taught me the right approach to life more by example than by words.

The quintessential banker



Shree Mohan Mall
Mall Group, Kolkata

I feel privileged I got this opportunity to pay tribute to Late K.P. Hormis on his birth centenary.

Sri Hormis developed a dedicated team in the domain of banking thereby, developing customers skills and a strong eye for details. Like a true leader he primarily focused on core skills and accomplishments for his manpower, and he also had the ability to utilize a variety of resources to track business trends both good and bad.

The quintessential banker that he was, Sri Hormis focused on agri- finance for the weaker section of the society much before they became national inputs. He innovated business solutions to a wide range of challenging issues which resulted in the development of profitable relationships.

Sri Hormis was a multidimensional personality having left his indelible imprint in the vast field of activities be it political, social and cultural.

He still remains the inspirational leader to both the internal and external customers of the Federal Bank for even today and tomorrow.

I had the first opportunity to interact with Sri Hormis at the Chittaranjan Avenue Branch in Kolkata regarding a business

proposal on ship breaking. We still remember the spot sanction of the loan for our Kolkata and Mumbai offices. My first interaction with him revealed his on-the-spot decision-making power. He was such an amazing personality which proves his success story.

On this day I remember him with gratitude.

Oh, those memories!



Usha Fabian
Daughter of K.P. Hormis

I am happy that we are celebrating the 100th birth anniversary of Appachan, as we call him.

One of the earliest memories I have of him is when I was a young child I used to run to his office room, which was a part of our house, and interrupt his meetings only to complain about the misdeeds of my brother, Raju.

Another memory I have is of our summer vacation trips to Ooty. We never reached our destination on time because we had to visit all the Federal Bank branches on the way, and also look at new locations for future branches. Yes, he was obsessed with the bank, much to the chagrin of Ammachi, our mother.

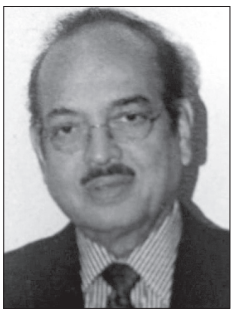
Appachan was deeply influenced by the Gandhian philosophy and the Nehruvian idea of India. In 1964, I was with him in the living room of our Aluva house when we heard from All India Radio that Nehru is no more. That news affected him to such an extent that I saw him breaking down and crying for the first time. He had always given the image of such a strong man, always in control of his emotions. This was a very personal loss for him.

Appachan and Ammachi visited us in Iran in 1976 and later in Sri Lanka soon after his retirement. I remember going very early in the morning to the fish market to get him fish ore (fish eggs). This was his special delicacy, especially when cooked by

Ammachi.

I hope this book will keep alive Appachan's memory and the values he stood for.

A selfless visionary



M. Venugopalan
Former Chairman,
Federal Bank

When I took over the reigns of Federal Bank, there was a sort of crisis of confidence pervading across the institution due to several reasons, mainly regarding questions on ownership and management control. In the beginning, the task seemed very challenging and daunting to me. On closer scrutiny, however, I realised that it could be accomplished more easily than I had anticipated. I found that the sense of pride and ownership among the employees was very high compared to many other organisations. Naturally, there was a tendency to question or oppose any innovative measures that the management wanted to introduce. But whenever we clarified the points or presented a convincing advantage-disadvantage analysis, most employees seemed to be toeing the line and working hard for the success of the initiative. In the process, I could also assimilate a host of new ideas and viewpoints.

I should say, I found the job quite interesting and satisfying.

This experience, however, made me attempt to delve deep and try to decode how such a high degree of institutional pride was inducted into the minds of employees, and I found the singular reason – the legendary founder Mr K.P. Hormis himself was the person who inculcated these qualities into the employees' hearts.

At a time, when the Bank was too small to compensate employ-

ees as per industry practice, he could support their morale by rousing their aspirations and projecting the picture of a great institution of the future. And I will confidently say that he could do full justice to this promise, when we find how Federal Bank could reward its employees, much to the envy of their peers, in the later years of their career.

Looking back, I recall the stiff opposition we faced for the introduction of Core Banking solution, Capital expansion through issue of GDR and Rights Issue, Introduction of Performance based incentives, Opening branches outside Kerala, merit-based Recruitment, Promotion & Placement, and many more. But I found it easy to implement many of these initiatives despite the initial opposition, when I found that the employees were turning enthusiastic and excited by the results – the growth of the institution, when the Bank was winning awards and accolades year after year. It was a rewarding period in my career because I could steer the Bank clear, out of the problems and could lift it to the next orbit for growth. And this was possible because Hormis Sir - as the founder is affectionately referred to- had nurtured an enlightened and energetic work force knit together as "Federal Family"

At the time of my joining Federal Bank, the Bank was planning to publish a biography of Mr Hormis. Naturally I had the opportunity to understand much about Mr Hormis and the background of his journey in building this great institution, Federal Bank.

The life of K.P. Hormis unfolds the quest and yearning of a person with a relentless passion to succeed. Any discerning observer of the banking industry, particularly in Kerala, will find that the history of Federal Bank and that of Kerala banking will be incomplete without recounting the life and contribution of this towering personality.

He was a great visionary; I could find that he had introduced

novel ideas in various functions of the Bank during those old days, which even now are regarded to be path-breaking and innovative.

He realized that an energized workforce is the backbone of any successful organization. Through his astute leadership he inspired his team to invest their energies and spirits in it. During those times, he encouraged and incentivized employees to acquire knowledge and additional qualifications. Even in 70's he sent employees abroad for training etc, though the size of the Bank was very small. He introduced the concept of "Earn While You Learn"; through this route he acquired people fully trained to take up employment at the time of their induction, by imparting coaching through a full-fledged Training College for qualifying in "DCP". This was in the 60's and many of the employees who joined the Bank through this route have reached very senior executive positions in the Bank!

He had the vision and courage to expand the foot prints whenever he got the opportunity. He had the skills to represent the Bank before regulators and other authorities to obtain necessary permissions for these tasks. The result, as all of us can see, is the big saga that Federal Bank is today anchored on strong foundations.

And he built this great institution for the society and the nation. Unlike most of the promoters of those times, he did not try to keep ownership, though he deserved full proprietorship. I have heard that he had even made personal sacrifice in his endeavour to open branches outside the state of Kerala.

I feel very fortunate to have been part of this great institution founded by this great, selfless visionary. I am sure, that his blessings and goodwill will lead this Bank to greater heights in the days to come.

He made a deep impact

In the 70's, I was recruited after the final interview with the formidable Hormis Sir. I rarely had an opportunity to meet him after that except on few occasions. One was at a meeting of branch managers in Guwahati after the inauguration of our Shillong branch, the other at the Annual General Body meeting of the Bank in 1978 and thereafter in September 1979 at Ernakulam. At the time there were lots of stories of Hormis sir's scrupulousness, shrewdness and kindness doing the rounds, which left us all awestruck. Though the meetings with Sir were brief I recall two incidents which left a deep impression on my young mind.

During one meeting he told that he accepts recommendations for recruitment only to make sure of the candidate's background and not for diluting the norms for recruitment and placement. So, whoever or how well connected the candidate was, he had to pack his bags and keep moving every now and then from north to south and east to west, all for the exposure that was intended to mould one into a well-rounded banker. For me, my first posting as branch manager came along during my probation as accountant trainee, which was bitter-sweet because I had to move far away from home yet being proud of becoming a branch head early in my career.



Another incident which had a deep impact on me was in 1979. Hormis sir had retired and was down with Parkinson's in Lisie Hospital.

Abraham Mathew

I was transferred to Ernakulam South branch, which again was a prestigious posting for a junior officer like me. Here, a retired GM of a state enterprise walked in one day requesting a loan for the construction of a godown. He exuded confidence stating that he knew the right people in HO to get it approved soon. The documents of his property were sent to our panel advocate, Joseph Augustine, a retired judge and a friend of Hormis sir. Though there was some deficiency in the documents, the loan was approved and disbursed soon after. On September 4, 1979 I was back in office at 10 am after a night in Bharananganam where my first son was born. I was in high spirits. Just then there was a phone call from C P Pathrose, Technical Assistant to the Chairman, telling me that Hormis sir would like to meet me. Wondering all the while why I was summoned, I went to the hospital, and the moment he saw me he asked whether I too got a 'packet' from the customer. I froze, and my eyes welled up. It took a while to collect myself and reveal the fact that the loan was approved by HO and released according to the terms in which I had a very small role. I later learned that the borrower had visited the legal advisor with a 'packet' to get a flawless opinion, which was brought to the notice of Hormis sir by the advocate himself, who was his good friend. Though retired, his heart was still with the bank because he had worked tirelessly to build and maintain an institution of repute for the trust hundreds of clients had reposed in him.

I am, like many others, deeply indebted to him for the values he has handed down.

He stood for change

On this occasion of celebrating the centenary birthday of Hormis Sir, I feel it apt to share my memories about him. I had a pretty long service in the Bank and was one among the first three electronic engineers recruited by the Bank for EDP Centre where the prototype computer of PSI Data Systems was installed under the initiative of Hormis Sir. At that time no other bank had such a facility or futuristic idea. When we recommended upgrading the system, one of the policy-making top executives was not in favour of it. But Hormis Sir, even though he was not in good health, came to the EDP Centre, which was on the third floor of the old Staff Training College, climbing all the steps with the help of an assistant and discussed the issues with us. Later, he called us to his house. During the discussion, he said, "I am concerned about your future too". Those words touched me so much that they still ring in my mind.



I'm glad to know that the Bank is taking steps for digitalisation of Mookkannor, his birthplace, as a great tribute to our founder.

Annieamma Mathew

That remark changed my lifestyle

K.P. Hormis was a legend who defined banking in his own style and passion and that was his success. The greatest moment in his life, I believe, is receiving Rs 1000 from his father, kneeling in front of the picture of the Sacred Heart of Jesus, and accepting his timely advice- "My son, you are dealing with people's money, be honest, be careful."

This money became the first Divine Capital of Federal Bank. From there he grew to be one of the best bankers in the country while remaining a poor man. Many people around the globe would have lots of experiences and emotional memories to share in these pages, but what I have to present here is very strange and different

It was at the end of 70s' when Hormis Sir visited the Bangalore Residency Road branch. He was looking very tired and fragile, I remember, but the indomitable spirit was still sparkling in him. He had come to Bangalore for some important meetings and dropped by the branch.

It was evening I was busy writing the Day Book. He looked at me and then at the book. I stood up with all respect and reverence. He smiled at me and said, " You look smart with the beard but you will look smarter without it." He gave me a pat and enquired about my family.



Anthony Johnson

In fact, I had a disproportionately-grown

beard and long hair. I was proud of my beard, and it was like black velvet around my chin. My friends called it the intelligentsia beard. I was a young lad brought up at Bangalore. But I understood what Hormis Sir meant. He could have scolded me for coming to office that way, but he didn't.

The very next day a barber had a great job cutting down the black bush around my chin and shaping my hair. When I looked at the mirror I felt I really looked smarter.

From then changed not only my long hair and beard but my style of dressing too. And I maintain it even today. In fact, he changed my whole lifestyle with that single remark.

I am indebted to that great divine soul for this transformation in my life. I have shared this incident with many of my colleagues and counterparts when I see them sporting such disheveled look in office.

Memories unlimited!

I joined the Bank in November 1967 as a Trainee. In those days, there was no specific period for the training. Whenever the performance of a Trainee was found to be unsatisfactory, the training facility would be terminated. One fine morning, I received a letter from Hormis Sir informing that the Bank has no objection in my seeking any other employment. I was very much upset and disappointed. I was fully aware of the reason - my handwriting was very poor, 3 could be read as 5 and 5 as 8. It was a nightmare for the clerk taking SB Balancing (extracting the account balances from the SB Ledgers to the Balancing Book to ensure that it tallied with Day Book). Hormis Sir decided to give me a final chance and I was posted to the Bank's Staff Training College at Maikavu, near the present Nedumbassery Airport area, for a five-weeks training.

Hormis Sir was taking classes almost every day from 2 pm to 3 pm. His first question in the first class was "Can you name a few important legislations in India?" I answered immediately "Indian Trade Unions Act". Everybody laughed. His response was, "You don't know the names of any other Acts?" His style of teaching was by asking questions. I used to give correct answers.



Anto John

After the training I was posted in the Staff Section at the Chairman's Secretariat. I was upset on my posting because of the warning letter about my performance I had received a few weeks ago. I thought that it would lead to my way out from the Bank directly from the Chairman's Secretariat.

Mrs. S. Krishnaveni was my boss. I was allotted works like the Inward and Dispatch of all the Head Office letters, checking of salary statements and attendance statement received from the branches. This work gave me an opportunity to learn what was happening in the branches and Head Office. It was a very good training ground.

Several letters were emanated about the discrepancies in the Salary Statements and Attendance Statements which were drafted by me and signed by the Managing Director – Hormis Sir. By God's Grace, there were not many corrections in the drafts.

When Mrs. Krishnaveni went on maternity leave there were only three clerical staff and myself as a trainee in the office. The annual Increments of all the staff members were released on the 1st of January every year. Releasing of the Annual Increments of the close relatives of the MD – Mr K. P Cherian, K. M Poulose and Joy George required RBI clearance. By 15th of October 1969, a Diarizing Card reminding about these matters came to me for drafting the letter. I was hesitant to draft it since it was addressed to the RBI. So, I took the Card to Hormis Sir to draft the letter at about 10.30 am. He was in a meeting and advised me not to come in as there were visitors. I went again after an hour and stood at the door because there were some more visitors. He gave me a stern look, and I returned. The mail from the Head Office had to be taken to the Post Office by 3.30 pm and I thought that this letter should be mailed on the same day itself. So I went to his door again at 1.30 pm. He got angry and said, "Don't you see the people sitting here. Why do you always come and peep in?" I felt very sad and ashamed and returned to my seat. My colleagues made fun of me telling that "you got today's feast".

Since the Railway Mail Service would clear the letters till 7.30 pm, I thought of getting the letter drafted on the same day.

When Hormis Sir was free at 3 pm, I went to his room again and showed the Diarizing Card. He went through it and asked me to sit down. He called his PA and started dictating the letter which started with "Shri Anto John ..... (I thought it was the end of my career in the Bank as the termination of trainees was very common) "..... shall be in charge of Staff Section with effect from 1st October, 1969. He shall receive a special stipend of Rs. 24/- per month" It was a shock to me because I was expecting a letter of termination, but this was a golden surprise of becoming the Head of Staff Section, that too while I was only a clerical trainee.

While dictating this letter, a senior officer from the Accounts Department entered his room. Hormis Sir said, "I was testing him from the morning. He came with the same paper three times despite my unpleasant reaction to him. So, he can manage the Staff Section!" I was only 23 years then.

Later I found out that S. Martin, Principal of the training college, had given a very good report on me as the best in the lot.

Hormis Sir called me to his chamber one day in June ,1970. He asked me whether I knew what the Memorandum and Articles of Association was. I said, yes, it is the Rules and Regulations or the Bye-laws of a Company. He gave me a copy of the Memorandum and Articles of Association of the Bank and told me that it was framed under the provisions of the Companies Act 1913 whereas the present Act was enacted in 1956 and there are several changes. He gave me the Companies Act 1956 with commentaries containing about 1000 pages, and asked me to try to find out the changes so as to amend the Memorandum and Articles of Association in tune with the present Act. I looked at him helplessly. Then he remarked, "I am confident that you can do it, do it." I did not know why he asked me to do a work which can be done only by lawyers or at least by law graduates.

It took me a week to locate the Index and with its help I found

the relevant Sections in the Companies Act relating to the clauses in the Memorandum and Articles of Association. I read the Memorandum and Articles of Association again and again, and also searched the Companies Act to find out other changes, if any, to be incorporated in the Memorandum and Articles of Association. It took me another week to find out all the changes. There were 33 amendments. In the process I was forced to learn provisions affecting the banks and companies in relation to secretarial matters.

I gave a detailed note to the Chairman. He took another fortnight to make a thorough study and congratulated me for the good work.

It was quite gratifying that the RBI approved the draft amendments. I remember the words of Hormis Sir, when entrusted the work "I am confident that you can do it, Do it.". This was the approach he had adopted for all the Executive trainees while posting them as branch managers without much experience. His judgments were proved to be correct as evidenced from the dynamic growth of the Bank,

The amendment to Memorandum and Articles of Association was approved by the General body meeting held on 17th August 1970, the previous day of the Silver Jubilee of the Bank.

After this, I was given charge of the Secretarial Department simultaneously with the staff department. The paid up capital of the bank was only Rs. 5.33 lakh in 1970 which was raised to Rs. 10 lakh in 1973, Rs. 15 lakh in 1974, Rs.25 lakh in 1975 and Rs.100 lakh in 1976. It was a statutory obligation to have a qualified Company Secretary for the companies having a capital of Rs. 25 lakh or more. MBA was one of the qualifications prescribed for the existing Company Secretaries to continue. I was designated as the First Company Secretary of the Bank in 1975. Both the assignments of the HR head and Company Secretary were accidental but providential.

While I was attending a training programme in HR at Bankers Training College, Bombay in February 1971, Hormis Sir sent a messenger to my native place to enquire about my family and whereabouts. On getting a satisfactory report he suggested my name to his uncle Late K.P. Thomas in Mookkannoor for the marriage of his niece, Mary. Late K.P. Thomas who was a bachelor was the first shareholder of the Federal Bank having contributed the first Rs.1000/- to buy shares of the Travancore Federal Bank in 1944. He also was one of the founder Directors of the Bank.

On getting the green signal, Hormis Sir contacted my parents and discussed the proposal. And everything happened fast and we were married in May 1971. I have several sweet memories about Hormis Sir, but it would take pages and pages to jot it down.

A benevolent martinet

It was K P Hormis' masterstroke to change the name of Travancore Federal Bank to Federal Bank, which has a universal appeal. Most of those who are currently working in the Bank may not be aware of the teething troubles he and his organisation encountered during the early years. The excruciating mental stress he had to undergo during the harrowing times while facing the militant trade unionism can never be grasped by present day bankers. The survival instinct and resilience demonstrated by him in this context is exceptionally praiseworthy.

Apparently, he had sacrificed a part of his own assets and that of his brother late K.P. Cherian for the bank.

During an era when there were no "vision" and "mission" statements, he had the foresight to give the Bank a national reach by opening branches in the metropolises and venturing into the North Eastern states. When the organisation was at its infant stage, the care he took in selecting bank employees deserves special mention.

The bank's advertisement at that time with the caption "more than a job a career" made many youths gravitate towards the bank. There was absolute transparency in recruitment. He got bright students with meritorious academic records trained as good bankers. It was an initiative nobody resorted to except the armed forces.



M.M Antony

Most of the people worked in the bank during the 70s might not have forgotten that one of

the routine duties of bankmen was to cut the postal envelopes and keep them in small folders to be used for drafting letters. This way the Bank ensured that paper was not wasted.

They also ensured that lights and fans are switched off after office hours. These small attempts are a clear manifestation of the austerity nurtured by the Founder Chairman. He was totally against vulgar display of opulence.

He could have developed the bank as a family organization if he intended to do so. His brother late K.P. Cherian and his son Raju Hormis were the only family members associated with the Bank. He could have appointed his son in a senior post, but he was appointed in the junior cadre. The top positions in several big corporate organizations are given to family members but this practice was not followed in the Federal Bank. Full credit for this goes to the venerable founder Chairman.

He used to give a noble reason for the mobilisation of deposits. According to him, through deposit mobilisation we are not only increasing the deposits of the bank and its business, but by garnering deposits from big and small depositors, more funds are channelised for the growth of the country's economy.

In 1977 I had the opportunity to work with him for six or seven days and was asked to prepare the Chairman's speech for the annual general meeting. I had to go to his residence with the draft as he was not well. I used to read out each sentence to him and he would give corrections. Despite being a novice in the field I felt comfortable interacting with him to the point that if certain errors crept in his expressions I used to correct him. He was glad that I pointed out the mistake, which is a quality rarely seen in people in top positions.

He was being dubbed as a martinet but he showed empathy. An example is the special arrangement he made for his PA, Sri P A K Krishnan, by providing a room for him on the ground

floor when he was unable to climb the steps to the Chairman's office on the first floor. He also used to sanction loans without any hesitation for the treatment of underprivileged relatives of staff members. Modern corporate CEOs can learn corporate governance from our Hormis Sir.

A big salute from a humble admirer.

He hired families, not employees

June 1978 witnessed unusual heavy rains

Monsoon was at its best

I have done my 10th this year and stood excited by the results that published hardly one month back

15th rank holder in the state, school topper felicitations, appreciation from the teachers, friends, relatives and neighbours.

Various options opened up for higher studies

Having scored high marks in his 10th, my one-year senior in school and my neighbor and friend, Mr James, already joined Federal Bank

People started to look at him with envy; he became a bank employee just at his 15!

When my results were out, James assured me, I will get your application form.

After two three weeks, he brought an application form

He helped me fill it

He took it back to the bank and submitted

He said "wait, interview card will come''



Babu K.A

Every day I waited for the postman, at our gate between 10 and 11 morning, the time the postman comes.

One day I was helping my mom manure some vegetables

I heard the sounds of cycle bell, the postman comes..

He was holding a postcard. My interview call letter from federal bank.

It contained only one sentence, handwritten, just informed the interview date.

But I read it many times!

It was a Thursday.

Next Monday is interview

Mom and me reached there well before 10

A man brought tea for us, it was really reassuring

As we sat there talking one another as we school children always do, we saw a short but respectful man passing through the corridor to an adjacent room

Somebody told, he is the Chairman. I was seeing a Chairman for the first time!

Another gentleman accompanied him

A tall man with big moustache came towards us and announced: interview will start now.

All of us turned up, sat upright, wore all serious faces, rapt silence shrouded the air.

Then, the tall man came forward to me and whispered, "you are the first one to go". Then further

lowering his voice he said, you got the highest marks in this group.

His eyes and expression said, this is highly confidential

That made me really proud, I was less than 5ft tall up till then, but grew 5ft tall more suddenly, I looked at other boys with a kind of achievement and prestige.

Hardly did I get out of the excitement, I heard my name calling out.

I sprang up and almost rushed to the door which was by then held open by the tall man, I paused a moment, then went inside the room with a lot of fear and I don't know, a whole lot of mixed feelings.

I saw the gentleman called Chairman who passed through the corridor sitting there looking at a paper

As I walked towards the table I was looking at him.

He was wearing a white cotton shirt, starched, wore spectacles the glasses were fixed on a visibly dark, thick frame.

As I have kept on looking at this thick, dark frame, I found a lot of hair grown out of his ears, and it was seen very strong.

When reached near to the table, I noticed the fair complexioned another gentleman who was passing through the corridor along with the Chairman

All of a sudden I remembered what my school teacher taught me, I wished ''good morning'' as fast as I can.

Hardly could I complete this, the gentleman sitting

near to the Chairman said, sit.

What is your name? The first question came from the fair complexioned gentleman.

Wow! It was a great relief.

Where is your home?

Which school did you study?

Oh my God, all answers I know!

Then, the Chairman looked at me.

He asked, who has come with you?

My mom, I said.

Ask her to come inside.

I went out and called her.

She came. She had no tutoring on how to get into the interview room, how to wish the board….

She entered into the room quite spontaneously

The Chairman man told her "your son is a brilliant boy. I am taking him."

She smiled. I also smiled.

''But with one condition..'', he paused.

Mom and me looked at him with curiosity, what condition?

Other gentleman also seen surprised at this.

''He should continue to study, you should give this promise''

He will continue studies, she said.

Alright, he said.

Interview over.

This man with thick black spectacles is called K P Hormis, the visionary founder Chairman of Federal Bank.

He recruited not employees, but families.

He recruited people not for a business concern, but a great family called Federal Bank.

He recruited not employees, but owners.

To bring up this great institution to greater heights

A multidimensional personality

From August 18, 1945 to November 24, 1970, Hormis Sir was the Chief Executive of Federal Bank Ltd., designated as Managing Director and from November 25, 1970 to March 31, 1979, he was the Whole -time Chairman cum Chief Executive Officer.

I joined in the service of Federal Bank Ltd in June 1955 and retired in January 1999. I had the rare privilege of serving under Hormis Sir for 24 years of which i was directly reporting to him for more than 14 years.

Hormis Sir, after taking over as the Chief Executive Officer of the then Travancore Federal Bank Ltd., took immediate steps to change the name of the Bank as "Federal Bank Limited" overcoming certain objections from the side of the Registering Authority to use the name "FEDERAL." FEDERAL BANK - What a beautiful name indeed!

At the age of 28, Hormis Sir took the reigns of Federal Bank and nurtured it for the next 34 years laying a very strong foundation to the Bank overcoming lot of hardships such as repeated "Runs in the Bank", "Frauds/Cheating committed by the Customers, Frauds by Bank Staff" "Human Relations problems" ..etc. If the foundation of the Bank was not strong, the Federal Bank could not have scaled the present enviable heights and present stature.



C Bhaskaran

Hormis Sir, while leading the Bank as its Captain, had to face several external as well as

internal problems.

Unshattered by the challenges, he navigated the Bank enviably and smoothly. The late 1950s and early 1960s were real testing times due to Bank failures, moratorium and amalgamations. During 1959, Indo Mercantile Bank registered in Kochi was given a "Moratorium" and subsequently merged with another Bank. During the same year, the mighty Palai Central Bank got liquidated. During 1961, RBI declared moratorium on five of the Provincial Banks functioning in and around Kottayam and those Banks were subsequently merged/amalgamated with other Banks.

Internally, the frauds committed in the Bank by its own employees and customers created much negative publicity to the Bank. He could overcome such difficulties taking suitable steps then and there and was able to regain confidence of depositors /customers and the public. Those were the real hallmark of his management competence.

Human relations problems had its own adverse effects in the Bank. For various reasons, the Bank had to face three major strikes by the Award Staff during the period of Hormis Sir. He faced the problems taking effective steps to ensure minimum banking service to the customers. Fortunately, on all the three occasions, once the settlements were reached with the Employees' Union, the Award Staff rose to the occasion and retrieved the Bank without any reservation. During such troubled times, Hormis Sir always ensured that the branches did have sufficient liquid cash to meet any eventualities even by raising loans from RBI by pledging the Bank's Government bonds/gilt edged securities. RBI had always been very cooperative and helpful in such matters, thanks to his diplomatic abilities.

The above hardships, according to me, had a telling effect on the health of our founder. Sorry to say that he underwent a lot of mental tension and perhaps it might also have had its own

share in causing the Parkinson's Disease. Because of his personal love, affection and attachment to the institution, people used to say Federal Bank is his first wife and his original life partner is only his next to the Bank.

During the stewardship of Hormis Sir, the Bank grew horizontally and vertically, organic and inorganic growth, to use the modern management terms. Our Bank had opened 53 branches in the year 1975, 52 branches in 1976 and 46 branches in 1977, a kind of fast expansion no other Banks could achieve. Our Bank is one of the very few Banks which opened branches even in the North Eastern Region of India in the mid seventies - in centres like Guwahati, Tezpur, Dimapur, Shillong, Jorhat and Tinsukia. Amalgamation of five Banks with Federal Bank in 1964 and 1965 speaks volumes about the wisdom of Hormis Sir. It can be well said as a proof of his "Fast Management Style".

During 1964, the Bank took over the Assets and Liabilities of 3 banks, namely (i) Chalakkudy Public Bank Ltd., Chalakkudy (ii) Cochin Union Bank Ltd., Trichur and (iii) the Alleppey Bank Ltd., Alleppey. Another two banks were amalgamated with Federal Bank Ltd. thereafter and they were (i) St. George Union Bank Ltd., Puthenpally, Ernakulam in 1965 and (ii) Marthandam Commercial Bank Ltd,, Trivandrum in 1967.

Hormis Sir had to face certain unpleasant/unfortunate situations in his banking Career. One such incident was that Hormis Sir was "gheraoed" by a section of the employees of the erstwhile Marthandam Commercial Bank at Chengannur. I was also with Hormis Sir when the "gherao " took place. Hormis Sir somehow broke the circle of people who were gheraoing and he went to the Chengannur Police Station and lodged a complaint. But once the turmoil was over and the integration was achieved, Hormis Sir had the magnanimity- large-heartedness- of forgetting their emotional out-break caused out of the merger with Federal Bank as they were hoping for a merger with the

State Bank.

Which Chairman and Chief Executive Officer of a Bank would take personal risk and financial liability for acquiring premises to house a branch in one of the Metropolitan Cities? That is Hormis Sir - His commitment to ensure the growth of the Bank. But this "Risk taking" caused innumerable difficulties in later years when one of our officers who had knowledge of this transaction informed the RBI and RBI enquired about this deal. However, RBI did not find any reason to pursue the matter. But the financial burden had its own adverse effect on Hormis Sir.

If I am asked to describe 'Hormis Sir" as a person, my answer would be –

- A Practical Banker in its true spirit and meaning who introduced various loan schemes for the Agriculturists, Small Traders and Labour Class. Though RBI introduced "Priority Lending" after several years, Hormis Sir envisaged them much earlier and made them a major portfolio of Bank's lending policy.
- Very Hard Working
- Non-corrupt to the Core.
- Highly-disciplined and a strict disciplinarian
- A silver tongue orator
- A Good Teacher
- Receptive to the views and suggestions of his subordinates.
- A Team Leader with clear objectives; foreseeing problems well ahead and plan accordingly.
- A good communicator

It is heartening to note that Federal Bank has been honouring its founder, K.P. Hormis, by several activities over these years.

His words continue to inspire me

Federal Bank had opened its Shillong branch. My father, Sydney Corrie, an eminent architect was one of the invitees. I remember how excited my father was when he returned home and recounted the sequel of events. One sentence that my father said still remains imprinted in my mind. He said, "I met the Federal Bank Chairman, a person who exuded so much charisma that it left me spellbound. He was no ordinary person. You can meet people like him, only once in a lifetime. We took an instant liking to each other. I congratulated him for his vision in expanding his Bank to North East India. He shared his goal of making his Bank Number One in the private sector. We spoke for over half an hour and he said that I should visit him in Alwaye when I visited Cochin."

This was the start of a beautiful relationship between my father and Mr. Hormis. My father did pay him a visit when he was in Cochin and Mr Hormis was delighted to see him. During their conversation, he emphasized that he would leave no stone unturned to take the Bank to the top in the private sector. In that meeting he was so magnanimous to offer my father his personal car and driver to take our family to Kulamavu and Thekkady. In fact, he insisted that we should make this trip. The Bank's managers in those regions were alerted that a VIP from Shillong would be visiting and were asked to extend all support. For me, it was a memorable trip as I drank in the beauty of Kerala.



Brian J.Corrie

As a quid pro quo my father helped Shillong branch with a lot of business. The mantra in those days were deposits, and that is what my father helped the branch mobilize. This was my first lesson in marketing.

Later, Mr Hormis told my father that the branch was on an expansion spree and if I was interested in working with them I could take the entrance test. At that time, I was in Chennai. The recruitment process was elaborate. There was a preliminary interview, which was an elimination round. Those who got through had to take a written test, and those who passed had a final interview at Aluva. I made it to the final Board interview and came face to face with Mr. Hormis Sir. I felt his charisma radiating through the room. He was the most outstanding member on that Board and he grilled me for over twenty minutes. He shared his vision of the Bank. He told me the average age of Managers was 27, and all of them were go-getters, Impossible was a word that did not exist in their vocabulary, that any target that was given had to be accomplished. I impressed on him that I would meet his expectations and spent the next ten minutes convincing him that I would deliver. I concluded by saying, "When I take the gun, the bird will be down." He smiled, and shook my hand.

A few days later, I was pleasantly surprised to learn that I was selected and was asked to report for training. During the training Mr Hormis hosted a lunch for our batch at the Aluva Palace. I had an opportunity to speak with him again during the lunch. I asked him for advice on how I could be successful and bring in business for the Bank. He said, "Every morning when you awake say these three words- YES, I CAN. If you do that you can overcome any obstacle." Those words still linger in my mind.

After the initial round of training, we were given field work and asked to mobilize deposits. I ranked second in my batch.

This was my commitment to Mr Hormis. I was very grateful to him for having selected me and I was obligated to deliver. Moreover, his magic mantra helped me to get prospects to open accounts with us. From that time onwards, I excelled in deposit mobilization. I always recalled Mr Hormis' words….IMPOSSIBLE does not exist in our vocabulary and YES, I CAN. This inspired me to go that extra mile and do the Impossible.

In 1992, I was selected as one of the High Performers and the Bank rewarded around 40 of us with a trip to GOA. At dinner that night I shared a table with other high performers, people who were more successful than me. In our conversation, we acknowledged with gratitude the far sightedness and wisdom of Mr. Hormis in selecting us to spearhead the growth of the Bank. We realized that we were part of this elite group because he had inspired us to perform.

That night, as I raised my glass in a toast to Mr Hormis, I said,. "Thank you, Sir, for selecting me and your valuable advice. Impossible is not in my dictionary and YES, I CAN."

For me, Hormis Sir is an emotion

My first memorable meet with Hormis Sir was when I went to his office in 1974 to invite him for my wedding. He agreed to come and inadvertently told me that he had other plans for me. But he could not attend my marriage. I came to know later that his plan was to send me to Bombay as Assistant Manager, IBD. At that time I felt happy though I was not mentally prepared for an out-of-state assignment.

In 1977 I was transferred from Kanjirappally to Changanacherry. I joined in June when the deposit was just below Rs 50 lakh. With the co-operation from a majority of the staff members and non-co-operation from a minority and lot of luck and a little window-dressing, we were able to cross Rs 100 lakh by the end of the year. The practice at that time was that the Chairman would join the staff for lunch at the expense of the bank. I arranged a simple lunch at the Manager's quarters, and only me and the entire staff were present. Seeing our unity – the minority also had joined because the Chairman was present – Hormis Sir asked suddenly, " Chackochaa, is there no fellowship?" That was the first and last time he called me Chakochan instead of Mr Chacko. (We had fellowship after Hormis Sir left.)



Chacko Jacob

One day, all of a sudden, Hormis Sir appeared before the Manager's cabin at Changanacherry. I was shocked but regained control when he asked whether we had a staff called Molly. When I replied affirmatively he sent his driver

to call Mrs Hormis and then asked me to call Molly to the cabin.

Only months later I came to know that it was the "pennu kaanal chadangu' for Raju Hormis.

The last I saw him was after we both left the bank. I went to visit him at his house in Aluva by noon. By that time he had gone to sleep after lunch, the servant told me he would wake Sir up. But I insisted that he should not disturb Hormis Sir. I gave my name and requested him to inform him about my visit. Then I heard Sir calling the servant and soon he appeared by the door of the drawing room, shivering because of Parkinson's Disease. He told me he heard my name and came out even though he was ill-disposed. He enquired about me and my family.

I choked replying and tears came to my eyes when he returned to his bedroom. Even now I have the same emotion when I am writing this. I cannot prevent tears appearing in my eyes. He was really a great personality – compassionate, loving, able to the core, and with a computer memory.

I salute him.

He was made of love and compassion

Hormis Sir was the nectar of love' and 'compassion'. And I have received it in abundance.

The year was 1969. I was trying to get a job in the Federal Bank after a few months' service as a lecturer in a private college. I could not get a permanent posting in that college not because I did not have the required qualifications, but because I could not afford to pay the 'donation' which the college management wanted. Though I lost the lecturer's job, it helped me in some ways. Some senior professors in that college who were acquainted with Hormis Sir and who knew my situation met him and requested for a job in the Bank.

I do not remember the day I met him first. But I met him with confidence because already Hormis Sir had heard about me. The Bank was looking for a post graduate in Hindi for teaching the DCP students. Hormis Sir considered me for that post, but there was another candidate holding a doctorate in Hindi. Hormis Sir told me if the person resigned, he would immediately call me.



P.R Chandramohanan

Hormis sir came to open a branch of the Bank in my native place Nedumkunnam. After the inauguration, he asked someone in the audience, "There is one Chandramohanan in this place. Is he somewhere around here?"

I was away at that time attending another

interview. I got this message the next day and felt so much reverence for Hormis Sir who showed such magnanimity in enquiring about me . One day a friend of mine from my village went to meet Hormis Sir with a recommendation for a job in the Bank. Hormis Sir rejected his application and asked him to convey a message to me that I should meet him the next day.

My friend came to my house that evening and conveyed the message. Next morning I went to Aluva and met Hormis Sir. During the interview he told me that he would take me as an officer trainee in the Bank. I said that my interest was in teaching. He said he would give me some teaching assignment, but it would be temporary. Though the banker's job was not of my liking, I had to accept it considering my circumstances.

Hormis Sir understood my dislike towards the banking job. He could have easily rejected me, but he pacified me by telling that the Bank was growing and I would have a good future there.

Now after 48 years, when I look back my mind is full of gratitude to Hormis Sir who understood me and was compassionate. I am well settled and living a happy life. My family and I are indebted to him for what we are today.

When I was deputed to organize and open the Indore branch, I did a lot of field work and the opening ceremony was a grand affair. Hormis Sir came for the opening and he was highly impressed by the manner in which it was done. He spoke in praise of me to the audience gathered.

We used to meet in various gatherings in Aluva and had many informal and friendly interactions. I used to visit him and his family along with my wife and daughter and we were lucky enough to receive their unfettered love.

I bow my head in reverence to the memory of this great man who touched my life.

He is always with me

Let me share a few anecdotes in relation to my association with our respected Hormis Sir.

I passed the written test for promotion to Officer Cadre in early 1976 while I was working at our Madras/Mount Road Branch. I was informed that I would be interviewed at Madras when Hormis Sir comes on an official visit. He came two or three times, but interview could not be conducted due to his busy schedule. On his next visit, I was asked to come to Hotel Sreelekha after office hours. I went to the Hotel with a few colleagues and we were waiting in the lawn when Hormis Sir arrived. I was introduced to him and he said, let's do the interview here. And he asked me about my age and marital status and opined that I appeared not mature enough to be an Officer. "Let me see" was his last remark. And after one week, I got my promotion order posting me to Pathanamthitta branch.

In connection with my transfer, a farewell meeting was arranged in the same hotel Sreelekha where Hormis Sir stayed during his visits to Madras. Unexpectedly, Hormis Sir came on that day and he was in the hotel at the time of the meeting. So we invited him to attend the meeting. He readily agreed and reached the hall before the meeting started. He made me sit next to him and when sweets were served, he gave them to me with congratulations and best wishes.



V.Chandramohan

After that, all staff members spoke and expressed their happiness on my promotion and

also their sorrow in my transfer from the branch. In his brief speech, Hormis Sir said: "I don't have any sorrow. Wherever he goes he will always be with me."

During one visit to the Mount Road branch, Hormis Sir noticed that the Strong Room door and the inside grill were always kept opened. He immediately called the Officer and instructed that either the grill or the Strong Room Door should be always kept locked. " No compromise in the matter of public faith in the Bank. If you want, I can put it in black and white."

With utmost love and respect, I will always cherish these memories of the moments with Hormis Sir.

The 'button-hole' effect

It was the year 1975. I was a 24-year-old Manager of the Chunakkara branch which was opened a few months back. A telephone call from the Area Manager Mr A.C. George received in the early business hours of the day made me spring up from the chair. The matter conveyed was that there was a Managers' Meeting at Thiruvalla the next day and that Chairman Hormis Sir would be attending it. In the two years that I had been with the Bank, I had the occasion to meet the legendary K.P. Hormis only twice, the first one was at my interview for the post of the Executive Trainee and the second was when he addressed my batch of selected candidates during the week-long orientation.

Although Hormis Sir was not known as a 'terror,' each one of the young managers had a fear in their minds, borne out of respect, awe and admiration. Stories were also doing the rounds that Hormis Sir was ruthless towards non-performing and indisciplined staff and that he would terminate the services of anybody whom he found unfit for the job. In those days termination of the job meant termination of the life itself because it was not easy to get another job of your satisfaction. Also, you would henceforth be an 'outcaste' in the eyes of the prospective employers and the society at large.



George Joseph

And so, we all gathered at the meeting hall in Thiruvalla very much in advance and waited with bated breath for Hormis Sir's arrival. Dressed in a pure white khadi shirt and dhoti and with a physique that displayed age far in excess of his real years, Hormis Sir entered the hall accompanied by the Area Manager. In an

atmosphere pervaded by absolute silence, Hormis Sir stood up and fixed his eyes on one particular manager sitting in the front row. He asked him to stand up.

"Are you not paid well enough to fix a button on your shirt," Hormis Sir asked him in his characteristic mild but firm voice.

Actually all the buttons were in place on his shirt but he had the habit of keeping the top of the shirt unbuttoned, leaving the button-hole visible. Obviously Hormis Sir did not like it and found it unbecoming of an Executive of Federal Bank to walk around with an unbuttoned shirt.

In later years whenever I happened to be anywhere near Hormis Sir's presence my right hand used to involuntarily go up and feel all the buttons right from the bottom to the top. I am sure my colleagues who attended that unforgettable managers' meeting would also have done the same thing. We thus imbibed from him the value of dressing appropriately in public. K.P. Hormis had an eye for even the minutest detail of everything. He also taught us to cut open the inward envelopes and use their inside as scribbling paper to save on the stationery, a practice I invariably followed until I retired.

Hormis Sir was very down-to-earth and appreciated anyone who was natural and unpretentious. At the Executive Trainees' interview in early 1973, when I told the interview board that I was in charge of our post-graduate Hostel Mess for a certain period, swift came a question from Hormis Sir, "What all reforms could you introduce in the Mess?" I answered that I changed the menu from the daily sour-smelling dosa-sambar to the pleasant idli-chutney on alternate days, to the satisfaction of all the hostellers.

Amused over the answer, Hormis Sir's next question was: "Whom do you know at the Federal Bank branch at Kumpalampoika which is your native place?" Taking a cue from his

appreciation of direct answers, I answered that I knew the peon of the branch who was earlier the postman of our area. I really did know the Branch Manager also, but in my desire to impress Hormis Sir, I did not mention it. I think it clicked instantly and even today I believe that I was selected because Hormis Sir appreciated all what was ordinary, natural and unassuming in me. It was a reflection of the greatness of the man.

When Hormis Sir passed away on the Republic Day of 1988 the Thiruvananthapuram Area Manager Mr P.M Joseph Sir told me to ensure that All India Radio broadcast the news especially because there would not be any newspapers the next day. When I contacted the AIR they were already set to broadcast the news in their next bulletin. But they wanted me to immediately re-confirm the age of the deceased; whether the age of 71, as they got it, was correct. They could not believe that a man of such achievements and reputation was only 71 years of age.

Yes, Hormis Sir amply proved right what Abraham Lincoln said:

"It's not the years in your life that count, it's the life in your years".

An unforgettable personality

Three incidents jump into my mind whenever our Founder Chairman's name is mentioned. The first was my interview in November 1975. Coming face to face with Hormis Sir, I was tense and waiting for the first shot. He asked me where I hailed from and then wanted to know whether I was from the Orthodox or Jacobite faction. I did not even understand what it was as I had been away from Kerala. And I fumbled. The next question was about the College in Mysore where I had studied and he toldme about his niece who had also studied there. That was it all about and I was through. He assessed me and decided I was good enough for his Bank.

I was part of the staff department and closely associated with recruitment process along with Mr K.M Joseph who is now no more. After the final interview of a candidate by the Chairman, we would get back the application form with his remark, 'Yes' or 'No'.

During Christmas in 1977 a few of us staying in Aluva decided to go for Carol, mainly targeting the new Federals staying in Sadanam ladies hostel. It was a success and hence we decided to wake up the Federal families in the neighbourhood and ended up at Thynothi Kadavu, the residence of our Chairman. It was around 12.30 at midnight. With trepidation, I led the group to the gate and started blasting carols at high pitch ready to scramble if Bobby, the younger son of Hormis



K.C George

Sir, appeared. And as we expected, a sleepy Bobby and Hormis Sir came out. We kept on singing and he sat in his chair, and enjoyed the rendering. He was very happy that his children (he called us that) took the effort. We blurted out that the proceeds of the carol service was to be sent for the Orissa flood victims (original intention was to collect funds for Xmas celebration). Moved, Hormis Sir took out his cheque book and wrote an awesome amount - Rs.100. (Our monthly income was Rs.150 then). And we did send that amount along with the little we had collected to the victims.

He was the boss, he was the brother

My memories of Hormis Sir go back to the days when I joined the Federal Bank in 1960 at the age of 25 as Manager of Aluva branch. Immediately after joining the bank, I met with a road accident that left me with a fracture on my right hand. I took almost three months to recover and to rejoin work. Hormis Sir visited me both at the hospital and at my residence in Muvattupuzha several times. Though I had no leave to my credit, Hormis Sir was kind enough to treat the period as Special Leave and compensated with full pay as if on duty. I cannot forget the affection he showed me during that crisis.

In those days, the Bank had only nine branches and the total staff strength of the Bank was just 50. Hormis Sir knew every employee by name and was very attached to them. The family get together of the entire staff of Aluva Head Office was held annually and it was just like a big family with Hormis Sir as the head.

In 1962, the Bank obtained license for the 10th branch at Kalamassery and I was posted there as Manager. Once a textile retail dealer, a native of Aluva and known to Hormis Sir, approached me for an Overdraft facility. While preparing the credit proposal, I thought of consulting Hormis Sir and phoned him. But he sternly instructed me to make such enquiries locally and not with the Chief Executive. It was a guideline to me to make discreet local enquiries and to take



M.V George

independent decisions which I maintained during my entire career in the Bank. For me, he was always a great guide and advisor.

Hormis Sir was a strict administrator and was known to take stern disciplinary action against erring officials even if they were his favorites. But he took such actions only after getting fully convinced that they have gone very far against the interests of the Bank. In the process even if he had to impose severe punishment he was not hesitant to do so. If fraudulent activities or infidelity to the Bank were proved he even went to the extent of filing civil and criminal cases against them even if they were summarily dismissed from the services of the Bank. And at the same time, Hormis Sir was generous in recognizing and rewarding the staff who were sincere and hard-working. He was very honest and he expected the staff also to be clean in character. His far-sighted vision in promoting the business of the Bank, recruiting staff and providing training to them were appreciated even by his rivals.

The chitty (kuri) schemes conducted by the Bank were helpful to small depositors as well as small businessmen. The Bank was also equally aggressive in financing agriculture. I remember the initiative taken by Hormis Sir to finance the Muthuvan community in Devikulam area to rescue them from the clutches of the money lenders who used to exploit their illiteracy and backwardness.

There had been intermittent agitations and strikes by the Employees Union during the period from 1965 to 1980. Till his retirement, Hormis Sir boldly handled all such situations and led the Bank to higher growth in branch expansion as well as business promotion.

Hormis Sir was approachable for any staff member and the public. They were all treated warmly at his office or at home.

He was quite unassuming. And he was very popular among the banking circle all over India and even abroad too. Always helpful to everyone and a good guide to employees, Hormis Sir used to keep good rapport with Government and Reserve Bank officials.

It will be unfair if I do not mention his wife Ammini Chechi. She was the real strength to Hormis Sir and she used to accompany him in his travel in the state. She was very friendly to everyone.

I have always been an admirer of the simplicity of Hormis Sir's lifestyle. And the high degree of wisdom and integrity that led the Federal Bank from zero to this height.

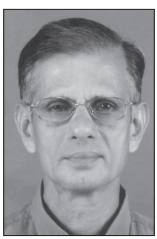
His memory still guides me

In those days the Areekkal family was considered the most aristocratic family in Maikavu. All the bank managers used to visit the family members of Areekkal for their business needs. The deposits from Areekkal family were a deciding factor to achieve targets.

Our Bank too depended on the Areekkal family. However, owing to some issues the family started disassociating with us. Hormis Sir was worried about this development, and he wanted to get into their good books again. He entrusted the task to me when I was the manager of the branch.

I met the Areekkal family members several times, and regained their confidence in the Bank. And later they even permitted our Bank to shift our branch, manager's quarters and staff training college to a beautiful three-storeyed building they owned, which was one of the best buildings in Ernakulam district.

Hormis Sir considered his employees as his family members. In those days when owning a car was a luxury, Hormis Sir had a car provided to him by the Bank. While travelling in the car, whenever he spotted his employees waiting for the bus, he used to stop the car and give them a ride.



T.P George

If there was an emergency he asked the staff to use his car. He had a lot of concern for his employees. Hari V M, a native of Vaikom, who retired as a senior manager from the Bank,

was working at the head office in Aluva. But he was staying at his uncle's house in Perumbavoor as it was closer to the office. One rainy day he was late to reach office and when the Chairman met him Hari was drenched. Hormis Sir asked his details, and Hari was sure that the Chairman was angry. In the afternoon, Hari was informed that he has been transferred to Perumbavoor! No other man in his position would have been so sympathetic to their employees.

I was the principal officer of Aluva branch twice. After joining the branch, I visited the Chairman and he told me that many people approach him with recommendations and it is difficult for him to deny a loan from his end without going through the details. So he usually recommends only those loans which are worthy to be considered.

The Bank was close to Pankajam theatre and the owner was very close to the Chairman. He requested Hormis Sir for a loan for a specific purpose. The application came to me and I found that the purpose of the loan was already met. I reported about this to the Chairman and I was asked to decline the application. This shows that he gave managers the freedom to take decisions.

In those days, the RBI inspection was conducted region wise and all the branches in a region were inspected by them. Maikavu Branch was adjudged the best bank in Parakkadavu block. The Chairman invited RBI officials and other higher officials from other banks to Maikavu branch, and showed them the daybook. He explained how Maikavu Branch was progressing on a daily basis. That was a great appreciation for me and my team.

Chairman always appreciated and rewarded all those who worked hard and showed results.

An endearing leader

My association with the Federal Bank started as a graduate trainee in June, 1976. During the early days, I was fortunate to have direct interaction with Hormis Sir on a few occasions. Let me narrate the most important and inspiring one among them.

I was working as a graduate trainee at Poovathussery Branch in 1977. The Branch had sanctioned 113 loans to farmers for purchase of hand sprayers (each loan was for an amount of a little over Rs 1000) under subsidy scheme from agriculture department. All of us at the branch had to work day and night to complete the documentation of all the 113 loans and obtain signature of the borrowers and guarantors. The sprayers were distributed to the farmers during a function organized by the branch and was participated by government officials and local leaders. A large number of people attended the function, which was presided over by Hormis Sir. He came to the branch in the morning itself (Kunjunju was his chauffeur who came in full uniform) to oversee the arrangements and interacted with each staff member. His attire was the trademark white khadi shirt and mundu. He keenly enquired about the functioning of the branch. After the function he had lunch with us and left the branch. For a new recruit like me, it was a wonderful experience to interact with the MD. What impressed me the most was his simple and endearing leadership style and the interest shown by him in the functioning and growth of the branch as well as



Georgekutty Joseph

the well-being of employees. He could call by name most of the senior employees of the branch. He also had a very good rapport with most of the important personalities from the area. The respect and attention he could command was very unique. Even today I cherish the nostalgic memories of that event.

I still remember that movie

It was July 1977. We were the first batch of Probationary Officers/Executive Trainees attending the two-weeks training programme in Staff Training College, Aluva. Ours was a batch of boisterous trainees, the majority being from outside Kerala.

Vijayadhas Thavamony was the principal of the college then. He was a great disciplinarian who would remind us that our college days were over; that we were now entering a new phase in our life where we had to work responsibly and maturely, and that we were the torch-bearers of Federal Bank.

Most of the trainees were staying in the college hostel. Two days before the end of the course, we made plans to go to Ernakulam to watch a movie. We decided to see the movie in Shenoy's Theatre, which was the only theatre having a 70mm screen.

Vijayadhas sir was reluctant to send us for a first show in Ernakulam. After much persuasion and convincing he gave us permission. We promised him that immediately after the movie we would catch the first bus back to Aluva so as to reach before 10.30 pm. About 15 of us set out immediately after class. Before leaving, we told warden K.M Joseph sir not to lock the gates before 10.30 pm.



Georgina George

Immediately after the show we walked towards the bus stop. Near the bus stop was a fa-

mous ice cream parlour. We decided to enjoy an ice-cream, and ended up missing our bus. Thankfully, after about 20 minutes, the last bus arrived. We all jumped in and started pleading with the bus driver to drive as fast as he could.

We reached the training college just before midnight, but the gates were locked! We did not know what to do next. Finally, one among us climbed the gate, woke up the warden, and got the keys. But the warden said that he would report the matter to the Chairman first thing in the morning.

None of us could sleep that night. Later, we came to know that the Chairman understood our plight and pardoned us immediately.

Greatness personified

It was on October 2, 1968 I came to know about the recruitment of Graduates and Post Graduates in Federal Bank Ltd through the Malayalam Daily Kerala Kaumudy while I was idling time in a Tea Estate called Pasumalai where my parents were working.

I applied in plain paper for the post under the category of Post Graduates. I was a Post Graduate in Philosophy but in the application I did not mention the subject purposefully. But I was called for the interview in Aluva in the middle of October. I reached Aluva on the previous evening and stayed in Hotel Breeze near the Bus Stand. I went to check out the Head Office which was located near the Shree Moolam Club and was informed that Hormis Sir, Managing Director, was a regular Table Tennis player at the Club. I was a TT player too and had captained the hostel team of the Madras Christian College.

Most candidates were either First Class PGs and even Gold Medalists. The interview started and it did not take more than a few minutes for each candidate. Then my turn came. My prayer was that no one should ask me about my subject. And the first question from Hormis Sir came. "Mr. Balraj you have not mentioned the subject in the application, what was your subject for your PG?"



Gnanadurai Balraj

And I almost fainted but boldly replied, Philosophy. The whole room erupted in a big laughter and people started peeping, wondering what the joke was all about. Hormis Sir

asked, “Mr Balraj, what can you do in a bank with Philosophy?” I boldly replied, “I have checked with the other candidates and there are PGs in Botany, Zoology and History. If these people can do something for the Bank, a Philosophy PG also can do the same thing.”

That was the end for the matters related to my PG subject and l was relieved. The next question was about my extracurricular activities which I was expecting anxiously. I presented a lot of certificates related to Table Tennis, Volley Ball and Athletics. Hormis Sir then asked me about my TT bat and I replied I used a Barna bat. He then asked me about the winner of a particular year’s world championship and its specialities. The winner was two sets down and in the third he was only one point away from defeat but he captured the next three sets and won the championship. My reply satisfied him and he said, “Mr Balraj, both of us can play Table Tennis in Aluva in a few days.” I replied, “Very gladly Sir, if I am appointed.” And the interview was over. And I got the appointment letter within two months.

I would like to mention another incident too. lt was in 1973 during the opening of our first branch outside Kerala in Coimbatore. Mr. N.P Mathai was the Manager who was posted first and Mr. P.Joseph replaced him later. I was the Assistant Manager and was transferred to our Mount Road Branch along with Mr.Mathai after new Branch was opened. The day before the inauguration, Joseph sir took us all to meet the manager of the Catholic Syrian Bank. He was staying in a slum-like area and we had to park the car and walk to his house. Seeing the condition of the place, Hormis Sir said, “Joseph, you should never stay in such an area. Find a good house in a nice location.” He wanted his managers to live in posh localities. That was why during the early 70s our mangers were the highest-paid bank managers in Kerala. That was the greatness of Hormis Sir.

The smart leader

The tactfulness of Hormis Sir in handling the critical issues of branches is remembered for ever. One such instance was when our Vaikom branch was working in a small shop room near Boat Jetty. We were forced to open in that building in February, 1973 before the license was expired, and no other suitable place was available.

We were looking for a better place and finally fixed the building that was located behind a few shops, and LIC was functioning on the top floor. Construction progressed fast, including that of the strong room. One morning we received a letter from HO directing us not to shift to the new place as SBT had sent an objection to RBI that our premises was close to their branch. But at 10 am Hormis Sir called Sri M.J Thomas, Manager, and asked him to go ahead with the move without any further delay.

On Monday, May 31, 1976, Sri M.J Thomas was informed by an SBT employee that RBI would be sending a commission to ascertain whether Federal Bank was located near SBT. He asked me to accompany him to Aluva to meet Hormis Sir. By around 7.30 pm we reached Friendship House where Sir was playing table tennis. After listening to us, he asked whether we could shift the branch the next day, and I replied one day later as the SBT Manager was staying in the quarters near the branch and that he would go home every Wednesday, and so the shifting would be easier. And he started giving instructions – Display a notice on the old branch premises about the new location, post a person temporarily to inform the public and



V.M Hari

the customers about the shifting, shift everything to the new place, inform me by the morning of June 3 that everything has been moved, Mr C.P Ouseph will come and take back the safe before 10 am, if we are successful, we need not worry since we can continue in the new premise till a new one is identified…….

And we did exactly that. After 8 pm, the counter from the old office was dismantled and fixed in the new branch. Everything including the phone was shifted smoothly, and we started functioning from the next morning. Within a week, Hormis Sir made a visit to the new branch and appreciated our efforts.

Another incident that I still remember happened when I was working in Pathanamthitta branch. All staff members were on leave for CAIIB examination for a week, and we had deputed DCP students for the branch. At that time I was not authorized to sign Demand Drafts, and the Head Clerk who was deputed could not join on the first day. So, we faced a problem when a wholesale dealer enjoying ODCC Limit came for DD in favour of the Food Corporation of India for releasing ration items. If the same was not issued, he would be in great trouble. I contacted HO for deputing another staff immediately. The call was attended by various officials, and finally it went to Hormis Sir. He told me it was not possible to send a person immediately, and asked me about the various option. I suggested cash, purchase of DD from SBT etc. He asked again and I replied we would have to postpone the DD but that would create problems for him as he needed to produce it by evening at the FCI in Kollam. Hormis Sir immediately said, "You sign it and write a letter to the drawee branch stating that you have obtained permission from me, and send the same along with DD. I will inform Kollam branch today itself." He also called me in the evening to check how it went.

In the next Bulletin, the matter was published, titled "Temporary Signing Arrangement."

The eminent banker

It is a known fact that K.P. Hormis was a farsighted banker, a great visionary. He could have distributed the shares of the bank among his family members but his farsightedness enabled him to bring a wide spectrum of people across the country for its formation. The Federal Bank was built on trust. The farmers from his village wanted to keep their hard-earned money safe. So they chose K.P. Hormis as their banker, for he was a man of unquestionable integrity.

The bank also played an important role in ensuring financial inclusion by extending facilities to many sectors where other banks hesitated to enter. The bank started functioning at a time when Kerala was gripped by unemployment. Many youth from Kochi, Mookkannoor and Thrissur got jobs in the bank in the initial period, and thus the formation of the Federal bank became a blessing to many.

Hormis Sir was a kind-hearted person. He introduced a course named DCP (Diploma in Commercial Practice) for matriculates with first class. They were given the opportunity to serve the bank during bank hours and to attend the classes in the morning and evening. Successful candidates were absorbed by the bank on regular service and many of them were promoted to higher posts.



C.I JACOB

He led a small one-room bank to a highly popular institution, and today the Federal Bank is well known throughout the country. The proverb " there is a woman behind every successful man" becomes meaningful in his case. That woman was Mrs. Ammini Hormis, an able and

efficient life partner who encouraged and appreciated even the smallest step he took forward.

He was an able administrator and was very particular about the selection of employees. He looked for candidates with self-confidence, integrity, good family background and especially those who were ready to shoulder responsibilities of the bank. He insisted that his officers should write at least C.A.I.I.B part I exam which was essential for the confirmation of probationary officers. He took the bold step by opening branches in cities outside Kerala in 1973 when the Bank attained the position of an "A" grade scheduled bank.

He was always in favour of gender equality and recruited women employees in 1976, and took up the challenge to spread the business by opening new branches in the North eastern region where no other private sector bank from the southern states functioned at that time. And so, the bank could mobilise very good business from this region.

He took extra care to maintain a healthy relationship with all the clients of the bank in general and VIP clients outside Kerala in particular, although he was stationed in Aluva. He believed in keeping customers happy.

Hormis Sir was a strict disciplinarian too. He never spared anyone when honesty in the banking operations was questioned. He assessed managers working outside Kerala on the basis of customer service reports he got from them and accordingly appraised their performance. This is to show the fact that how deeply he was involved in the overall functioning of the bank. He also took various steps to improve the quality of banking operations to compete with other banks.

I would like to recall the period when I was posted to open a new branch in Shillong, in 1976. Prior to that, I was working as manager at Neeleswaram branch in Kannur district. This

transfer was both a recognition and a challenge for me. Hormis Sir was very keen on inaugurating the branch and meeting the clients. All the VIP clients, mainly from the business community, were impressed by his simplicity and humility. They promised him their full support for the growth of the new branch. And they helped me build a strong base for the new branch and bond a personal relationship with them. This had a great impact on shaping my career. I had a unique opportunity to serve the Bank outside Kerala continuously for 21 years.

The idea of having a building of our own for our Head Office was initiated by Hormis Sir. He himself laid the foundation stone for the building which was inaugurated in 1985, and it soon became landmark in Aluva. The Bank rendered financial support to various social and educational projects in and around Aluva, and made a great impact on the minds of the people which still remains unchanged.

A towering personality

On April 10, 1975 the Federal Bank opened its 145th branch at Kuravilangad, a rural village in Kottayam District. It was inaugurated by Rev. Dr. Joseph Pallickaprambil, the Auxiliary Bishop of Pala. Knowing that April 10th was the birthday of Bishop Pallickaparambil, Hormis Sir, in his presidential address, was very particular in wishing him on behalf of the Bank and the audience. They were deeply touched by the loving words of Hormis Sir when he informed that the Bank would take care of the financial needs of farmers as they represent the primary sector of the economy and Kuravilangad is predominantly inhabited by hard-working farmers. He was able to carry the floor with his simple words sincerely presented, inspiring confidence about the Bank in the minds of the prospective customers. He proved to be a very good communicator, an essential quality for an Executive.

Though the inaugural function was over by 10.30 am, Hormis Sir stayed back in the branch interacting with customers and the members of staff till 2 pm. Never once he sat on the manager's chair , but occupied another chair in the cabin saying that when customers enter the branch they should feel that the Manager is the most important person. This is the practice he always followed whenever he visited the branches.



V.C James

Before leaving the branch, he was eager to know the deposit figure, and when I informed him that it was Rs. 3.40 lakh, he happily commented, "James, this is a record figure for any rural branch so far." He hugged me and

held me close, and said "Well done James, well done, keep it up". That was one of the most unforgettable moments in my career, and his complimentary words had an electrifying effect on the entire staff at the branch. This is how a boss inspires and motivates the field staff who are the real bread winners of any institution. Leaving the branch he set the goal - "Farmers and agriculturists! You take care of them, don't hesitate to call me if you find any hitch."

A banker who knows the ground realities, a boss who shows the way, an Executive who promotes the goals, a corporate chief who takes care of the society … Hormis Sir was indeed a towering personality.

Once Hormis Sir and Sri. K. C Abraham Master, veteran Congress leader and Bank's Board Member, came to the RBI office in Bangalore when I was the Area Manager of our Bank. I received them both and took them in my Standard Herald car. When I dropped them back at the airport, Hormis Sir said, "James, it is high time our Area Manager changed the car. You go for a new Ambassador under the latest car scheme. Inform Anto John and get the car soon."

He didn't tell me to change my car, he wanted the Area Manager of the Bank to get a new car! He wanted Federal Bank officials to be held in high esteem always. He knew that as the bank officials move around, they reflect and represent the bank. This approach of the founder created a Federal Style of its own, a blend of professional competence and personal dignity, a unique Federal culture appreciated by all, and something we are all proud of. It is heartening to see that tradition continuing unchanged, thanks to the eminent successors of late Hormis Sir and the brilliant Federals of the succeeding years.

He made my life a success

During my school and college days I used to participate in all kinds of events – sports, histrionics, extempore, etc. But to my utter dismay I met with failures in all fields except academics.

I aspired to become a doctor. That dream did not materialize as my father was reluctant to send me to a medical college paying Rs.7000 as capitation fee, which is not a big amount now but it was a huge sum then.

My dream to join the Army was shattered as I had problems with my vision. I joined the Post Graduation in English Literature and used to take tuitions to pay my fees.

When the advertisement "More than a job a career" caught my attention, I joined the Bank discontinuing my PG.

I became a workaholic and used to work after office hours, especially when I was at the head office with the legend, Hormis Sir.

This great man gave me a typewriter and free accommodation. Hormis Sir understood my difficulties, but he was happy with my work. He wanted me to continue working in Aluva and motivated me. And thanks to his encouragement I could complete my Post Graduation. His motivation led to my steadfast growth in career and I even managed to take a degree in Law and Manage-



Janardhana Iyer

ment.

I could do many things in the Bank, and for the society, thanks to his support and guidance. Slowly, my life became a success.

In the main hall of my house, I have a picture of Hormis Sir along with the pictures of my deceased parents.

My parents were responsible for my birth, but Hormis Sir is responsible for my existence. I continue to cherish the blessings of this great man.

A big salute to a noble soul

I would like to quote two small incidents that are great examples in the present day context of the functioning of public Institutions including banks.

This had happened in 1973, within a month of opening of our New Delhi Connaught Circus branch. There were only six Graduate Trainees and a Branch Manager at that time. One day, the Manager got a telephone call to come to Gol Dak Khana to meet Hormis Sir as he was about to leave by the afternoon flight to Kochi. When the Manager came back, he told me that Hormis Sir had reachd New Delhi the previous day and was staying with his friend, a Parish Priest, avoiding expensive hotels to help the Bank in its growing period.

I had to leave New Delhi by the end of 1973 on health grounds. The Manager gave me a letter to give to the Chairman. There was a hartal in Aluva the day I reached and so I went to the Chairman's residence to hand over the letter. He read it and asked me to deliver the same to Shri Anto John who was the Officer in charge of the Staff Administration Department on the next day. I did so and I went back to Pandalam, my native place. I met Shri Anto John a few days later and he immediately prepared my transfer order to Konni branch saying that there was no vacancy at Kulanada which was close to home. He himself took the order to the Chairman for his signature. When he handed me the order, to



D. John

my surprise, I saw that our Chairman had written Kulanada over Konni.

I salute that noble soul.

My memorable moments

I consider my meeting with Hormis Sir a great event of my life. I was teaching in a college in Kottarakara when Hormis Sir was invited as the chief guest to address a function on banking and savings. He said banking not only strengthens the economy by developing businesses, but bankers have a moral responsibility and social accountability to help people earn their livelihood. I was fascinated by his talk that had a visionary zeal. After the speech, I met him and expressed my desire to join the Bank. He said the Federal Bank would soon recruit executive trainees for the first time and asked me to apply.

And thus started my career in the Federal Bank.

During the training period, I met with an accident and got my right hand injured. My performance was not up to the desired level. After the training I met Hormis Sir to bid my farewell, but to surprise, the verdict of Hormis Sir was different. He counselled me and remarked that I would become a better manager. That was a great motivation for me.

Another incident to remember happened on January 1, 1973. The family meet of the Federal Bank officers' association was going on and Hormis Sir was present. He advised me to join Pathanapuram branch as Manager. By that time I had only one and a half years' service. The employees' agitation was just over, and many seniors advised me not to join the branch. But I joined listening to Hormis Sir and I could perform well for five years. Hormis Sir sent me a letter of appreciation too.



John Daniel

One more important moment that I recollect is related to the collection of cheques. We collected a huge amount of treasury cheque for a Kolenchery customer and instantly credited to Kolenchery branch by realization over phone, followed by credit advice. The customer was not keeping any account in Punalur branch. This saved us four days and reduced cost. That too happened only because of the approval of Hormis sir. This is equivalent to today's RTGS or NEFT.

The business of Punalur branch increased manifold, and when Hormis Sir saw the reports, he became very happy and sent a letter directing me to arrange a Chairman's dinner for the staff. When he came for the dinner, Sri. C.P Pathrose, Former JGM, was also with him.

I cherish all the memories of my days with Hormis Sir. What I am today mainly rests on the patronage and motivation in abundance of the banking wizard, Hormis Sir.

From a rebel to a loyalist

I've seen Hormis Sir only once, during my interview. Among the interviewers I noticed a quiet, elderly man looking intently over the proceedings. He asked me only one question, "How are you related to Malankara Kuriachen?" Only later that I came to know that it was the Founder.

He dedicated his life to the Bank and was obsessed about investing in the best manpower available in the country.

I was appointed as an Executive Trainee in Guwahati but was not too pleased with the posting. I couldn't fit in. But I continued with the Bank, thanks to the support of my seniors. As a trainee, my relationship with the Bank was strained, and I was a rebel.

Four years later, I was posted in Kottayam as an officer, but I had my resentment. But slowly I started hearing good things about Hormis Sir from my relatives and acquaintances and that changed my perception about the Bank.



John Korulla

At this time we attended an orientation course at HO at the end of which we were given a copy of Chevalier Chacko's "History of the Federal Bank." That was an eye-opener for I understood the magnanimity and business acumen of Hormis Sir and it was then that I became a loyalist. Since then I had only wanted to do my best for the Bank. A rebel became a loyalist.

A star beyond the horizon

For a few, sky is the limit. For Hormis Sir the limit is beyond the sky. He had no dreams, but only a vision; a vision to make his baby, The Federal Bank, grow in strength, vigour and versatility in every sense of the words. To achieve this goal he used several tools sharpened with his ingenious creativity. Some say he made use of the acute unemployment problem among the educated youth in Kerala. But his motto was "More than a job a career," a career synchronized with the growth of the bank. This dictum had brought wonderful rewards to both the bank and the staff. He just considered the bank as an extension of his family and the employees as his family members. That is how the famous concept of "The Federal Family" evolved. The customers were also attracted to this family structure and the Federal family circles grew in size and numbers creating a feeling of oneness under the banner "Our own bank " much to the envy of the competitors.

Hormis Sir never used the first person singular "I" in his communication with his executives and staff. Instead, he always used the plural "We" in order to place himself one among the entire force on the onward march for the attainment of the ideals and goals envisaged. However, as a born leader, he led from the front and successfully persuaded others to follow suit. He was also very particular in sharing the fruits of the success with all



Jomy E. George

who followed him. Though a man of few words, he was a keen listener. This quality enabled him to feel the pulse of everything that was taking place in his domain.

On several occasions, I had the privilege of coming in close contact with this great visionary. I may quote one or two incidents which categorically project the real personality and mettle of this great man, Kulangara Paulo Hormis.

One day, Sir paid a visit to Ernakulam North branch where I was Assistant Manager. That day I was in charge of the branch as the manager was on leave. Sir sat on the customer's chair in the manager's cabin and I just respectfully stood in front of him. Seeing me standing, he asked me to sit on the manager's chair by saying that, being in charge of the branch I had the privilege to do so. His magnanimous attitude of respecting the individuality of the people working under him was in contrast with the police station culture followed by many.

On another day, Sir telephoned me to take up a loan proposal in which one of his close friends was interested. Since I knew the parties well and their dubious records, I told him plainly the risks involved. He immediately hung up the phone. Next day he called me again and appreciated my forthrightness and told me to shelve the proposal. This incident clearly shows how he always kept the Bank's interest high over his friendships.

Hormis Sir is no more, but his soul cannot stay away from the periphery of the Bank and will continue to shield It from all tempests.

Promoter of rural banking

"India lives in her villages", said Mahatma Gandhi, highlighting the role of rural India in the development of the country.

K.P. Hormis, the founding father of Federal Bank, fully understood the potential of rural banking for Federal Bank's phenomenal growth in the 1960s.

I was working as an Executive Trainee at Koothattukulam branch in 1969. One day, Hormis Sir came to the branch. It was the practice of Hormis Sir to visit branches during his car journeys with or without prior intimation. He utilized such opportunities to understand the Bank at its grass root level. During one such visit to our branch he asked me, "Jose, you are from Pala, which is a banked town. Why don't you suggest a rural place unbanked for opening our branch?" I immediately suggested Kollappally. Interacting with subordinates, who are away from the Headquarters to get feedbacks and suggestions, was a wonderful Hormis magic!

Later in 1973 while working at Calcutta/ CR Ave as accountant I got a phone call from Hormis Sir and he informed me that we got the license for Kollappally. He told me that I'm being posted as a manager there. He instilled in me a lot of confidence. He was giving me a huge responsibility and I knew the challenges ahead.



Jose Mathew

During the 1970s Federal Bank came into the limelight by opening a number of branches

in the rural belt of Kerala paving way for branch expansion at urban centres in various parts of the country. In those days, the RBI had a restrictive policy of branch licensing – two rural branches had to be opened to get license for a branch in an urban centre. Hormis, the shrewd banker, converted this RBI policy as an effective tool to make rapid inroads into the rural and urban centres.

He opened branches in the North East when no other big banks were ready to do so. Hormis Sir took this opportunity to expand Federal Bank's reach and give it a pan India profile, thereby get into RBI's good books and bargain for new branch licenses in towns and cities all over the country.

I was privileged to associate with the 'Assam Expedition' under the leadership of Sri P.M Joseph along with the guidance of Sri K.V Kuriakose. Guwahati was the first branch in the North East. In 1975, I was appointed the charter manager of the second branch in the North East at Tezpur. Hormis Sir opened seven branches in the North East –Guwahati, Tezpur, Shillong, Silchar, Dimapur, Jorhat and Tinsukia.

The team leader for the Assam experiment was Sri P.M Joseph, our then Assam Area Manager. He made us comfortable in the North East despite many professional hazards. For us, his home in Guwahati was a home away from home in those days when connectivity was very much limited. There was not a single direct train from Kerala to reach Calcutta, let alone Assam.

The presence of Hormis Sir during branch openings excited us. He made use of such occasions as a platform for fruitful interactions without any formal decorum. We could discuss our grievances and problems with him.

Hormis Sir was a team leader par excellence – an excellent executive, and a wise and prudent statesman, who was also down to earth to the core.

He was always there for us

What I look back here is an instance of quick and timely action of Hormis Sir in early days of my career.

This incident took place during the last quarter of 1970 or the first quarter of 1971. I was working at our Kanjrappally branch. The then manager was transferred and was relieved giving the branch's charge to the senior-most clerk along with another clerk which happened to be me as the second senior clerk was in cash section. The new manager was to join within two or three days. But he had a mild heart attack and was hospitalized.

The branch functioned smoothly for a few days, but the local cheque collection from other banks could not be carried out since there was no authorized signatory to sign the cheques. This affected the cash position of the branch. We could not draw cash from the providing branch, Kottayam, as no signing power was registered/allotted to us.

The manager's health condition was intimated to Head Office on the same day by a "lightening call". We booked an "urgent call" to Head Office to intimate the branch's position and the call did not materialize till the bank was closed for the day. The next day was a holiday. I was staying in a lodge near the Bank and came to the Branch in the morning actually to read the newspaper. An Idea came to my mind and I booked an "urgent call" to Hormis Sir's residence number by 9.30 am. The



Joseph Mathew

phone was connected by noon. Luckily he was available and I explained all the problems to him. He said," Don't worry, all your problems will be solved tomorrow." He said he was coming to Kottayam the next day and appreciated me for directly conveying the matter to him on a holiday.

Next day morning we got a call from Kottayam branch enquiring about our cash requirement. On his way to Kottayam, Hormis Sir stopped at Ettumanoor branch and took an Executive Trainee from there along with him. Once reaching Kottayam, he prepared all the papers for deputing him as officiating manager of the branch, along with authorization letters to local banks with duly-attested specimen signature. The Executive Trainee reached our branch by 12.30 along with cash and other papers, and we were able to present his credentials to the local banks by 1 pm.

After two or three days we were allotted signing powers (under appendix C to sign jointly) and he was sent back to the parent branch. This position continued till the manager joined duty after 45 days.

It was very thoughtful of Hormis Sir that after two years when I went for my interview from the clerical cadre from another branch, he mentioned this incident to his colleagues in the Board.

A true leader and management expert

In its formative years, the Federal Bank had the good fortune of having two brilliant management experts to shape its destiny - Shri K.P. Hormis and his younger brother Shri K.P. Cherian. They were the twin leading stars of the Bank, and I was very fortunate to work under these veteran management gurus and strategists. I was guided by Hormis Sir from October, 1969 when I joined the orientation programme as a Graduate Trainee at Maikavu in Angamaly.

The banking sessions were handled by Hormis Sir and Shri S. Martin, Kuri-related sessions by Shri Peter, and English lessons by Prof. Nambiar of UC college. Our batch was lucky to learn the evolution of commercial law, Negotiable Instrument Act, Partnership Act, Companies Act and Contract Act etc from Hormis Sir himself.

Hormis Sir was very particular about ensuring good customer service for better customer satisfaction, the very foundation of business growth. He believed that "Customer is always right" in any complaint unless otherwise proved by facts and evidences. Later when I joined DOM Department as an Officer under the then General Manager Shri.K.P Cherian, I had the opportunity to handle Customer Complaints, this concept was reinforced in me.



M.P Joseph

Though K.P. Hormis Sir appeared to be very strict, he followed a paternalistic style of management. Like a responsible father, he always

wanted the overall development of his personnel by suitable placement, and training inside the institution and outside. I was trained at FACT on work measurement and method study. He used to send several of our members to various institutions like NIBM-Pune, BTC-Dadar, SIBSTC-Coimbatore and Bangalore, NISIET at Hyderabad etc etc. His intention was to develop the skills of the personnel concerned so as to enable them to take up more challenging assignments in future. Under him, the Bank also started a college to mould suitable personnel specifically for banking operations. Those students after passing their Diploma in Commercial Practice (DCP) were absorbed by the bank. Some of these DCP students are now working as Executive Director, General Managers of some of the nationalised banks and at senior levels in our bank also.

Shri K.P. Cherian was a master in exploring new areas and novel avenues which helped a lot for the fast expansion of our Bank. Our Bank had started its massive branch expansion and business development after 1970. Getting the status of Scheduled bank and obtaining license to deal in Foreign Exchange really gave an impetus in our growth and expansion drive. Since Shri Cherian was heading the Development Organisation and Method (DOM) Department, the Bank was witnessing an unprecedented growth. He took interest in opening branches wherever the market share was attractive. One of the standing assignments given to me was to prepare the market share of centres based on RBI Banking Statistics and other publications and furnishing the same to him for getting clearance from the Chairman and Board.

Shri Cherian was a very good Marketing Manager too. And in the Planning Area, he introduced the Performance Budgeting System in the place of Target Setting for Business Development. He took active interest in the periodic business meeting of the regional heads at HO level where upward and downward communication took place which was necessary for taking suitable

corrective steps.

He was also very active in the field of Organization and Methods, and encouraged the staff at various levels to put forward their suggestions for the improvement of our services and business development. Good suggestions were recognized by publishing them in Bank's Bulletin usually with cash incentive.

Sri Cherian was also instrumental in introducing several Inter-Branch competitions under various parameters, winners of which could get certificates of merits and cash incentives. Results of all Inter-Branch competitions used to be published in Bulletin as a method of motivating staff. Thus Shri Cherian was a towering personality in Management and Public Relations and his association with Hormis Sir in shaping the Bank can never be underestimated.

When we grew far beyond Kerala

Coimbatore was the very first branch of Federal Bank outside Kerala. That was on January 19, 1973 followed by the one at Mumbai Fort on March 3, Chennai Mount Road on March 16 and Kolkata CR Avenue in April. As Charter Manager of Coimbatore, I am fortunate to be the first Manager of the first branch of Federal Bank outside its home State. And I feel grateful to God the Almighty and thankful to late Hormis Sir, the Founder of the Bank.

Hormis Sir was very proud when the bank got licenses to open branches outside Kerala, and all these branches turned out to be the spring board for spreading the Bank's wings all over India within a short span. Hormis Sir was highly confident of his officers taking the big leap he envisaged during the 1970s and 80s. I must say they proved him right by making Federal Bank the leading private sector bank in the country sooner than expected.

I was practising in Kottayam as a junior lawyer during the early 1960s when I saw an advertisement inviting application for the post of Officer Trainees in Federal Bank. I was tempted and I applied. The written test and the interview were held on the same day, though at different venues. The test was conducted at Sreemoolam Club, Aluva and those who passed the test were asked to speak for five minutes on a topic given in advance.



P. Joseph

In the evening we were all called for the

interview by the MD at the Head Office. The interview board consisted of only the MD and an RBI Officer. Even in those days there was an RBI representative in the Board and Hormis Sir wanted a professional for the interview board. I later came to know that the MD has made a confidential enquiry about me, and that such references were asked for all the candidates selected. This speaks volumes about the importance he gave to the selection of the first batch of officers.

My association with the Bank and Hormis Sir started thus in 1965; and the relation with the Bank continues even now though I retired way back in 1996. The relation with the Bank is so deep that a formal retirement doesn't mean a sentimental retirement from the institution

Before joining the Bank, my impression of a bank's Chief Executive was very different from what I felt when I met Hormis Sir. Dressed in pure white Khadi shirt and Khadi dhothi, quite simple in his dealings, straight-forward in deeds and with high values and pure conscience, Hormis Sir was a pucca Gandhiyan and a gentle man of the first order.

When I was in Coimbatore, the idea to take over the Bombay Dyeing account from the State Bank of Mysore was mooted, and Hormis Sir told me to impress them with the New Bill Marketing scheme introduced by RBI to ensure more profit and better prospects. The strategy worked and Bombay Dyeing was so happy they started using "Our Bankers - Federal Bank" in all their newspaper advertisements. It gave tremendous mileage to our branches in Kerala and Tamil Nadu. Hormis Sir was always there to help branches get new business with unconventional strategies.

For him, the future of the Bank was in the hands of his staff. Even when the Bank was very small in stature, he used to send officers for training at RBI training colleges in Bombay and Coimbatore. I was sent for my first training to BTC

Mumbai in 1967. The program was 'Intermediate Course' with a duration of eight weeks. I was the junior-most Manager in the group and that too from the smallest bank among the lot. Hormis Sir believed that for the Bank to grow, its staff should be professionally competent. His transfer policy was more placement-oriented than transfer-oriented. Due to his professional commitment he was well known in BTC and RBI circles in Mumbai and was held in high regards. He knew all his staff members personally and used every chance to meet them and interact with them. Indeed a rare model of fine HR.

One quality I found in Federal Bank was its cosmopolitan recruitment policy. Written tests were conducted by outside agencies and interview was conducted by the Bank from the list submitted by such agencies. There was no quota for the directors, no parochial preferences and strictly no recommendation from heavyweights. The merit of the candidates figured above everything else.

Many youngsters like me grew in their careers along with the growth of Federal Bank. And we are all indebted heavily to Hormis Sir.

A North Eastern adventure

It was a fine Sunday morning in August 1975. I was staying with my family in Kottayam after a month-long hospitalization when Hormis Sir and his wife came for a visit. Before leaving he told me that there was a surprise for me and that I should be prepared for a transfer after fully recovering from the illness.

Federal bank was a very small bank in the seventies. The licence for new branches were given by RBI on specific conditions. North Eastern state like Assam, Meghalaya, Nagaland etc were economically backward and the big banks were reluctant to open branches there. In order to get more licences, the RBI suggested branches in these states. Accordingly, Federal Bank agreed to open branches in Guwahati, Tezpur, Dimapur, Jorhat, Tinsukia and Silchar.

I was chosen by the bank to lead the team of young managers mainly from Kottayam area to take up the challenge of opening branches in the North East. Tom Thomas, Jose Mathew, Alex Thomas, T.A Joy, Abraham Mathew and C I Jacob were the managers chosen to start branches in these states.



P.M Joseph

I was totally confused when the transfer order came. I had just recovered from the illness and these states had inadequate medical facilities. Ignoring all apprehensions, I decided to take up the assignment and go to Guwahati as Area Manager to open the first branch in Assam.

Before going to Guwahati in September 1975, I met Chairman at his office. He congratulated me and wished me all the best. He assured all help and facilities for opening the branches. I was allowed to purchase a new Ambassador car from Culcutta for the extensive travel needed for opening branches in the North East.

I still remember the register number of the car - WMC 52. Hormis Sir was very supportive and contacted me regularly to know the progress. All this shows the care and concern of the top official of the bank towards his subordinates.

He was a great man with rare and exceptional qualities. When I was the manager of Muvattupuzha branch, Chairman asked me to meet him for a discussion regarding the opening of Idukki branch. I was driving my standard Herald car. Around 3 km from Aluva, a boy suddenly ran across and came in front of my car, trying to reach his house. I managed to stop the car a few feet away from boy who had fallen down while running. Even though the car did not touch him he was frightened and started crying. Accompanied by his uncle, I took him to hospital. And then Hormis Sir took care of everything. I met him and completed the discussion and returned to Muvattupuzha. The above incident shows the concern the Chairman had for his subordinates when they were in difficulty.

The first branch in the North East was opened on October 29, 1975 by Hormis Sir. A large number of businessmen and local people attended the opening. After Guwahati, the focus shifted to the opening of branches in Tezpur, Dimapur, Shillong, Jorhat, Tinsukia and Silchar. Chairman gave me complete freedom to take decisions on the problems confronted by managers. Even a separate budget was given for advertisements in local papers to famailarise the local people about the Bank's various deposit schemes and services. People in the North East were very happy to support the new Bank as the services rendered by us were exemplary. We even went to the rural areas of

Assam to help the poor weavers and farmers by giving loans under the IRDP scheme.

Hormis Sir closely followed the progress of each new branch and came for the opening of Tezpur and Dimapur branches braving the cold climate. He used to ask me, "Joseph, do you have any medicine to overcome this cold?" We were all happy to help him and all the managers enjoyed his presence and made the opening functions great events.

We worked hard as a team and fulfilled the aspirations of the top officials of the Bank. Guwahati area stood first in deposit mobilization on all India level in 1976 and 77. It was a great achievement for the newly formed North East branches.

As a token of appreciation the management decided to give me higher responsibilities and posted me as Area Manager of Culcutta. After 22 months of hectic activity in the North East I returned to Culcutta by the end of July 1977 with a special gift - my son Mathew who was born in Guwahati.

I have several incidents to show the affection, care and guidance given to me by Hormis Sir. He lives in our hearts forever. As a blessing from him, all the managers of the first North East team have become more like a family and we celebrated the 40th anniversary of the "Great Adventure to the North East" in December 2016.

His smile still shines on me

It was during the Nehru Trophy Boat Race in 1976 that our Bank sponsored a snake boat for the first time. I was working as Executive Trainee at the Alappuzha main branch with V. Noranho (formerly with SBI) as the Branch Manager.

My colleague, S. Sudhakar who was an officer at that time, took the initiative in getting the Head Office sanction for the boat sponsorship through Luke Antony who was then the Area Manager. Everyone felt that the presence in the boat race would be great publicity fo the Bank.

We were overjoyed when the proposal was approved by Hormis Sir.. The cost of sponsoring a snake boat was Rs. 6000 that year. The Boat Race took place on a Saturday in August. In those days the Bank worked from 10 am to 12 noon on Saturdays. All the members of staff co-operated in closing cash speedily that day and we all left by 12.30 pm to the Alappuzha Boat Jetty and proceeded by boat to the venue of the race at Punnamada Lake.



V. Kailasnath

We were happy to receive Hormis Sir accompanied by the late KCM Mather, Director, and other directors who reached the venue to be part of this event. All of us were thrilled by the presence of our Chairman and other directors at the prestigious and colourful show.

I can never forget the beaming smile of Hormis Sir which will remain in my mind forever.

A seasoned banker, a noble personality

K. P. Hormis was a seasoned Banker with a great vision, and I had the proud privilege to be associated with him for more than a decade till his retirement from his official kingdom.

I joined the Bank by accident. Once I had the opportunity to meet Shri K.P. Hormis and I was introduced to him by one of our common friends when I was working in a Public Limited Company in Kochi after a long stint at Chennai, Mumbai and Kolkata.

During our conversation, Shri Hormis said that he was looking for a suitable person to be his Personal Assistant and he asked me whether I could join him. I told him openly that I don't know anything about banking; but I would be able to do justice to my profession on secretarial works. Sri Hormis affirmingly said that he does not expect an experienced banker but only a secretary. Seeing his frankness, I happily accepted his offer and took up the assignment.



P.A.K Krishnan

Sri K.P. Hormis was such a noble personality who cared about the well-being of others for which I am a direct witness. The persons who mingled with him would always remember him.

One who walked ahead of his times

The name K.P. Hormis is synonymous with Federal Bank. He piloted the destiny of the bank, the apple of his eye, with remarkable foresight, tremendous sagacity, exceptional selflessness, unimpeachable integrity and uncompromising principles. He always believed that no customer or employee is bigger than the bank. It is no exaggeration to say that he was a master strategist. His life partner Ammini Hormis once remarked "Hormis is married rather to Federal Bank than to me". No surprise, he breathed and lived his beloved bank till his very end.

A large number of homes in Kerala shared the grief when he passed away on January 26, 1988. He was a titan in the banking field of Kerala. Many upcoming banks in Kerala looked up to him for guidance and motivation and he was ever ready to share his varied experience and vast knowledge for the common cause. He had close association and rapport with institutions like Reserve Bank's Bankers' Training College in erstwhile Bombay, National Institute of Bank Management, Southern India Bank's Training College, Coimbatore, Kerala Management Association etc. It goes without saying that Federal College of Banking and Commerce was his brainchild, which produced a good number of Federal stalwarts. One of his articles 'Savings Banking in India' was published in the Asian Special Issue of the 'American Banker'.

It must be said that he was highly resourceful and remarkably innovative in recruiting fresh graduates and post-graduates for training and later on for employment in the bank. Catching

them young was his strategy and style. He had shown imagination in calling subordinate staff of the bank as bankmen and not peons and once even quipped that there were only two kinds of men in the bank and they were the Chairman and the Bankman.

His interests were not confined to banking alone. He served as the Vice President of Kerala Table Tennis Association and the President of Ernakulam District Table Tennis Association. He was a keen follower of chess and shuttle badminton. And his stint in state politics too was a succesful one.

Even though a stern disciplinarian and a hands-on administrator, he was warm-hearted, had a fine sense of humour and at times even laughed at himself. The very name that he gave to the bank speaks of his foresight and imagination. He was a fine decision-maker and an uncanny judge of men and matters. He never entertained any idea of amassing wealth for himself or his family. He was never tempted to derive personal benefits from the institution he gave shape to and nurtured. Integrity and rectitude were the badges of honour he valued most and wore with effortless in both public and private life.

Many households, particularly in Kerala, owe him a debt of gratitude for their decent standard of living that they are enjoying today. He is survived not only by his children and grandchildren but also by thousands of grateful Federals.

His legacy is worth its weight in gold. It will continue to inspire his legion of admirers and remain etched in their memories. Every association with him is worth cherishing. Hormis Sir was certainly a gem of a man, one who walked ahead of his times.

"Legacy is not leaving something for people. It is leaving something in people."

C. G Kuriakose

He was a leader beyond comparison

I was one among the second DCP Batch who joined in 1970. During our tenure as students of DCP, we were appointed as Trainees in the Bank and worked at Aluva branch and Head Office. When the second batch was about to complete the course, our training facility was terminated with a one-month notice and we were offered permanent appointment once we passed the examination. Panicking at the uncertainty, the entire batchmates decided to file a shop-appeal against the termination under 'Shops & Establishments Act' and fought for our re-instatement. We all passed the examination and had to wait for one year without employment and later realized that it would take years together for a re-instatement. We approached Hormis Sir and narrated our plight and requested for his help. He asked us to withdraw the appeal and to apply for employement.

Soon, 20 out of 22 of us were appointed in the bank and I was sent to Calcutta Burra Bazaar Branch which was being opened. Hormis Sir was present at the inaugural ceremony, and once the rush at the counter was over, he called me to the corner of the banking hall and said, "I know you had fought vigorously against the Bank. Now I ask you to show that vigor for the growth of your bank." That was his greatness.



K.P.Kuriakose

I would never forget the words of that legendary person in my life. Had he taken vengeance against those who filed a case against the bank, I would not have been in the service of the Bank. But he always showed paternal affection

to all of his employees.

The unique personality of Hormis Sir was revealed to me again and again in the later years when I visited other metropolitan cities and interacted with many people who knew him. Mr Sebastian Paul from Changanacherry, who was doing business in Calcutta, had a house in Park Circus. He told me that whenever Hormis Sir visited Calcutta to find places for the entire north-eastern branches, he stayed at his house and never in any hotel. He also emphasized that it was more because he didn't want to spend the Bank's money in those early days for his stay in any expensive hotel. And when I stayed at Y WCA 'Blue Triangle' Family Hostel in New Delhi as part of my official tour, I met an aged room attender from Kerala who told me that Hormis Sir too stayed there to save money. And many who had worked in Bombay in those days too had similar stories to share as Hormis Sir always found a room in the YMCA hostel there and not in any hotel of that big city.

All these incidents show how carefully this legendary man built his bank brick by brick without spending any money for his personal needs. I am sure there will be no banker who is comparable to the one and only Hormis Sir.

The doyen who inspired me

Riding the Elephant, that's how the founder of The Federal Bank, Late Mr. K P Hormis, announced to the world the march of his bank. The front pages of newspapers had the elephant announcing the opening of new branches by the dozen in the early growth stage of the Bank.

Hormis Sir was a doyen in Indian Banking with achievements totally unparalleled and quite recognized. Federal Bank is dear to me as I got my first pay cheque from this great institution. We never felt it as a separate institution from Hormis Sir, an Institution par excellence of his own.

He flooded the market with 'money bees' - some smart young feet on the street attached to each and every one of the branches. They roamed around households and came back to branches, first thing in the morning, with small amounts and coins collected from the depositors for crediting to the thrift accounts. I had a feeling that branch managers including me regarded them as nuisance. But when I was later exposed to international banking I realized that the Money Bees of Hormis Sir were the most important pillars of the Bank. Kudos to the great visionary.



Kurian Jacob

After a couple or so years in the Bank I was posted to the then largest branch, Calcutta Clive Row. Under an experienced forex manager who came from Bank of America, the branch handled sizable foreign exchange business. I was cautioned and was aware of the

danger of taking charge there with practically limited knowledge of foreign exchange. And with great apprehension I met Hormis Sir to confess to the truth. In the ten minutes with him I learnt a lot, that there are things equal or more important than skills, training and product knowledge. The blessed learning on that day shaped my future in banking.

I am privileged to contribute to the memoir of the great Hormis Sir.

When my grandchildren would ask "Appappa, what did you do in Federal Bank," it's enough for me to say that I worked under the great K.P. Hormis.

Apostle of progressive banking

Shri K P Hormis was the chief architect of noble and sacred banking in Kerala, and instrumental in setting a role model for private sector banking in India as well.

After securing a PG degree in commerce, I was a rolling stone in the employment market till I joined the Federal Bank in 1966. I was fortunate to work with Hormis Sir for 15 years till he left the service due to illness and passed away in 1988. It was under his guidance and patronage that I became more disciplined in life. To me he was a friend, philosopher and guide. He was accessible, compassionate, believed in freedom of expression, dignity of labour, kept transparency and followed a simple lifestyle.

K P Hormis had come to Nedumpuram, Thiruvalla, in 1944 and secured ownership of the Travancore Federal Bank Ltd. from Sri Geevarghese Oommen, Pattamukkil Varattusseril. My interest increased in double measure when I realised in 1993 that Hormis Sir purchased the Bank from the grandfather of my eldest daughter-in-law. On July 19, 1969, 14 major banks were nationalised by Indira Gandhi, but our Bank survived the acid test. A few Kerala-based banks tried to destroy us, but they miserably failed, thanks to the determination of the Chairman and the solidarity of officer community who stood firmly behind him.



P.T Kuruvilla

He was a law graduate, an ardent follower of Indian National Congress, a freedom fighter,

and a member of the Travancore Cochin Legislative Assembly before entering the banking field.

He showed his greatness by forgiving those who rebelled against him and the Bank, and even gave them promotions and suitable postings. He was a visionary to the core and a missionary for the cause. He was compassionate in his outlook. He used to visit my aged parents at my home on his way to Trivandrum and posted me in nearby branches to take care of them during their last days.

I still remember his valuable advices: to face difficulties with a brave heart, and to obey your superiors but not to compromise your integrity.

He did not hoard wealth, but left behind a rich heritage which is worthy of emulation for the generations to come!

A revolutionary step towards women empowerment

Hormis Sir was very simple in his external appearance, but a visionary in his thoughts and deeds. I would like to share my experience as a lady officer.

In 1977, I became one among the few fortunate women executive trainees to get selected by him directly. Looking back, I realise that it was a revolutionary step that Hormis Sir took in those days to appoint post graduates directly in the executive cadre. Apart from educational qualifications, due importance was given to family background, upbringing, values and integrity.

I was a rank holder in MSc. Zoology from the Kerala University and hailing from the Kandathil family. After checking my family background, educational qualifications, exposure outside Kerala and achievements in various extracurricular activities, he looked straight into my eyes through his big glasses and asked, "You are a rank holder in zoology but what connection it has with banking?" I did not expect such a question but, I replied courteously, "Sir, I have put in all my efforts to secure the highest rank in my chosen field. Similarly, I will put in all my efforts in this dream job, if I am selected". There were no further questions and in a week's time I got selected.



Leela George K

At a time when gender equality and women

empowerment were not even heard of he started recruiting women for top posts.

The ladies branch of our Bank at the Durbar Hall Road, Ernakulam, was also a novel experiment and calculated risk taken by Hormis Sir.

It appears that 1977 was the year when women were selected for the first time as executive trainees and this was later followed as a regular feature. A few eminent women were already working in higher posts, but women at managerial level were few. However, after 1977, all this changed.

Federal Bank was definitely the first private sector bank to select women in executive cadre. I feel proud and indebted to Hormis Sir for selecting me as an executive trainee. Thanks to the liberal and innovative outlook of our founder who was a pioneer in all aspects.

This out-of-the-box idea of recruiting women inspired other banks also to shed their conservative thinking, and they also started recruiting lady officers.

Today, after superannuation, I am enjoying a comfortable and financially stable life only because I got a chance to work in this prestigious bank.

Let me sign off with a big salute to Hormis Sir on my behalf and on behalf of the 'Federal Female Fraternity'.

A true leader and guru

My interactions with Hormis sir though limited were memorable and more so educative. I cherish those few occasions for each one a lesson by itself.

The first ever meeting with Hormis Sir is still fresh in my mind. Then, I was attached with USAID-CRS and had responded to a Federal Bank advertisement calling for executive trainees. The usual tests and interviews went well and I moved into the short listed group. For the final round was at the HQ! I was quite excited to present myself at the Aluva palace for the final interviews. All went without a hitch, and the last hurdle was the meeting with the Chairman, Hormis Sir, himself. I was led to a circular room and was placed on a chair right in front of him. He meticulously checked my file and probed me with a volley of questions about my interests, my ambitions and about my family too. He specifically enquired about my present job. My days in Andhra Pradesh with the current job seem to have caught his attention. He lingered over it, finding out areas I frequented, groups I had developed association with and the goodwill I would have acquired.



Mathew Jacob

I joined Federal Bank and was posted at Mount Road, Chennai. Few weeks on I got transferred to Vijayawada to be a part of the opening team. In due course, I came to know that when the first team for Vijyawada was drawn by the staff department I was not included. When the list went to Hormis Sir for approval he had me added into it. He probably might have slotted me to AP at the time of interview itself. He had

the forethought to utilise my experience and knowledge of the area to the Bank's benefit, while none others in the interview team took note of it.

Hormis Sir knew his craft well and built the Bank brick by brick. Human Resource was his forte. He meticulously selected his team, understanding each one's strength and used them optimally.

"Leaders become great not because of their power but their ability to empower others," that is Hormis Sir in one line.

Back in 1975, Federal Bank had very few branches outside Kerala, and each new branch was a matter of pride for everyone. For the inauguration of the Vijayawada branch, we arrived days before the function to set shop in the new location. Hormis Sir planned his arrival two days prior to the opening so that we could arrange meetings with possible clients, VIPs, church/community leaders and other prominent people and the press.

Receiving him at the station was my responsibility. His train was scheduled to arrive by 12 midnight, and to make matters worse, I had 'zero' knowledge of Telugu and the local area.

Even as the time approached, I was still busy completing arrangements for the opening. In the 70s the only way to enquire the status of the trains, was to physically verify it at the station. Since that was not feasible, I had to go by the maxim, "ALL TRAINS ARE LATE" and with immense faith in the Indian Railways, took the liberty to delay my start.

On the way to the station, my heart started pounding on the thought 'what if the train had arrived on time,' 'what will be the mood of a Chairman orphaned at the railway station' and above all 'how do I identify him?'. I had only a sketchy picture in my mind gathered during my job interview. Apprehensions aside I was also excited to meet the famous Hormis Sir in person again and a chance to know him better.

On reaching the station, I sprang from my seat and ran to the platform. I covered the car park, the lobby stairs and the main hall at the speed of light. When I reached the platform I realised that the worst nightmare had come true. The train had come and left. My mind was petrified thinking that my days at Federal Bank were numbered. And I still had the task of locating Hormis Sir.

I prayed to all the gods while I was running around the station desperately searching for Hormis Sir like a diver trying to locate his oxygen mask.

I finally found a person who matched the image of Hormis Sir at the coffee booth calmly enjoying his coffee. I went near him with a million rehearsed opening lines. None of which were necessary. He looked at me with a smile, then turned to the coffee vendor and said 'one more coffee, please'. No shouting, no whys, no buts, no ifs... Just one statement, "you must be overworked."

That was the greatness of Hormis Sir and this was why he could build a bank so strong within his lifetime. A pioneering feat in the Indian banking history. On our way out he calmly requested an update on the schedule for the two days and expressed his desire to be at the church early next morning. The day of the opening it was a delight to watch him handle the press, the VIPs, the church officials and community. A good start for Federal Bank at a place where its name was unheard of till then. Hormis Sir was a unique personality with a smiling face and calm fortitude, an immense inspiration to all of us.

(On a lighter note, at the church during offertory, the cling of the coin could be heard twice when the bag passed us.)

His dream was our growth

Hormis Sir always found time to impart banking lessons to his newly recruited executive trainees. In one class he chanced to ask this question. "How many of you know driving?" Only one or two hands were raised. He then asked: "Then how will you drive your car when you buy one? I wish all of you own a car in the future and drive it yourself."

He had in mind the big dream of all his managers owning a car as early as in 1973, at least a decade before the bank started giving car loans to officers. Before anyone else, he had the vision. He had great care and concern for everybody. He would have a word or two with everyone even though we were new recruits.

Once, K.P. Cherian, the then general manager, was speaking at a managers' meeting. Hormis Sir was just back after attending a training programme at the National Institute of Bank Management. We were informed that Hormis Sir attended the training programme just like a junior officer. He did not throw his weight around, instead carried a notebook and pen to his class and noted down the points discussed in the class. He constantly upgraded his knowledge in banking whenever he got a chance.



Mathew Joseph

I have fond memories of Hormis Sir the legendary banker. I am proud to be a retired Sr. Manager of the great institution – the Federal Bank - founded by Shri K P Hormis. His photo is imprinted on the memento presented to me on my retirement, and his beaming smile in my heart.

In memory of our dear Hormis Sir

Sir, even if you were not born
We would definitely have been born
But if you were not born, lived and toiled
Our life would not have been this much meaningful

It is due to you that our life is
Full of prosperity, happiness and peace
The very remembrance of your caring foresight
Fills our heart with love and affection

Throughout the length and breadth of the nation
Thousands of families live obliged to you,
For your commitment and compassion,
And of course, for your fatherly care,
Without which we would have been someone else
And would have been much less than this.

We kneel in front of you
For your persistence, perseverance and patience
All were for us and for us alone.
The sky-touching mighty royal empire
You gave birth to and nourished
For any number of generations to come
Stands ahead of all prophecies
Delighting its well-wishers and admirers!



M.O Mathew

We remember your loveable words

Murmuring in our ears, "Are you happy, Mr X?"

Sir, we are sure your soul is
All the more happy in the heavenly home.
We open our hearts and bow our heads
Just to say, "Thank you, thank you thank you, Sir."

Hormis Sir changed my destiny

It was on June 1, 1965 I met Hormis Sir for the first time. My father handed him the reference letter from Mr K.P. Cherian and my job application. After going through the contents, Sir asked, "Where is the candidate"? My father pointed at me. "No, no, no, he cannot be taken. He is too small." I was thin and short, and was wearing trousers. Though I had passed SSLC with First Class, I was not yet 14. Sir immediately picked up the phone and told Cherian sir that he could not give me a job. Finally, under pressure from his brother, he agreed.

I got the appointment letter posting me to Perumbavoor branch as an "office boy" with a stipend of Rs. 50 per month. I had the additional duty of coming to Head Office every evening and carrying the mail to and fro. After a few months I was transferred to HO and put directly under the MD to attend his calls. Later I was promoted as Trainee Clerk and posted to the Accounts department at the Head Office.

When the Bank's central auditor came for finalizing the balance sheet, Hormis Sir asked me to assist him, but the auditor was aghast. "Mr. Hormis, give me somebody who can provide the required clarifications". Hormis Sir said, "If you don't get them properly, let me know." And there was not even one query which could not be answered to his satisfaction.



Mathew Varghese

My access to sir was so open that once I told him that his haircut was overdue. His response was, "How come Ammini missed it?" A touching moment for me was when I fell sick in office he called his wife and asked her to take me to Dr Joseph Kurian of Lisie Hospital.

He has taken me to his ancestral house at Mookkannoor on a few Sundays and I have heard some of the elders there asking him. "Who is this boy?".

His answer always was, "Ivan enikku vendapetta payyana."

During 1968 there was a strike by the employees union and I participated actively. He summoned my father and said, "Let all others agitate against me. I don't care. But I cannot accept him being a part of the strikers. He was very dear to me. I treated him as one of my children. Now, you tell me what is to be done?" My father said, "You give him whatever punishment you want to." And my father was told to take me home.

After a few days I got my punishment transfer order to Nedumkandam, the fartherest branch on the eastern side at that time. The climate was very adverse and life was tough. I approached the union leaders but they couldn't help.

After reaching Nedumkandam I sent an apology letter to Sir. Promptly came the reply in an inland letter. "There you will have plenty of free time, so study for CAIIB. I will send the required books within a few days. If your Report is good, I will bring you to Kothamangalam within six months." And I got the transfer order within 5 ½ a months' time. And he kept on enquiring about the progress of my CAIIB study.

Then came another recruitment of Executive Trainees in 1973. He inserted a clause in the eligibility criteria – those who have five years' experience in clerical cadre and passed CAIIB Part 1 can also apply. By that time I had cleared the First Part and knew that the clause was meant for me. I too appeared for the

recruitment test and got selected to the officer cadre.

My posting was to Culcutta CR Avenue. I may have been the junior most officer; still I was sent by air - a privilege available to only the Chairman at that point of time. He was there for my marriage, and when I was hospitalized with Malaria in Culcutta he found time to visit me.

I remained as Accountant in the CR Avenue till June 1976 when, at the age of 25, I was promoted as the Manager there, the second largest branch of the Bank in terms of business volume. I was apprehensive about my ability to manage such a large branch; but Sir motivated and encouraged and gave me the confidence. I decided to work hard. Many prestigious clients came to our fold. Business grew substantially.

Once Sir was on a Calcutta visit sometime without any intimation. During an officers' get together I casually said. "Sir, a car for us is not a luxury in Calcutta these days.. His comment was, "Yes, I know it. I saw you running along the C R Avenue footpath this morning. (He was traveling to his hotel by the Indian Airlines coach) I will do something about it." Within a fortnight I got a sanction order of the 'New Car Scheme' with clauses like 100 percent finance of the vehicle value, interest free, repayment in 100 months, monthly car allowance Rs. 1,200 etc. Only two of us - K P Ramachandran and myself - were the eligible beneficiaries of the scheme.

He gave me my career, social status and financial security. Without Hormis Sir, I don't know what my fate and destiny would have been. And I am sure that mine is not an isolated case.

His warmth touched us all

Hormis Sir was the Chairman when I was working as a Graduate Trainee in the Kuri Department at the Head Office in1974. I still remember the way he greeted all the staff members he met while walking to his seat. He used to stop and talk to us quite often.

I can still recollect the orientation programme where he asked all trainee participants to aspire to be the Chairman of the bank. During branch visits he always made it a point to enquire about our well being and also about our families. That was the kind of relationship he maintained with his staff members.



Our Federal Family concept is based on and strengthened by the love, affection and dedication shown by this stalwart.

Mathew Varghese

A quick decision maker

I joined the Bank on January 12, 1978 at our Chennai/ RM Nagar branch as a direct recruit officer. At that we did not have two-wheeler loan scheme for officers, and there was only the car loan scheme for managers. A few months after I joined, our Chairman visited Chennai and there was a meeting of all officers in Chennai addressed by Hormis Sir.

It was a wonderful experience and I was astonished by the way he motivated all of us, and the way he answered the questions of managers. All of us officers were sitting quietly and the interaction was mainly done by the managers and the seniors.

Towards the end of the meeting he asked whether the junior officers had any grievances. I stood up and told him that I found it difficult to commute by the local train carrying the Safe Custody keys, and requested him to consider a two-wheeler loan scheme for all officers. Hormis Sir asked me to send a request letter to the Head Office, and I did it.

Within a week, my scooter loan was sanctioned and soon after a scheme was also introduced. I was thrilled by the way he acted promptly. I was really expecting a rejection letter from the HR as my colleagues and managers kept telling me.



K.S Mohan

A real man of commitment, with a strong concern for employees. I admire him, and feel fortunate that I could work under his chairmanship for a short period at least.

We were one big family

I have had a long association (1975 to 2012) with the Bank as manager in various branches.

My tenure was full of dramatic twists and turns. I joined the Bank at a time when it was growing at a rapid pace, with limited resources. Manpower and training facilities were limited. Till 1987, I did not get any formal training. By this time I had managed Connaught Circus, NDL (under Area Manager) and later opened a branch at Nehru Place.

I remember my first posting in Bombay Fort. I had to join the branch within a day. My appointment letter was lost in transit. Area manager Shri Bhaskaran Sir, whom I approached empty handed, agreed to let me join even without a relieving letter from the company where I was working for over 20 months.

I saw Hormis Sir when he came for the inauguration of Andheri Branch, Bombay, in 1975. It was the 176th branch. As an ET I was transferred there before its opening. Ther Dadar branch was opened the very next year. In 1977 I was transferred to Rajkot without any prior intimation. The same year I got transferred to my hometown, Indore, to assist the then manager.



Narendra Bhatia

During my tenure I came across several colleagues who had direct or indirect interactions with Hormis Sir. After my transfer to Alwaye in 1990-94, I had the opportunity to visit Mukkanoor with my family, where I visited Hormis Sir's house and met his family.

Unfortunately, I never had the opportunity to interact with him, but I had worked with so many DCP boys and officers whom Hormis Sir trained for the Federal Bank at a very young age, providing many facilities. We were not treated like outsiders but like one big family. Otherwise, my stay in Bombay, Calcutta and Kerala would have been disastrous.

He made me what I am today

Hormis sir, known for his sharp mind, deep knowledge, and his ability to address practical problems with agility and wisdom, had had a big heart and he did everything with a humane touch. He lit the light in many houses in Kerala by his unique initiative of learning while working. This facility helped to create many stalwarts in the banking sector.

I was fortunate to enjoy his affection and love in a unique manner from the day I joined Federal Bank. Hailing from a remote village in Tamil Nadu, I was fortunate to enjoy the love and warmth of Hormis sir right from my first interview for the selection as Graduate Trainee of the bank and through the years of its growth.

During the interview he asked me three questions- What is the significance of the mark on your forehead? To which political party do you belong? Will you work in the state of Kerala? I quickly answered that the mark signifies that I follow the Hindu culture, that I belong to the Swathnara Party headed by Rajaji, and I expressed my willingness to work in Kerala.



Hormis sir immediately told me, "You believe in capitalism and we believe in communism; we may not work together." And I replied that without capitalism there is no communism, and immediately he told me that I was selected.

T. K Palaniappan

On the day I joined the Bank in 1973, he invited me to his chamber and asked his PA, Krishnan, to take me to all the Heads of the Departments of the Bank and introduce me to make me feel at home. It was a rare privilege granted to me. He further told me that I had been allotted a room in the staff training college hostel free of charge and he also made me the warden of the hostel. This gave me an opportunity to interact with a number of budding executives of the Bank who had come there for training.

He was closely watching all my activities. When he came to know that my parents sent me money, he sanctioned me an out-of-state allowance of Rs 100 per month with retrospective effect which was applicable only to those who were posted outside Kerala. He advised me that henceforth I should not ask for money from my parents.

I have never met a nobler person than him all these years. After my confirmation in the clerical cadre, he informed me that the hostel facility would not be available for me anymore, and he personally took me to Dasaprakash Lodge in Aluva and found a room for me. How many bosses would show such parental love and affection to the subordinates?

There is one more incident I would like to share. When the interview process for officers started in 1976, I was one among the 69 candidates, and was the last to be interviewed. In those days the entire Board would be there for the interview. As I entered the Board Room, Hormis sir introduced me to the Board and said that I was too young to be promoted and wished me good luck. No questions. To my utter surprise when the results were announced the next day my name was the first in the list, taking my seniority up in the officers' cadre. When I was promoted to the Manager's cadre from the same branch where I was working as an Accountant, Hormis sir told me that I could meet him any time, there was no need for any appointment, and he

instructed his PA as well.

These are a few pleasant experiences that I had with our Bank's legendary founder, and his association is still fresh in my mind. He was a simple man to the core and never aspired for riches though he built a mighty empire. All credit goes to him as the Federal flag flies across the length and breadth of our country.

Hormis Sir was integrity personified

We are blessed with the ability to retain poignant moments, many of which continue to enrich and mould our lives for the better; and I've got to confess that every occasion I spent with Hormis Sir provided such precious moments that elevated my thoughts and transformed my perceptions. True greatness, I came to understand, did not lie in ostentatious manifestations but in the integrity of one's personality and the commitment shown towards society through dedication to ones profession.

It was in 1966 that I first met Hormis Sir for a job interview. He did not ask too many questions, but advised me to improve my handwriting, as the one page job application was a hand-written one. Nothing eluded his keen observation. I vividly remember the affectionate and caring personality the great mentor that Hormis Sir was.

The various occasions when he used to drop in casually without any fanfare at the Ernakulam branch in the late evenings are still fresh in my memory. He was totally modest.

Hormis Sir believed that the stature of the bank would be in concurrence to the caliber of its personnel and gave great importance in providing regular training to staff members. The DCP course started by Federal Bank in 1969 was with the intention of moulding youngsters into professional bankers and those who were successful



Pappachan Thekkekara

were absorbed by the Bank. Hormis Sir himself took classes on banking practice at the college.

In those days, the RBI used to conduct regular training programmes at Mumbai for bankers, but small banks like Federal Bank could not afford the huge expense. However, Hormis Sir saw to it that his managers attended the programmes almost on a regular basis. When somebody asked him whether he could afford this type of expenditure, his reply was very candid. "We are a small bank and need exposure. If the person attending the training is able to pick up one new idea and implement it in our bank it is more than worth the expense". That was how he mentored and capacitated his staff to shoulder great responsibilities for the future.

During his branch visits the invariable question he asked the staff was whether they had appeared for the CAIIB exam and would further advise them to read the weekly bulletin, which the bank religiously published.

While working in Mumbai in the early 70s, I had the good fortune of meeting him on several occasions during his frequent visits there. He would listen patiently and resolve any issue that was brought to his notice. During his visits to Mumbai, he never stayed in a five-star hotel, but in the guest houses of other public sector banks, which was very economical.

I remember with nostalgia how on his return from the US after an official visit he presented me with a tie, which I greatly treasure. The personal warmth he nurtured and maintained enshrined him in the hearts of those who had the privilege of knowing him. He was a Leader who knew the way, showed the way and went the way.

During one of my holidays, I visited the Head office and met the Chairman. He was about to leave for Ernakulam to attend the KMA meeting. He invited me to attend the KMA meeting

and took me along in his car (those days KMA meetings were for very senior management functionaries). Being a young boy of 22 it didn't sink in then, but later on I came to understand that it was all part of mentoring junior officers. I gratefully remember the confidence he reposed in me by entrusting the responsibility of organizing and opening the Mumbai/Dadar branch in 1976, as its first manager when I was barely 25.

Like any other private sector organization Federal Bank too witnessed frequent agitations by the employees' union during the late 60s and early 70s. Hormis Sir invariably took a principled stand and faced the agitations boldly. After every strike, the Bank rose from its ashes like a phoenix. He was a beacon light whom everyone looked up to for guidance.

For Hormis Sir the Bank was the pivot around which everything revolved. Totally selfless he gave his all to the Bank and never ever thought of putting anything aside for his wintry days.

I pay my obeisance and dedicate this small memoir to the great grand mentor of all time.

The man who gave me a life

In 1969, after completing SSLC, I went to the Federal Bank with my father in search of a job. We went to meet Hormis Sir without an appointment. Despite that we were not made to wait to meet him.

Hormis Sir advised me to join for the DCP course at the Federal College for Banking & Commerce at Maikavu. And I started learning banking as I was told. Hormis Sir used to take classes on Banking Law, and Cherian sir used to teach business organisation. There were only 11 students in the first batch and we passed out in 1973. All of us got appointed in the Bank in the clerical cadre.

In 1976, after passing the written test, I was called for an interview for the post of junior officer. I was only 23 years old. The first question from Hormis Sir was whether I had some discontentment with the management. I replied that when the college increased the fees there was a general discontentment, and I was no exemption. He asked the same question to one of my colleagues and he replied "No". Sir gave me promotion but not my friend. I was rewarded for telling the truth.



A.O Peter

In June, 1976, I was posted in the Guwahati branch. Unfortunately, my father became ill and expired the very next year. I came home and before leaving for Guwahati I went to meet Hormis Sir. He asked me why I didn't inform him about this incident. I was in tears. He immediately called Cherian Sir, who was

the General Manager, and asked him to give me a transfer. I did not go back to Guwahati, instead joined the North Parur branch. Such was Hormis Sir's affection and concern for people working in his organisation. He had a great heart to know the pulse of the employees.

In September, 1980, I was posted as branch manager and went to meet Hormis Sir at his residence for his blessings. Though he had slight memory loss at that time I still remember his smiling face wishing me all the very best.

What I am today is only because of Hormis Sir. My 'pranam' to his memory.

I am so lucky to know him

When I joined the Bank in 1968, Hormis Sir was 51 years old and the Bank had 33 branches and a deposit of Rs 3 crore. I feel fortunate that I had the opportunity to take dictation from him. His proficiency in English and his personality have influenced me a lot.

When the Head Office was functioning in front of the Pankajam theatre building up to 1970, the only passage to his chamber was through the CC Department where I was seated. As the white Ambassador car KLE 5411 entered the gate at about 9 am, all present at the time in various departments would stay alert. On most days I would be the first person in office to wish him a good morning.

Usually at about 6.30 or 7 pm Hormis Sir accommpanied by Cherian sir, would leave the Head Office and walk to Friendship House to play table tennis. Sometimes Fr Ignatius would also join them. Fr Ignatius was his best friend and Hormis Sir used to seek his advice in many matters.

In 1969, 14 major banks were nationalised by the Government of India, and then the banks concerned approached Supreme court with the contention that it was discriminatory to nationalise a few banks alone. Many legal experts thought that the Supreme Court verdict would be in favour of these banks and the government would have to nationalise all commercial banks.



N.O Poulose

Hormis Sir too thought so. And his concern

and affection for the Federal Family was proved once again when all the trainees of the Bank were confirmed in the service with effect from February 2, 1970 as Hormis Sir felt that they would not be absorbed if the circumstances changed. He wanted all the staff to be benefitted if the Federal Bank was nationalised.

An aftereffect of this move was that the Employees' Union became strong, and there were strikes one after the other from 1970 onwards, raising various issues and rights. Hormis Sir faced all these agitations in his trademark style and when the time was appropriate, he would call the union leaders and settle the issues within 3-4 rounds of talks. And as soon as the agitation was over and the agreement was signed, he would convene a meeting of the entire staff in Head Office and address them cordially. What he always highlighted was, "whatever we lost is lost, let us collectively work for the future." Within no time the attitude of the team would change.

Hormis Sir always encouraged the staff to acquire better knowledge and skills. There were facilities like tuition fees to the staff and officers to study typewriting and shorthand, English tuition by the professors of UC College, and also increments for those who passed typewriting, shorthand and CAIIB exams.

He was very affectionate towards his birth place, Mookkannoor. Once the Headmaster of the Government UP School in Mookannoor, where Hormis Sir completed his primary education, approached him to help with the widening of the road to the school playground, he immediately agreed to allot land from his property free of cost.

He was always more concerned about the Bank and the welfare of the Federal Family than his future or his family.

His ideology is my inspiration

It was April 1978 when I received an intimation to attend the second and final round of interview for the post of Executive Trainee in Federal Bank. At that time the bank was not very popular outside Kerala. Hence, I made an attempt to collect as much information about the Bank and its management from the local Branch at Bhubaneswar. I came to understand that the Bank was on a growth trajectory particularly outside the home state. I also came to know that the final interview for officers was invariably conducted by K.P. Hormis Sir, the Founder Chairman. This information propelled me to use the opportunity to meet a distinguished banker and the founder.

The excitement grew further along my journey to Aluva covering two days by train, all the way from Bhubaneshwar. On the day of interview a group of around fifteen of us gathered in the head office building of our Bank. The first candidate after completing his interview informed us all that the panel comprised of four members but the maximum number of questions were asked by the Chairman. As I entered the interview hall, I could easily identify Hormis Sir seated at the centre. A magnificent personality indeed. His gestures and the smile on his face made me feel absolutely at ease. First, he asked about my family background. And then about my studies and hobbies. When I told him I liked movies and music, he asked me to name my favourite



Pradosh Kumar Mohapatra

movie and I was really astonished when he wanted me to sing a few lines from my favourite Odia song and translate it into English. Others' questions were mostly on general knowledge. I could easily see that they were satisfied as I could answer most of the questions.

I came out of the interview hall very satisfied but pondering on how the board members would have evaluated my candidature. However, I could understand that the focus was on quality of education and family background, two of the most essential aspects of a candidate to fit into the role as a custodian of the trust of millions of customers of the Bank. It must have been a formidable task to select the right candidate when Bank was expanding its footprints outside the home terrain of Kerala.

I was delighted to receive the appointment letter a few days later and joined the bank on June 1, 1978.

Before Hormis Sir relinquished his office in March 1979, I had the opportunity of meeting him again when he was on a visit to Kolkata. The Bank was expanding to other parts of the country. Hormis Sir made it possible but without compromising on the quality of the workforce which was given high priority to induct officers with integrity and commitment. His policy paid rich dividends as the Bank could build a pool of spirited and talented officers with profound dedication to the organization.

I was fortunate to be among the last batch of officers personally interviewed by the Founder Chairman of the Bank. Many like me have drawn inspiration from the ideologies of Hormis Sir and I am very much satisfied playing my role in his mission to build a premier institution that the Federal Bank is today.

It's a small tribute on my part to a great person who changed lives of so many employees, customers and other stake holders. And I take this opportunity to offer my respectful homage to Hormis Sir.

A man who straddled many worlds

It was way back in 1998, when I was working in the Ernakulam Regional Office that I was entrusted with the task of organising the Hormis memorial lecture. The first assignment was to prepare a catching invitation card in which a brief profile of Hormis Sir was to be given in as few words as possible. I set out writing the profile and then only could I gauge the enormity of the task I had undertaken. I drafted many, but none of them was good enough to depict the totality of what Hormis Sir was. It was in fact a moment of truth for me, as I came to learn more and more about him from so many people who had known him and interacted and worked with him very closely. Although I had heard a lot about him from the day I joined Federal Bank I never imagined that Hormis Sir was a man of such colossal stature. The new revelation inspired me to describe him as a "man who straddled many worlds." I also wrote in the invitation letter that "his name means so much to so many." Let me admit frankly that those words came from the bottom of my heart. Not even an iota of exaggeration adulterated my words.



V.K Prasad

Even since I got associated with Federal Bank, I have seen so many people getting overwhelmed whenever they came to mention the name of Hormis Sir. This kind of emotional connect with a person who had served as head of the institution for quite a long time had baffled me in the beginning, as I could not decipher the chemistry behind it. What surprised me the most was the deep sense of

veneration for him nurtured even by the trade union leaders in Federal Bank. Having known about the various protracted strikes waged by the trade union in the Bank during the Hormis era, the love and respect he commanded from the leaders was a phenomenon difficult to understand.

Hormis Sir had become part of Federal history before I joined the Bank in 1986. Within another two years he left the world also. I never got an opportunity to have a glimpse of the person. But, the stories, anecdotes and accounts that had filled the Federal atmosphere created a mythical aura around him in my mind. Later on, I have heard people remembering Hormis Sir with a sense of nostalgia whenever Federal Bank faced a difficult situation. I have experienced this during the long-drawn strike in 1988, again during early 90's when the Bank feared an imminent corporate raid and in 2004 when ICICI Bank tried to swallow Federal Bank. People seemed to believe that had Hormis Sir been at the helm of affairs, he would have steered the Bank out of any crisis.

Many a time these experiences have prompted me to introspect why Federals kept him so close to their hearts years after he had gone. Was it because of the tenacity he had displayed in building up a small Kuri company brick by brick into a Bank of national stature? Was it because he was the saviour for thousands of hapless youth who would have otherwise been rendered jobless? Was it on account of the leadership he provided to redraw the banking contours of the state? Was it due to his foresight in grooming the Federals into hardcore professionals who were the envy of the competitors? Was it on account of the grit he displayed in moulding a bulwark called 'DCP' which later on served as the steel frame of the institution? Or was it the family spirit and sense of oneness that he inculcated among the Federals? The fact is that Hormis Sir personified not just all the above virtues and accomplishments, but much beyond them. In hindsight, I feel that he had transcended his times

both in thoughts and actions.

Leaving aside the eulogy, let us dispassionately attempt to objectively assess from this distance of time what makes Hormis Sir a remarkably different person. It is an onerous task indeed. Mahatma never occupied any seat of power, yet he is indisputably the father of the nation. Hormis Sir did not have even a miniscule shareholding in the Bank, yet Federal Bank is undoubtedly treated as Hormis' Bank.

At a time when every bank was christened after their place name or community name, Hormis sir was bold enough to shed 'Travancore' from the name 'Travancore Federal Bank' and carry forward with the secular and cosmopolitan 'Federal'. This bold experiment reaped rich dividends in post independent India as the Bank did not bear any communal or regional tag. It must be added that this secular approach was again evident in the selection of directors, officers and employees in the Bank.

The very name 'Hormis' has now become a synonym of Federal Bank. The saga of Hormis Sir in making Federal Bank reminds me of the famous words of Albert Einstein on Mahatma. He famously told "Generations to come, it may well be, will scarce believe that such a man as this one ever in flesh and blood walked upon this Earth". True, generations to come to be associated with Federal Bank will scarce believe that such a man as this one, who, in the twilight hours of his life, was forced to sell his own house to settle the loan he had taken to pay the security deposit for hiring a branch premises in a metropolitan town, ever in flesh and blood walked upon this Earth.

His legacy lives on

It was October, 1977. I was waiting anxiously for the Executive Trainee interview at Federal Bank Head Office in Aluva. That was the day when I met Hormis Sir for the first time. He asked me about my family, academics, and extracurricular activities (I had won elocution prizes at the state and university level). He then asked how much business I will be able to generate if the Bank opened a branch at Haripad, my native town, and I was appointed as its branch manager. I could connect with him easily as the questions were very relevant and endearing. There were no questions on India's GDP or about the country's depleting balance of payment. The interview was precise, professional, positive, and pertinent.

Incidentally, ours was one of the last batches of Executive Trainees Hormis Sir personally selected.

Our next meeting was during the concluding session of the week-long orientation course at STC. He gave away the certificates to each one of us with a warm handshake.

Although that was our last meeting, he was always an inspiration for me.



My first posting was at Nagercoil branch where I worked under late S Martin who was one of Hormis Sir's close associates during the 60s and early 70s. Martin sir used to tell us about Hormis Sir's working style and his business acumen. Besides Martin Sir, an-

Dr P.Prasannavadanan Thampi

other gentleman who took special care to groom me was late Krishnan Nair, the senior most staff at the branch. He was a leader of the Bank Employees Union but always had a great respect for Hormis Sir. Nair remembered Hormis Sir not just for his professionalism or leadership skills, but for his personal camaraderie, and for the efforts he took to maintain a personal relationship with every employee.

In 1978 owing to health problems Hormis Sir could not continue with the Bank. Due to his absence our batch of executive trainees suffered a lot. The Bank went through an uneven growth phase during the post Hormis years and we had to wait for more than 11 years for our first promotion. But resilience instilled in us by the great man made us move on despite all odds.

I eventually left Federal Bank in 1996, to take up a techno-finance career with Citicorp Information Technologies and later with i-flex solutions, and finally with Oracle.

Hormis Sir's legacy lives not just through the people who meritoriously served Federal Bank their whole life but also through some of us who left the Bank for personal reasons and could gain entry into apex banking and regulatory institutions, Indian and Multinational Corporations, and reach positions which we had never dreamt off.

My most respectful obeisance to Hormis Sir for being a great inspiration in my life and career.

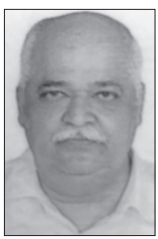
There will never be anyone like him

Hormis Sir was a giant! There is no second opinion about this. Just consider one factor – ten thousand and more families living a comfortable life because of the institution that he gave birth to, and all his progressive action unmatched by all those who followed him. Hormis Sir had a vision which, even after hundred years from now, would have been termed revolutionary. His most important virtue was that he was a true human being.

I joined the Bank on December 16, 1977. But my association with him was through my father, Late Prof. A.O Kunjipaulo who retied from NIT, Calicut in 1976 as the HOD of Mathematics. Hormis Sir followed my father to St Joseph's College, Trichy in 1936. He was doing his B.A, and my father M.A.

When my father topped Madras University with the first rank and the gold medal, Hormis Sir became his admirer and he used to visit our house in Madras and then in Calicut.

On December 26, 1973 when Federal Bank opened branches in Beypore and Cheruvannoor, Hormis Sir came to our house to take my father to the inaugural functions. And I drove them to the event at Beypore.



A.K Pratap

After B.A, I completed Law and was contemplating on joining a legal firm when Federal Bank's advertisement caught my attention. Among my classmates, 25 applied and only

five were successful after the written test and interview. I was one of the fortunate five. We had to undergo two weeks' orientation programme at the STC.

On the first day, Hormis Sir, Prof K.C Chacko and Mr V.V Varkey detailed what was expected of us. Each trainee was called in for a closed-door session. One thing I remember very well was the emphasis Hormis Sir gave to honesty. He repeated to each of us that there will be lots of temptations as we progress in the Bank, and that he would pardon an officer who has committed a lapse inadvertently but a dishonest officer would never figure in his plans. I thought that was the right approach especially because we were going to work in a financial institution.

I met Hormis Sir many times after that day especially when I was working at HO/ Legal and Recovery Department. And I gathered more about this unique man from our colleagues who had the good fortune to work with him during those early years. I would feel inadequate hearing these tales and missing the opportunity to work with this giant of a man.

I still remember Hormis Sir with gratitude for attending my wedding in Trichur on September 14, 1980 though he had to attend an important function in Ernakulam, He came to me when the marriage rites were over and blessed us both before leaving.

Hormis Sir's life has been the most motivating factor of my career in Federal Bank. As years progress there will be many to adorn the chair of that great man but I am sure there will be none like him.

The man from Mookkannoor

It was the coming of age of a sleepy, non-descript Mookannur village
When this great man with a simple smile and humble visage
Sowed a sound Banking seed with a capital of Five Thousand Rupees
He is none other than our own miracle man - Kulangara Paulo Hormis ...

From early thirties, for fifteen long , struggling years , from a Nedumparam home
Travancore Federal functioned as Bank : chitty or deposits, without deficiency syndrome
Basic banking at its best, Gold loan's golden days, rural folks were at peace
Cause of none, other than our own miracle man – Kulangara Paulo Hormis ...



S.R Ravi

Dawned then that great and defining moment - in mid forties – FEDERAL BANK was born!
From the brilliant brain of a born Banker, drawing inspiration from the downtrodden
Working with passion, with social commitment, missionary zeal, always with ease
Who else it was, other than our own miracle man – Kulangara Paulo Hormis ...

And then the real growth started, take overs of both organic and inorganic fame
Chalakudy, Marthandam, Cochin and Allepey Banks became our own name
We really blossomed in the mid seventies ; Aluva became a throbbing coppice
And who was at the helm, other than our own miracle man - Kulangara Paulo Hormis ...

In his hey days, he knew every staff by name, every customer by sheer finances
Or else how else could we now create nearly thirteen hundred branches
Two lakh crore business, a thousand crore net profit and a posh own Head Office
Who else laid the seed, other than our own miracle man – Kulangara Paulo Hormis ...

We bow in gratitude too deep, all of us who were fortunate to work with this stalwart
We have today laid our foot prints at Abu Dhabi and Dubai, guided by his light and spark
Torch that he has lighted should grow and glow; that's our homage as memories unfreeze
For who else other than our miracle man - our beloved Kulangara Paulo Hormis...

A great banker and social reformer

It is my privilege to write this note on one of the doyens of the banking fraternity in India, the late Sri K.P. Hormis. I came to know him in 1973 when I joined the Federal Bank. He was admired for his foresight and wisdom to jump into the banking industry in the most turbulent times when several banks were going bankrupt or were merged with or taken over by other banks. While in his late 20s and a non-banker himself, he dared to take over a weak bank – the Travancore Federal Bank Ltd. and renamed it as The Federal Bank Ltd. and ably steered and nurtured it to grow to be reckoned as one of the leading private sector banks in India. In the late 1980s and 1990s, it was on a neck-and-neck race with the Vysya Bank Ltd., headed by another illustrious banker, Mr. Ramesh Galli.

He endeavoured to take the Federal Bank to high echelons in the State of Kerala and then in India. The rapid growth and development of the Federal Bank during the 1960s and 1970s were due to such conscientious efforts of this great banker and his team.



P.V Samuel

Some of the attributes that made Sri Hormis outstanding were: he was secular in his outlook and approach – whether in choosing the Bank's Board of Directors, officers and staff, building up client base or in dealing with matters of administration, public relations, etc. He valued merit over any other criteria. He also strove to uplift the talented youngsters.

The Federal College of Commerce under the Bank's management was established to identify under-privileged but bright youngsters and admit them in the diploma course in banking, train them and offer employment in the Bank on an equal footing with graduates. Several such diploma holders later rose to become senior executives in the Bank. Some of the talented boys who preferred to pursue employment were recruited as sub-staff who in course of time became officers, managers and even senior executives. An example of his lofty thinking was that he did not call the subordinate staff as Peons, but designated them as Bankmen, which nomenclature continues even today.

He admired frank and sincere opinions on all matters and respected even differing views. On credit matters and other major issues, he would encourage them to openly write their views, even if it was contrary to his own views. When he was convinced, he would make overriding decisions. Thus, Federal Bank managers grew up in an open and appreciative environment.

He loved those from his hometown like a patriarch and ensured that whoever showed talent was recruited in the Bank or admitted in the Federal College. Hence, for the people of Mookkannoor he was a father-figure.

I am delighted to pay homage to this great banker and social reformer of Kerala and bow my head in reverence.

A true sportsman

KP Hormis Sir was a sports enthusiast and was a regular TT player and supporter of the development of the game in Kerala. For several years he was the president of the Ernakulam District Table Tennis Association and vice-president of the Kerala TT Association. While I was a student of Cochin University during 1974-76 and prior to my appointment with Federal Bank I won the district TT championship. Hormis Sir was the chief guest for the award function and I received the title winner certificate with his signature as the president.

Subsequently during my interview as a candidate for the post of officer I stated that I was a senior Kerala TT player and also showed my certificate to the interview board comprising of the director board with him as the Chairman. He passed the certificate around and they all had a hearty laugh. Within a week I received my appointment letter.

Soon after joining, and on the initiative of Hormis Sir, I was busy playing for Federal Bank in various state and national level tournaments, the expense meted out by the Bank which also allowed me duty leave. I was also given placements to support my practice. Till his retirement in 1979 I enjoyed all these privileges.



Sashi Kumar M

And needless to say, that certificate still holds a very special place in my house.

Remembering two visionaries

It was my association with Hormis Sir and Cherian Sir that shaped my life. Hormis Sir was a visionary banker and an inspirational leader who was ahead of his times. His life offers management students excellent lessons in how to build a successful organisation and human resource strength to take the organisation to new heights of excellence.

Hormis Sir had the firm belief that the success of an organisation is linked to the strength of its human resources. That is the reason why he evolved a unique process of recruitment of officers in the 1970s in association with the University of Cochin under the leadership of Prof. Poduval. Hormis Sir wanted the University to develop a system to spot youngsters who had the psychological frame of mind that syncs with the demands of an aggressively competitive business environment. The University did it and the Bank management succeeded in identifying brilliant youngsters who could contribute to the growth of Federal Bank in a big way in the 1980s.

The giant leap Federal Bank made in its business growth and geographical reach in the 80s could be attributed to the quality of the process of selection and the training imparted to those executives in the best available platforms in India and abroad.



Sasidharan K

In the 70s when flights were costly Hormis Sir permitted even his junior executives to fly for their official engagements. His reasoning was, "We are a small bank. We cannot afford the

luxury of train journeys. We want our executives to reach the destination in a few hours and start the work."

When the whole banking sector was revelling on class banking Hormis Sir recognised the immense potential of mass banking and used it as a strategic tool for the growth of Federal Bank.

My memories of the Hormis era will be complete only if I pay my respects to Cherian sir, the younger brother of Hormis Sir and the first General Manager of Federal Bank. Cherian sir was a professional banker with a lot of creative imagination and marketing skills. He meticulously planned and marketed a deposit scheme with prize linkage to Murphy products, Bank's recurring deposit schemes, and The Akshai Nidhi deposit scheme.

All the above product launches were within the RBI norms and any banker could have attempted a similar campaign. But the greatness of Cherian sir lies in how successfully and imaginatively he blended his selling and marketing skills to the raw banking products of Fixed Deposits and Recurring Deposits. He made the products customer friendly, designed products to meet the customer demands, wrapped the products with attractive and catchy names and sold them in all India markets resorting to an advertisement blitzkrieg that none of his competitors could think of. He knew the pulse of the market and evolved banking products that could appeal to them.

In the 70s Cherian sir introduced the system of Performance Budgeting. The Bank moved away drastically from the unscientific style of fixing business targets to a system of identifying the command area of its operations.

Hormis Sir and Cherian sir were management experts who built up a great organisation through team building and Human Resource development.

I owe him my career

In 1970, I had just completed my BSc in Botany and was awaiting results when I applied for 'The Career'. To my great joy, a call letter for the interview came, and I reached there on the allotted date and time. A few other youngsters too had come for the interview. Some told me that they had come with solid recommendations. I had nothing of the kind, but remained confident, for I had learned from friends and acquaintances that the Chairman's only consideration was merit.

The great man himself was there in the interview board along with his brother, Mr K. P Cherian, and a couple of others. He asked me in detail about my background, interests, accomplishments and ambitions, and I opened up. The interview was more like a heart-to-heart talk but simultaneously assessing the candidate's attitude, aptitude, suitability and probably the commonsense quotient.

That meeting was a turning point in my life, for I had never come across such a person before. His highly-cultured demeanor, kindness, capacity to assess situations and people, dedication for the cause of the Bank, his genuineness and above all his humaneness captivated me.



Satheesh Chandra Babu

In February 1971 I joined the bank at its Kollam branch. I soon realized that the key to success in a banking career lay as much in being conscientious in one's work as in reaching out to the customer with empathy and concern apart from being scrupulously honest. I tried

to nurture these qualities of honesty, conscientiousness and concern for the customers, which were the guiding principles Hormis Sir had adopted for the bank and what he had demanded from the 'Federal Force'.

Even though I was a dedicated Federal soldier, I couldn't help being drawn into trade union activities. The Bank was young, resources were scarce and it was not possible to satisfy the needs of all employees. The management had its constraints, and the employees had their genuine requirements, which led to confrontations and strikes. As a frontline leader of the Federal Bank Employees Union I had the privilege of joining with Sri P M Joseph, the undisputed leader of the Employees Union, for negotiations with the Bank management. The mutual respect between Hormis Sir and Joseph while representing the two sides always captivated me. That was why whenever settlements were reached after every strike the Bank always achieved a big growth. Hormis Sir was a corporate chief with a difference and that made the Federal Bank also a different one.

Hormis Sir could inculcate in every officer a proud feeling of being a part of the Bank management. I believe that it turned as a unique driving force for the unmatched accelerated growth the Bank achieved in its glorious journey.

The manifestation of the highest regards maintained by the Federals towards the founder of the Bank is Hormis Nagar, the location of the Federal Institute of Science and Technology whihc was christened by the FBOA Educational Society.

The Bank has evolved and grown over these five decades since the time I joined the Bank. I believe one of the prime factors that has fuelled this growth is the strong foundation that Hormis Sir laid for the Bank and his devoted army of men who accepted his offer of a career that is much more than a mere job.

We are indebted to him

During 1975-76 when I wrote my last exams for Zoology Graduation, my friend and classmate Denny Bonaveture brought an application for a job in a bank. The title of it was captivating; "More than a job, a career." I was not sure whether my expertise in dissecting cockroaches and rats would help me in banking! But Denny said, "We will write it" and we wrote it. Both of us passed, to my disbelief. For me, the interview was not an issue as I was hoping for an MBBS seat.

But the interview was a very surprising experience. Hormis Sir himself was present. Throughout the process, I felt two sharp eyes assessing me. I felt he might have mastered Mind Reading science and I am an open book before him.

Looking at my marks he asked, "Why don't you continue higher studies?"

I said if I get medicine, I would definitely go for it, but in Kerala chances were 50:50. Again, a second question," Why do you want to work?"

"I want to lessen the burden on my mother," I said.

No more questions, but he kept staring for some more time. Even today I remember those powerful piercing eyes that interfered in my destiny!



K.A Sebastian

My second encounter was at the induction training session. He urged us to aim high and decide what we want to achieve when we left the bank. It was an excellent motivational

session for me asI was not able to convince myself about my decision to join bank. But his voice, very soft and firm, propelled me. In 3-4 years I could finish CAIIB and LLB and focus on my career.

I had the luck or opportunity to work in different cadres of the Bank, and I was the local leader of the employees' union and got many the chance to interact with leaders of other banks too. I felt happy and proud that even the union leaders of other banks were speaking high about Hormis Sir! My experience in the Bank showed me that leaders were recognized and their skills were appreciated and they not victimized. A sense of belongingness was inculcated or specially orchestrated by the sheer skillfulness of Hormis SIr!

He was an expert in understanding human nature. He was a great visionary who could take the bank where he wanted to. The transformation of the bank in his hands was phenomenal. From a village bank to a pan-India organization! From an insignificant bank in a small State of India he could elevate Federal Bank to the leading Private Sector bank in India, even making the state itself proud of it.

No financial analyst of those days would have dared to predict a better destiny for the Bank that faced regular staff agitations lasting many weeks. Erasing every criticism the Bank grew by leaps and bounds. Lakhs of customers stood with the Bank reposing their confidence and their trust. Yes, we are indebted to that great personality who carved out the legacy of the bank. The policies for staff selection, and the campaigns targeting a niche segment for the Bank in Indian banking arena by our leader were proved to be that of a genius in the field. Federals are proud of this legacy and are committed to take it forward. It is sad that the excessive stress and strain borne by him had an impact on his health. We have heartfelt gratitude to you, Sir, for influencing our lives!!

His vision and humanity made the difference

Decades ago Hormis Sir called peons in the Bank Bankman. Our present day leaders are just thinking about it now as a revolutionary idea. Recently, there was a newspaper report that Karnataka is considering calling linemen in the Electricity Department as powermen. This is just another example of Hormis Sir's vision and his humanitarian attitude.

Another example of his exemplary vision was his decision to drop the word Travancore from the name of the Bank. Most banks in those days were associated with a state or region or community. For instance, the State Bank of Travancore, Canara Bank, Karnataka Bank, Punjab National Bank, State Bank of Indore, and Catholic Syrian Bank. Even in those early days, Hormis Sir had the vision to make the Bank grow much beyond its roots. His dream became a reality as the Bank now has offices all over India and even abroad.

There are several other examples of his vision and the humane side of this great personality. The DCP (Diploma in Commercial Practice) course that he started in the Bank to train young students into future bankers is now being followed by many other institutions. The success of his venture is proven by the many DCP students who helped Federal Bank grow to its present position of strength.



Shahji Jacob

Proud to have known him and to be a part of the institution that he built and loved so much.

Such a wonderful human being

The first Andhra Pradesh branch of our bank was opened in Hyderabad in 1974. Before its opening Sri Hormis ji visited Hyderabad twice or thrice and stayed in Abid's Taj Mahal Hotel which is just opposite to our branch. The hotel had two blocks- a traditional old Udupi type block and a new block. He always preferred to stay in the old block.

Once during his stay there, he came across a waiter who, knowing his guest was from Kerala, talked to him in Malayalam. Hormis ji was astonished when the waiter informed him he was a native of Andra Pradesh. "So, how many languages do you know?" was the next thing he wanted to know. The waiter told him that apart from Telugu and Malayalam, he knows Hindi, English, Tamil, Kannada, Tulu, and Konkani. "But why are you working as a waiter in this hotel, why don't you try for better opportunities," he asked. And he got the reply that the waiter had failed in Class V and could not continue his studies, and that he joined the hotel as a waiter and was happy with this job because it provided him with lodging, food and salary with tips.



T.V Subba Rao

Hormis ji told him that he was the Chairman of a small private bank in Kerala and that the bank was opening a branch in Hyderabad and expanding its network outside Kerala. "If I offer you a job here, are you willing to quit this hotel?" he asked him. Then the waiter replied that he wanted some time to think. Hormis ji

told him that he would leave Hyderabad in two days, and that his decision had to be taken before he left. The next day the waiter informed him that he was ready to accept his offer with one condition.

Our Chairman was really surprised. What was the condition? And the waiter told him about his friend. Both of them had joined the hotel together and they had become very close, and he didn't want to leave his friend behind to join the bank. So, would the Chairman be able to find his friend also a job was what he wanted to know.

And Hormis ji told him, "You join the bank and let me see how you work there. And then I will consider your request for your friend." He met the friend before leaving Hyderabad and assured him that he would get a job but he would have to wait for ten months or more.

When the Hyderabad branch was opened the waiter joined the bank as a sub staff (later got promoted as a clerk). After five months, when he visited the branch Hormisji asked the manager about his recruit and received a good feedback. He spoke to him in person and told him that he had not forgotten about his friend and he would need to wait two more months for his new job. Then our Gandhinagar/ BGRB Branch was opened and the friend got the job as promised.

This is the style of functioning of our great visionary. Both the waiter and his friend served the bank till their retirement.

A salute from my heart

I am one of those few fortunate people who got selected directly by Hormis Sir.

In 1975, I completed my graduation and applied for a job in the Bank. After 6 to 7 months I did not hear from the Bank and had almost forgotten about it. Meanwhile, I joined as sub-editor in the famous Telugu Daily 'EENADU'.

One fine day I received a postcard from Federal Bank asking me to attend an interview within 24 hours at their Hyderabad branch, which was the only branch in the entire AP. When I went to attend the interview I came to know that Hormis Sir was there for some official work, and decided to conduct interviews. The interview got delaying beyond lunch time. And Hormis Sir instructed the staff to arrange lunch for us at Taj Mahal hotel, which was just opposite the Bank. No organization will treat interviewees in this manner. This shows how kind, magnanimous and humane he was.

During the interview he appreciated my talent and showed real interest. While enquiring about my family background, I told him that I lost my father at an early age and that I had to support my mother and sisters. Finally, he asked me whether I would be ready to join if I am offered a posting in Assam. I politely said that it would be difficult. And he wished me all the best.



AHVS Sudhakar

After a month I received my appointment letter as Graduate Trainee at Calcutta/Clive Row

branch. I told my mother about my decision of not accepting the offer since it was at a faraway place. My mother told me to write a letter thanking the Bank and stating my family situation and requesting for a posting in Hyderabad if possible. Since I was interviewed by Hormis Sir himself I wrote a letter directly to him.

To my surprise, after 20 days, I received an appointment letter posting me in Hyderabad. I immediately wrote a letter to Hormis Sir expressing my sincere, humble and heartfelt gratitude. That was just a beginning of my association with the Bank. I retired from the Bank after 38 years of service.

I salute our beloved Hormis Sr and love this great organisation.

This was how my life changed

The year was 1970. When the SSLC exam results were announced, my school, SHOHS, Mookkannoor, had two First Classes and I was the topper.

Next day there was an advertisement in the newspaper. "More than a job a Career", it announced. The Federal College for Banking and Commerce was inviting applications for its DCP course, and students with First Class were eligible. Chackappan, a teacher of the UP School, brought an application and helped me fill the form, and I submitted it through Federal Bank, Mookkannoor.

When the call letter for interview came, Mr Antony, president of Mookkannor Service co-op Society, and a member of the Kulangara family, asked me to meet Hormis Sir in his house before going for the Interview. Accordingly, I went for the interview with my father and met Hormis Sir at his residence at Thynothil Road. When we informed him we were from Mookkannor, he smiled and told us to reach Federal Bank Head Office at KSRTC Building for the interview. The interview was satisfactory and I was selected.



P.G Sukumaran

The classes started after one week. There were 22 of us in the batch, all from different parts of Kerala. We had classes in the morning and evening and had 'On the job' training in the branch of the Bank during office hours. Hormis Sir took special care for our accommodation

and food arrangement and provided a warden also. We were given a stipend which was more than sufficient to meet our expenses and also to pay college tuition fee. We could always save something from it too.

A few days after starting the classes, I went to meet Hormis Sir at his house along with my friend, K.V John. Hormis Sir asked us what we had studied in our DCP class. I said, "Debit and Credit - debit is what comes in and credit is what goes out."

Hearing the answer Hormis Sir smiled. It was a very special smile. I felt I got an award. I will never forget Hormis Sir and his smile. The light of his smile brightened my life. He used to keep tell DCP Students that we have a bright future. I understand that Hormis Sir has brightened the lives of so many people all over the world irrespective of caste, creed, gender and religion. He is really a legend. And I respect him.

Now, when we are celebrating his birth centenary, I would like to offer a bouquet of colourful flowers as a token of our gratitude, love and respect to the legendary Hormis Sir.

The God's call

"I will give you many descendants and they will become a great nation. I will bless you and make your name famous so that you will be a blessing."

God said to Abraham (Genesis 12:2)

I wonder whether the above words were repeated to K P Hormis when he was about to take over Travancore Federal Bank Ltd. in 1945 and re-establish it in Aluva. The growth trajectory of the Bank has been proving the same.

I met this great visionary in January 1979 during my interview for the post of graduate trainee. He was scrutinizing my application form and other papers when his brother and the then General Manager, Late K.P. Cherian, was interviewing me. To his final question – "What attracted you to join Federal Bank?" – I replied: "In 1972, my elder brother who was a PG in commerce had tried for an executive post in the bank, but he didn't clear the final interview. I was in Class X at that time. Since then, I started noticing the beautiful employment advertisement of the bank. As I am from an agrarian family background, the emblem of the bank (a farmer ploughing two bullocks inside an industrial wheel) also attracted me." I saw a smile on Hormis' face. That itself was a great confidence boost for me. That was the Hormis magic, I would say. And I was selected.



Thomas Antony

The bank has then grown tremendously in size and stature. The business of the bank, which was just around Rs 100 cr in 1979, is now

around Rs 2,05,000 cr. If the number of employees was 1500 then, now it is around 14000. It's not just about the figures. The growth reflects the goodwill the bank gained inside and outside the country. It has been extending excellent and commendable service to the public, and that has enabled the bank to attain a very attractive market share (more than 1% inside the country). To top it all, the bank has given us (the entire federal family - retired and present) "everything" to lead a financially sound life.

God's call to late K P Hormis did not go futile. That great visionary has been leading us, guiding us and teaching us to be good to ourselves, to the organization and to the nation. With his words and deeds, I feel the legendary Hormis Sir proved the legendary Shakespeare wrong: "If life is a tale told by an idiot, full of sound and fury signifying nothing (Shakespeare's 'Macbeth'). For K P Hormis, life was a tale told by a visionary full of service and fraternity signifying everything. And that was his legacy, which will guide all Federals, as long as the Federal Bank remains.

A strict disciplinarian

In 1960, I was selected as a probationary clerk in the Federal Bank and posted at the Chalakudy branch. Though a small bank (the Bank had only six branches at that time), the administration was orderly and systematic.

I was transferred to the head office in Aluva three months after joining the Chalakudy branch.

It was during the 1960s that the bank launched chit schemes for the first time realizing the immense potential it offered in mobilizing deposits and attracting a large number of clientele to the bank. It was this farsighted initiative of Hormis Sir that made the bank popular in Kerala and brought many high value customers to our fold.

I was involved in managing the chits at HO level. My previous experience in managing chits run by the church came in handy.

Chit schemes were continued for nearly two decades till restrictions were imposed by the RBI in 1976.

Later, my assignment was to provide support for the opening of new branches. It was my responsibility to arrange safes, furniture, stationery etc. I had to travel extensively in this connection. In 1972, the bank opened 58 branches in a single day!



C.O Thomas

Even in those days the Federal Bank extended loans to the weaker sections, farmers, etc much before the RBI's instructions came into being in this regard.

The Chairman was actively involved in the

staff selection process, business development, recovery of money and prevention of frauds.

Hormis Sir was a strict disciplinarian and never tolerated indiscipline. He had genuine concern in the welfare of the staff, and was accessible to all.

Visitors were always welcome at his house. We were like one big family.

I was fortunate to have got an opportunity to work with Hormis Sir and I could learn many good things from him.

My Chairman, my hero

Chairman, that's how I like to mention K.P. Hormis as I always did in my life. He was an outstanding, innovative banker, a unique, committed HRD specialist, a great visionary leader, a brave fighter for what he believed in, and above all a very kind-hearted, fine human being.

I am extremely lucky to have had frequent interactions with him since I was in Bombay and he often visited there.

He was ahead of his times. His unique DCP program is still a marvel, worth emulating even today.

He was the only person in India, in the early 70s, to induct universities, psychologists and management experts to fine-tune our recruitment and training programmes.

He used to spend a lot of time with the trainees at the training center. He used to tell us about the stark realities of business life and more importantly, the need to be better human beings.

We could win his approval for anything that had a reasonable chance to succeed. Having lost our first attempt in FEDAI Managing Committee election to Vijaya Bank due to the direct intervention of their Chairman the indomitable, feared, Mr. Sundar Ram Shetty, we suggested to our Chairman that we prepare well and attempt again. A quick and brief "yes" followed. When I met chairmen of other banks with his letter I could sense their warmth and respect towards our Chairman. I wondered, what did he do to achieve so much! We won unopposed. And we are still holding that position.



K.V Thomas

He had no problem in deciding to shift International Banking Central Office to Bombay, though many were apprehensive of it being out of sight, with its typical fast-moving transactions, high volume and general unfamiliarity. We were the only bank in Kerala to do so. It yielded very good results and gave no negative shocks at all.

Federal was nowhere in the league when he took over. It became first in private sector during the late 70s. Quick growth was achieved and absorbed without any setbacks, thanks to his vision and ideas.

To me, he is the most unforgettable of all those I was blessed to be associated with, in my professional life, no less.

A brief, memorable encounter

It was in 1973- 74 that Hormis Sir planned his first official foreign trip. I was at the Bombay Fort Branch with the late KC Rajan as Branch Manager along with Late P.P Bhat as head of IBD with K. V Thomas. Hormis sir arrived at Fort Branch on the previous day of his journey along with M.C Jacob of Anna Aluminum who was one of the close associates of Federal Bank and the Chairman. All the young bachelors of the office - Chackochan V.S, Baby Mathew, P.A Gokulnath, Achutha Pisharody and me- went to Bombay Airport to see off Hormis sir at midnight. But even after waiting for long, Hormis sir could not check in due to overbooking as manual booking was the only operational system in those days. M. C Jacob managed to reach the check-in desk, he informed that as Hormis sir might not be able to travel and all his business meetings and appointments would have to be cancelled. But luckily, he got through and boarded the flight.



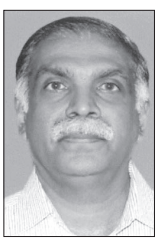
Thomas M.J

After his tour he came to Fort Branch and explained the success of his tour to all of us. He also told me about his meeting with my sister in Germany.

He was the real boss!

In those days the annual closing of Bank accounts was in December, and every accounting work was done manually. I was fully engrossed in work on the last working day of December 1977. To my utter surprise I found our beloved Hormis Sir standing in my cabin. He could easily see how shocked and surprised I was on seeing him, and told me to carry on with my work. But before leaving he enquired about the closing figures and the branch's general functioning.

Hormis sir also asked me about my family. I then mentioned about my father, Adv M.G Thomas, who was terminally ill and staying at our ancestral home in our native village, Peruva. Hormis Sir was also a lawyer and he knew my father. He asked me whether I had any other brothers to look after my father at this critical stage. Once he knew that I was the only son, he advised me to meet him at the Head Office, once the closing work is over. When I met him he asked the then General Manager to transfer me to a convenient branch. I was surprised to get a transfer order as manager of Peruva branch, which was the nearest to my home, within a week's time. The order was issued even without asking me to put in a request for a convenient transfer. Such was his magnanimity in helping his employees in times of need.



M.T Thomas

This incident cultivated in me a warm sense of regard for him as well as loyalty towards the organisation. His benevolent attitude might have contributed a lot in paving the way for the phenomenal growth of Federal Bank.

His ability to view things from a different

perspective made him different and that is the reason why I remember him with utmost respect even three decades after his demise.

He never informed anyone when he visited a branch as he disliked all kinds of formality. He was humane to the core, and could inculcate a feeling of togetherness in employees. He was the real boss.

A trailblazer



T.K Thomas

Hormis Sir was a trailblazer. He introduced psychological test for recruitment in the Federal Bank. Later BSRB introduced aptitude tests based on psychological principles for recruitment to various posts. Similarly, it was the Federal Bank that started recruiting specialist officers (legal officers, agricultural officers etc). This shows that Hormis Sir was ahead of his times.

He strode like a colossus

I consider it a privilege to get recruited as a Probationary Officer way back in the 1970s by the sharpest corporate crystal gazer of our times, late K.P. Hormis. Memories do ripple through nearly three and a half decades of my real life experience in Federal Bank like a soft melody. There had been umpteen number of defining moments for me who had joined the banking Industry immediately after post graduation in science. In those days K.P. Hormis himself used to come to the training college, and he used to tell us that "One who does not take any risk is not fit to be a banker." And he never punished anybody for bonafide business risks and errors in judgment. The only thing he insisted on was that one who seeks justice should do so with clean hands. The word "corruption" was unheard of in the Federal bank during the Hormis era.

His advice to youngsters was to dare and do things gallantly so that even if we fail we can treat it as First Attempt In Learning (FAIL). I remember an incident that happened while I was working in the Bank's Tamil Nadu branch. I sanctioned a gold loan for Rs 5000, but the borrower did not turn up and redeem the pledge. Finally, when it was put up for auction, I found out that the pledged gold items were fake. I was shell shocked and thought my career was over. A team of inspecting officers soon made detailed forensic audit and assessment of the situation and reported that the episode as a routine business risk and that the sanctioning authority had no



Thomas V.George

malafide intentions. After a fortnight I got a letter from head office intimating that the bank has decided to exonerate me and advised me that I should be more careful in the future. It also appreciated my developmental activities in the branch and advised me to continue my aggressive field work in credit growth and business development.

"Two shields cannot make up for the lack of a sword" summarises his indomitable spirit and the magic growth formula he wanted to ingrain into the hearts and minds of the Federals. His social commitment and passion for CSR activities was not mere rhetoric, but close to his heart. He was a leader who believed in "walking the talk" and leading the way for others to emulate. He strongly believed in and shared with his staff his guiding philosophy of business: "The best exercise for the human heart is to reach down and lift another human being".

Another great thing about him was his commitment to ATM concept – "Accountability, Transparency and Meritocracy". He always wanted the bank to be a "widely held company" with as many shareholders as possible. If he had held 50% of the shares unto himself he would have ended up as a multi-millionaire after the public issue of the bank! But he was made of a different DNA. His moral compass always turned in the right direction and hence the destiny and direction of Federal Bank also turned in the right direction. Any great Institution is a lengthened shadow of its promoter/CEO. He was to Federal Bank what Jack Wells was to General Electric. An Institution built on strong foundations of values and ethics will survive the headwinds of global challenges and changes. It is not just technology that would decide the altitude of any organisation. The altitude is decided by the attitude. An organisation with the right attitude and culture ----that was the great contribution of Hormis Sir to the corporate world.

In Memoriam

In muted shades, here I try to paint
the portrait of a great legend
reverentially addressed
by the populace as 'Hormis Sir'

He cannot be fitted into a set frame
who towered over his contemporaries
in classic dignity and spotless reputation!
Fearless, his hand always on the steering wheel,
navigated the 'Federal' vessel
to uncharted seas!

A sprawling banyan tree
that could strike root
even in the cleft of a rock
and struggle bravely up to sunshine
spreading over the sterile birth place,
its branches full of foliage
allowing many to rest in its balmy shade

If a great head with a great heart
is a formidable combination,
in him the two combined
as sugar, in water dissolved!

A man who hitched
his wagon to the stars
and with a limitless wingspan
daringly launched himself
into the ever receding horizon



Valsa George

He.....
a sparkling nugget of gold
extracted out of a ton of dark ore,
a wizard who could give Federal bank
the mighty wings of Pegasus

When the minuscule of an insight
was turned into a mind-boggling reality,
and the bank, birthed as his brain child
he could lift his land and his people
to an elevated economic plane

A man of far sight and foresight
setting the ball ever rolling
he moved the state's banking business
from the periphery to the very centre

Never shutting himself
in the prodigious empire he built
nor barring its ownership to any
he opened its portals to all

Walking through the highways
and byways of circuitous life
he got along with the high and the low
sensing everyone's pulse,
but never ever staining his self

Only with awe, one can view
the perilous tracks he traversed,
the steep mountains he scaled,
the sweat he shed and the strain he endured!

Hormis Sir,
your resounding footfalls
shall ever echo in our ears
the fond memory of your image

shall linger interminable in our minds
and the trail of light you blazed
will continue to brighten the paths we tread!

A bank of memories

My memories go back to early 1972. I met Hormis Sir when I was just 16 years old. Our parish priest suggested I meet him for a job in the Bank. Though my father did not take any initiative in this, my mother discussed the priest's suggestion with Shri P.V Thomas. He assured me and said, "Urumese will help you if there is any vacancy in his bank because I am the first person who deposited Rs 10,000 in Federal Bank during its infancy. He wanted me to be director, but I declined. He is now heading the Bank with over 1000 staff, he has grown much bigger than me."

On a Sunday morning, I accompanied Shri. Thomas and his son P.T Tomy, classmate and friend of Sri. Raju Hormis, to Kulangara house in Aluva. The big statue of the Sacred Heart of Jesus placed in that house was a surprise to me. Before that I had seen such big statues only in churches.

I enjoyed the hot coffee served to us. My benefactor was looking for a very beautiful and fair-complexioned girl for Tomy, but Hormis Sir corrected him. "Character, education and family of the girl are of prime importance than beauty." When he took up my case for a job in the Bank, Hormis Sir started quizzing me. I told him I was learning typing and shorthand. Setting right his big black-framed spectacles Hormis Sir said, "Come after passing Typing Higher and Shorthand Lower Exams. You will be given a job in the Bank. Now there is no vacancy for people with S.S.L.C."



P.P Varghese

I still believe the Sacred Heart of Jesus blessed me through his words. My confidence level

went up and a sense of aspiration and ambition got instilled in me. I passed Shorthand Lower and Typing Higher Exams quickly. I was the only person from our batch who passed Shorthand in 1974. "You will be given job in the Bank" was ringing in my ears.

My application for the post of Typist Clerk as per the notification in 1975 was rejected by the bank. My date of birth was wrongly recorded in my SSLC Book as January 1,1954 instead of October 13, 1955 which caused the rejection as the maximum age limit fixed was 21.

It really saddened me, and seeing my distress Rev. Fr. Sebastian Ayrookaran, a shareholder of the Bank, took up my case with Hormis Sir as the Baptism register had the correct birth date. And Sir was kind enough to discuss the matter in the Bank's Director Board meeting for reconsideration.

I joined the Bank as a Typist Clerk at the Koorachundu branch on November 3, 1975. Next year I got selected in the test held for stenographers and it was another blessing that I was transferred to the Head Office in Aluva a year later. In 1979 I was posted in the Chairman's Inner Secretariat and worked there till my promotion as Officer in 1984, I retired from the bank as Assistant Manager on November 31, 2015.

My son is now working in the Bank. At the young age of 26 he got promoted to Scale II. "More than a job, a career" was what attracted youngsters to the Bank, but for me it was, "More than job, a way of living."

The man with a heart of gold

In 1972 Hormis Sir made a visit to Njarakkal branch, which was housed in a dilapidated building. The condition of the urinal was pathetic as there was no one available to do the cleaning. The Chairman asked for the bottle of acid which was used to check the purity of gold. He diluted it with water and washed the closet all by himself! That was the modesty of Hormis Sir.

Another incident I remember happened in 1971. As newly appointed trainees, 30 of us were attending classes at Maikavu Training College. S Martin Sir, who was taking classes for us, was urgently required to return to Aluva. We thought the classes for the rest of the day will be canceled. To our immense surprise the Chairman came all the way from HO to take classes for the rest of the day.

Yet another memorable incident happened in the same year. I was feeling a bit down. During a visit to HO I was lucky to meet the Chairman. And he noticed the change in me. He took me to his office and told me to forget the past and carry on a new footing. He instilled in me a confidence boost.



T.V Varghese

Hormis Sir was not only a visionary banker but also a man with a heart of gold.

Master of man management

All that glitters is not gold. This oft-quoted phrase means that "Outward appearances are often delusive or deceptive and things which look precious or true turns to be not so in the long run." And this aspect was reckoned in letter and spirit in the Bank's recruitment process right from the Hormese era.

A rewind of the Federal history will clearly reveal this fact. Hormese Sir, the meticulous and discerning leader, with his captivating smile visited our batch of Executive trainees (selected in the recruitment process of 1977-'1978) during the orientation course, carrying with him the original Psychology graph papers. They were the graphical representation of the results of the Psychology test conducted in the recruitment process.

He distinctly showed us squiggles, wriggles and curves going up and down in different manners and different styles with respect to the graphs of different individuals. He also informed us that as per the Science of Psychology, curves going up in the graph indicates positive nature and positive outlook on life which is considered as the sine qua non for success and thereby meaning excellence in any field. He also convinced us the fact that no graph is showing only positive curves proving the psychological concept that nobody can be "Perfect"- in absolute terms, in all respects. And so the Bank selects those individuals whose graphs show more positive curves and in the process even rank holders were elimi-



Venugopal B

nated in the selection process.

This clearly proves -

- His vision, as a mission, in filtering out the best input rather than giving undue importance to academic excellence or brilliance alone.
- His psychological perception of ''Clairvoyance" to create more "Yeasayers" than "Naysayers" in the workforce of the Bank.
- His farsightedness about creating a strong and vibrant workforce - the Virtual Federal Battalion of his dreams - with a dynamic and optimistic outlook capable of shouldering more and more responsibilities with grit and determination
- That he was a Master in the art of Man Management - the key element in Personnel Management- envisaging maximum output from the minimal, but efficient, input.
- His unswerving fight to reform, perform and transform the Bank to greater and greater heights in the banking industry as a whole.

Master of motivation

At the age of 15, I joined the Bank after securing a first class for my SSLC examination.

After I cleared the written test I was interviewed by Hormis Sir. For the test and interview I was in my shorts (trousers). Hormis Sir appointed me at the Kalamassery Branch as office boy till the commencement of the orientation programme. I joined the branch on July 1, 1968 on a rainy day, wearing a 'mundu' (dhoti) for the first time in my life. K V Kuriakose Sir was the branch manager. I was asked to assist the Pandam Panayam (Gold Loan) section. After 20 days Hormis Sir himself told Kuriakose Sir to relieve me from the branch so that I can join the orientation programme.

We were really lucky that the classes were taken by Hormis Sir. He was determined that all the employees of the Bank must qualify CAIIB examination. And to encourage them to appear for the examination the Bank used to reimburse CAIIB exam fee to the trainees. Whenever we met Hormis Sir, the first thing he would ask was about the exam.

When I went to invite Hormis Sir for my wedding in May 1983, Sir's health condition was not good. He told me that he would attend the wedding if he gets better. But Sir was admitted to the hospital on my wedding day. Immediately after he got discharged from the hospital, my wife and I went to see him. Sir was suffering from Parkinson's disease and Alzheimer's.



Xavier Gregory

While we waited with bated breath, Sir slowly walked in to the drawing room. And he talked to us non-stop about the Bank. Sir advised me on how I should bring business to the Bank, and how I should work for the growth of the Bank.

Hormis Sir dedicated his whole life for the growth of Federal Bank. Even when Sir was ailing, Federal Bank dominated his shattered memories.

Sir, I am blessed, you touched my life

It was in February 1969 that I got the first chance to meet Hormis Sir at Aluva Palace for the interview for the selection of Executive Trainee. My name was announced and I was ushered into a spacious room. After the preliminaries, questions came one after the other from Hormis Sir himself followed by others. One was ," Can you make public speeches?" I politely told him that" I don't have the gift of the gab like that of Mark Antony and V.K Krishna Menon but I can address people and drive my point home." He seemed to be impressed by my reply. He then said, "Bank will pay a stipend only during the initial training period of three years. I replied, Sir, I can do even without it. The last one was, "Mr Yacoob, what is there to show your leadership qualities?" And I said, " Sir, give me a chance in the Bank, I will prove it."

My next visit to him was in March, 1969 with my appointment letter to execute a bond as per the terms. When he was talking to me about the Bank's expectations from me, I felt the "Pygmalion Effect," a management principle which wants superiors to have high expectations about their subordinates so that they will be driven to a higher degree of action. I promised him I would not let him down. Thus I learnt the first lesson in management from none other than the founder himself. And from that moment onwards, I tried to fulfil my pledge to him all along my career in the bank at different offices in different capacities.



K.C Yacoob

My third meeting with him was at the Bank's Training College in Maikavu on March 11, 1969. Addressing the participants, he narrated the story of how the spacious mansion located in idyllic and beautiful surroundings came to the possession of the Bank, and which was transformed as the Bank's training centre. It was a collateral from a client for advances made by the Bank and when the borrower willfully defaulted the repayment and went underground, the Bank was forced to resort to legal action and took control and possession of the building." 'Your training sessions are conducted in a historic building and you have many practical lessons to learn from this too." Thus he imparted important lessons in banking in a dramatic way to all the participants, and highlighted the values and virtues that need to be cultivated in life. His classes were very lively and scholarly, and we always felt like listening to a seasoned professor.

One particular incident which comes to my mind shows how considerate he was. As per rules, trainees were not allowed to go home on weekends during the training period. But he was quite lenient in my case and allowed me to leave for home without even asking permission. He was aware that I was married even before joining the Bank.

He always used to advise the trainees to "take calculated risks" and that "the person holding the gun is more important than the gun itself." I learnt from him the importance of judging people while granting advances and this lesson helped me throughout my career especially when I was heading the Advance Department at the Corporate Office.

When we were making the arrangements to open the Bank's 59th branch and the first in Wayanad district, we came to know that Nedungadi Bank was also launching its branch there. The people of Wayanad, predominantly agriculturists, were familiar with Nedungadi Bank which was located at Kozhikode and

nearby places as it granted advances against coffee and other agricultural produces. Our presence in Malabar region came much later. But the Chairman was confident and advised me to do intensive field work, which I did widely and effectively. Our work braved all the challenges and helped us win over influential people and we stayed ahead of our competitor.

After the branch was opened, Hormis Sir drew me closer and advised me, "Be slow with advances, focus on deposits and advances against gold." But after a few months of successful operation of the branch, sensing the local demands and as per branch report, Chairman extended delegated powers to grant loans at branch level, particularly to tansport operators and truck owners. I was still a trainee officer, though heading a branch, but the confidence the Chairman had in me was quite encouraging.

Let me narrate two simple examples to show the leadership style of Hormis Sir who was endowed with an extraordinarily clear vision of the future of the institution. That is why he started the DCP Course and enrolled brilliant matriculates offering them free boarding and lodging. The Bank's Staff Training College, of which he was the principal too, imparted training to them, in Commerce, Accountancy, Banking Practice etc. As the Bank grew, we could see these trained personnel occupying highly responsible positions, some of them bringing national awards and accolades for the Bank and their roles were crucial for its forward march. His emphasis on quality and merit of the candidates was really remarkable and his vision crystal clear. His credo was, "Catch them young and make them GMs of the future." A few of them even surpassed his expectations too.

The second strategy he adopted was also identical, and on the HR front, on the appointment "bank man." The common was to take candidates who had passed Class 8 with the skill in cycling for the posts. But the founder, with a clear vision for the future,

recruited first class matriculates and also PDCs for the post. The Bank's history is replete with several instances of his recruits climbing to the topmost executive positions. His selections of the personnel with an eye on quality and merit has greatly contributed to the enviable position that bank now occupies

In those days, the modern practice of HRM and HCM had not evolved much, but our founder had actually put into practice the philosophies behind the modern concepts and he had prepared the personnel to meet the different needs that different future truly demanded. That has been precisely the success of Federal Bank.



K.P. Hormis was a visionary who pioneered social banking long before Indian banking had matured to that level of thinking. Leaders like him took the slow and arduous path of building the foundations of a solid institution, based purely on 'intuitive' banking, at a time when an effective framework was absent "

Raghuram Rajan
Former Governor, Reserve Bank of India
(K.P. Hormis Commemorative Lecture, 2016)



K.P. Hormis was the first to inculcate the habit of banking in Keralites, and the innovative banking products like Akshai Nidhi that he launched got great response. He was a people's banker, committed to banking as an instrument of development and of the advancement of the masses "

Shashi Tharoor MP

(K.P. Hormis Commemorative Lecture, 2008)

സ്മൃതിവന്ദനം



പ്രൊഫ. എസ് രമേശൻ നായർ
കവി, ഗാനരചയിതാവ്

ശുദ്ധസേവനവ്രത-
ചിത്തനാം കെ.പി. ഹോർമിസ്.
എത്ര മാതൃകാപരം
നമുക്കാ സജ്ജീവിതം.

കഷ്ടങ്ങൾമാത്രം കൊയ്യും
കർഷകന്മാരെ,ച്ചെറു-
കച്ചോടക്കാരെ, പ്പഠി-
പ്പില്ലാത്ത സാധുക്കളെ

തന്നിലുമവശരെ-
യുന്നമിപ്പിക്കാൻ ഒരാൾ-
തന്നെത്താനർപ്പിച്ചതിൻ
പുണ്യമാ മഹജ്ജന്മം!

ചെറുതായൊരാൾ നട്ട
ചെടി,യിക്കാലംകൊണ്ടു
ഫെഡറൽ ബാങ്കായ്, മഹാ
വൃക്ഷമായ് വളർന്നില്ലേ?

താന്തരാം പാന്ഥന്മാർക്കു
തണലായ്ബ്ഭവിച്ചില്ലേ?
കാന്തിയും പരിഹാര-
ശാന്തിയും നൽകുന്നില്ലേ?

നമ്മുടെ നാടിൻകല്പ-
വൃക്ഷമാമിപ്രസ്ഥാനം
ഇന്നയൽനാടെങ്ങും പൂ-
ഞ്ചില്ലകൾ വീശുന്നില്ലേ?

എത്രയോ ലക്ഷങ്ങൾക്കു
മധുരഫലങ്ങളും
എത്രയോ കുടുംബങ്ങൾ-
ക്കന്നവുമാനന്ദവും

ക്ഷാമമില്ലാതേ വിള-
മ്പുന്നൊരമ്മയെപ്പോലെ
ഈ മഹാകാരുണ്യത്തെ-
ക്കാണ്മു നാം സ്നേഹത്തോടെ!

പിൻതലമുറകൾക്കു
ജീവിതത്തണൽ വീശാൻ
വൻമരങ്ങളെ വല്ല-
പ്പോഴുമീയുലകത്തിൽ

നടുന്നൂ ദൈവം, പോറ്റി
വളർത്തീടുന്നൂ! നമ്മ-
ളറിയും കെ.പി.ഹോർമിസ്
കല്പകസ്മൃതിവൃക്ഷം!

ആയതിൻ കുളിരാർന്ന
തണലിൽ,ച്ചോട്ടിൽ നമ്മൾ
ആയിരം കൃതജ്ഞതാ-
പുഷ്പങ്ങളർപ്പിക്കുന്നു.

നന്ദിപൂർവ്വകം തല-
താഴ്ത്തുന്നൂ, വന്ദിക്കുന്നൂ
എന്നുമാ ദേവപ്രിയൻ
ചിരഞ്ജീവിയാകുന്നൂ!

2018ലെ കേന്ദ്ര സാഹിത്യ അക്കാദമി പുരസ്കാരം, കേരള സാഹിത്യ അക്കാദമിയുടെ സമഗ്രസംഭാവനയ്ക്കുള്ള പുരസ്കാരം, ആശാൻ പുരസ്കാരം, ആറാം വെണ്ണിക്കുളം സ്മാരക പുരസ്കാരം എന്നിവ ലഭിച്ചിട്ടുള്ള കവിയാണ് പ്രൊഫ. രമേശൻ നായർ

ഉറുമീസ് ചേട്ടൻ എന്ന അപ്പച്ചൻ



ആനി ബോബി ഹോർമിസ്
കെ.പി ഹോർമിസിന്റെ മരുമകൾ

ഞാൻ ആദ്യം കണ്ട ഞങ്ങളുടെ അപ്പച്ചൻ ഞങ്ങളുടെ അയൽവാസിയും നാട്ടുകാരെല്ലാം സ്നേഹാദരവോടെ കാണുന്ന സാമൂഹ്യ പരിഷ്കർത്താവും പൊതുകാര്യ പ്രവർത്തകനുമായ ഫെഡറൽ ബാങ്ക് ചെയർമാൻ കെ. പി ഉറുമീസ് എന്ന ഉറുമീസ് ചേട്ടനായിരുന്നു.

എന്റെ വിദ്യാഭ്യാസകാലത്ത് ജോലിക്കും വിവിധങ്ങളായ മറ്റു ആവശ്യങ്ങൾക്കും ഉപദേശങ്ങൾക്കുമായി ജനങ്ങൾ ഉറുമീസ് ചേട്ടനെ സമീപിക്കുന്നത് ഒരു സ്ഥിരം കാഴ്ചയായിരുന്നു. എന്തെങ്കിലും ആവശ്യങ്ങൾക്കായി തന്നെ സമീപി ക്കുന്നവരെ നിരാശരാക്കാത്ത, ആദരണീയ വ്യക്തിത്വമായ ഉറുമീസ് ചേട്ടനെക്കുറിച്ച് അയൽവാസികൾക്ക് നല്ലതു മാത്രമേ പറയാനുണ്ടായിരുന്നുള്ളു. അപ്പച്ചന്റെ പ്രേരണയിൽ വിദ്യാഭ്യാസവും ജോലിയുമായി ബാങ്കിങ് മേഖലയിൽ പ്രവേശിച്ചവർ ജനറൽ മാനേജർ പദവിയിൽ വരെയെത്തിയാണ് വിരമിച്ചത് എന്നത് അപ്പച്ചന്റെ സാമൂഹ്യ പ്രതിബദ്ധതയുടെ ജീവനുള്ള തെളിവായി അവശേഷിക്കുന്നു.

ബോബി ഹോർമിസുമായുള്ള വിവാഹം കഴിഞ്ഞു ആ കുടുംബാംഗമായപ്പോൾ ശ്രദ്ധയും കരുതലുമുള്ള ഒരു സ്നേഹ സാന്നിധ്യമായി എനിക്ക് അപ്പച്ചൻ. കാലക്രമേണ പാർക്കിൻ സൺസ് രോഗം ബാധിച്ച് ഓർമ കുറവായപ്പോഴും അപ്പച്ചന്റെ സ്നേഹത്തിനും കരുതലിനും ഒരു കുറവുമുണ്ടായില്ല.

ഉന്നതങ്ങളായ ബന്ധങ്ങളുള്ള സാമൂഹ്യ പരിഷ്കർത്താവായിട്ടും സ്വന്തം കുടുംബത്തിന് വേണ്ടി തന്റെ അധികാരവും സ്വാധീനവും ഒട്ടും തന്നെ ഉപയോഗിച്ചില്ല എന്നത് അപ്പച്ചന്റെ വലിയ

ഒരു നന്മയായി ഞാൻ സ്മരിക്കുന്നു. അപ്പച്ചന്റെ ഈ നിലപാട് തന്നെ സ്വയം പര്യാപ്തതയും കാര്യപ്രാപ്തിയും ആത്മ വിശ്വാസവുമുള്ള വ്യക്തിയാകാൻ സഹായിച്ചു എന്ന് ബോബി പ ലപ്പോഴും പറയാറുണ്ടായിരുന്നു.

മകൻ അജയ് ജനിച്ചശേഷം എന്റെ വീട്ടിലായിരുന്ന എന്നെയും മോനെയും കാണാൻ രോഗാവസ്ഥയിലും അപ്പച്ചൻ ബുദ്ധിമുട്ടി നടന്നുവരാറുണ്ടായിരുന്നു. വിറയാർന്ന കൈകളിൽ മോനെ എടുത്ത് മടിയിൽ വച്ചു ലാളിക്കുന്നത് ഇന്നലെയെന്ന പോലെ ഓർക്കുന്നു. മകൾ അമ്പിളി ജനിച്ച് എട്ടു മാസം കഴി ഞ്ഞപ്പോൾ അപ്പച്ചൻ ഞങ്ങളെ വിട്ടുപോയി.

അപ്പച്ചനോടോപ്പമായിരുന്ന കുട്ടിക്കാലത്തെക്കുറിച്ച്, അപ്പച്ചന്റെ കരുതലുകളെക്കുറിച്ച്, അപ്പച്ചന്റെ മരുന്ന് മൂന്ന് വയസുകാരനാ യ താൻ എടുത്ത് കഴിച്ചതിനെക്കുറിച്ച് എല്ലാം അജയ് ഓർത്തോർത്ത് പറയുമ്പോൾ, അപ്പച്ചന്റെ മരണശേഷം ജനിച്ച ആനന്ദ് എന്ന ഇളയ മകന് അപ്പച്ചൻ എന്ന മഹാപ്രതിഭ ഒരു ന ഷ്ടബോധമായി അവശേഷിക്കുന്നു.

അപ്പച്ചൻ മരിച്ച് വർഷങ്ങളായിട്ടും അപ്പച്ചൻ എന്ന വ്യക്തിത്വം എന്റെ മനസ്സിൽ മായാതെ മങ്ങാതെ നിലകൊള്ളുന്നു. അതെ, ഇടപെടുന്നവരിലെല്ലാം നന്മയുടെയും ഊർജ്വസ്വലതയുടെ യും സ്പന്ദനങ്ങൾ അവശേഷിപ്പിച്ച്, കാലത്തിനു മുൻപേ ന ടന്നുനീങ്ങിയ ഈ ക്രാന്തദർശി ഒരു അനുഗ്രഹമാണ് മക്കളായ ഞങ്ങൾക്കും കുളങ്ങര കുടുംബത്തിനും സർവോപരി സമൂഹത്തിനും.

ധന്യമായൊരു ജീവിതം



മോളി ഹോർമിസ്
കെ.പി ഹോർമിസിന്റെ മരുമകൾ

ഞാൻ ഹോർമീസ് സാറുമായി പരിചയപ്പെട്ടത് അദ്ദേഹത്തിന്റെ ജീവിത സായാഹ്നത്തിലായിരുന്നു. പാർക്കിൻസൺസ് രോഗമദ്ദേഹത്തെ പിടിമുറുക്കിയെങ്കിലും അതിന് അടിയറവു പറയാൻ അദ്ദേഹം തയ്യാറായിരുന്നില്ല. കഴിയുന്നത്ര കർമ്മനിരതനാകുവാൻ എപ്പോഴും ശ്രമിച്ചുകൊണ്ടിരുന്നു.

വീഡിയോഗ്രാഫി ആദ്യമായി തുടങ്ങിയ കാലത്ത് ഞാൻ അപ്പച്ചന്റെ ഇന്റർവ്യൂ വീഡിയോയിൽ എടുക്കുവാനിടയായി. ഒരു തമാശയ്ക്കു വേണ്ടി തുടങ്ങിയതാണെങ്കിലും എന്റെ ചോദ്യങ്ങൾക്ക് അപ്പച്ചൻ വളരെ സീരിയസായിട്ടാണ് ഉത്തരങ്ങൾ നൽകിയത്. ബാങ്ക് തുടങ്ങാനുണ്ടായ ചേതോവികാരമെന്തായിരുന്നു എന്നു ചോദിച്ചപ്പോൾ അക്കാലത്തെ സാമ്പത്തികാന്തരീക്ഷം വിവരിച്ചു തന്നു. പാവങ്ങൾക്കും സാധാരണക്കാർക്കും സമീപിക്കുവാനാകാത്ത ഒന്നായിരുന്നു ബാങ്കിംഗ് സേവനങ്ങൾ. അത് ഉയർന്ന സാമ്പത്തിക നിലയിലുള്ളവർക്കും ബിസിനസ്സുകാർക്കും വേണ്ടി മാത്രമായിരുന്നു. ബാങ്കിനു വേണ്ടി ഷെയർ എടുക്കുവാൻ പറഞ്ഞപ്പോൾ അദ്ദേഹത്തിന്റെ ഇളയപ്പൻ അകത്തു പോയി രൂപയുമായി വന്നിട്ട് പ്രാർത്ഥിച്ച് അനുഗൃഹാശിസ്സുകളോടെ അദ്ദേഹത്തെ ഏൽപിച്ചത് വികാരാധീനനായി സ്മരിച്ചു.

ഞാൻ അപ്പച്ചനെ ഓർക്കുന്നത് റിട്ടയർമെന്റിനുശേഷമാണ്. എന്റെ വിവാഹം 1979 മാർച്ച് 25-നാണ്. 31-ന് അദ്ദേഹം റിട്ടയർ ചെയ്തു. വൈകുന്നേരങ്ങളിൽ മുറ്റത്ത് 8-10 ചൂരൽ കസേരകളിടും. കുടുംബാംഗങ്ങളെല്ലാം അതിൽ വന്നിരിക്കും. പറമ്പിൽ ഒരു ഷട്ടിൽ കോർട്ടും ഉണ്ടായിരുന്നു. അയൽപക്കക്കാരും ബാങ്കി

ലെതന്നെ ചില ഉദ്യോഗസ്ഥരും അവിടെ ഷട്ടിൽ കളിക്കാനെത്തുമായിരുന്നു. എല്ലാവരുമായി സംസാരിച്ചിരിക്കാൻ അദ്ദേഹം വളരെ താൽപര്യമെടുത്തിരുന്നു.

വേനൽക്കാലത്ത് സന്ധ്യ കഴിഞ്ഞാൽ കുടുംബാംഗങ്ങൾ എല്ലാവരുംകൂടി ശിവരാത്രി മണപ്പുറത്തു ചെന്നിട്ട് പുഴയിലിറങ്ങി കുളിക്കുമായിരുന്നു. അസുഖം മൂലം നടക്കാനൊക്കെ ബുദ്ധിമുട്ടിയിരുന്നെങ്കിലും പുഴയിൽ ഇറങ്ങിക്കഴിഞ്ഞാൽ (വീഴുമെന്ന പേടിയില്ലാത്തതുകൊണ്ടായിരിക്കും) അദ്ദേഹം വളരെ ഉഷാറായിരുന്നു. ചെറുപ്പത്തിൽ കളരിപ്പയറ്റു പഠിക്കുവാൻ പോയ കാര്യങ്ങളും മാർത്താണ്ഡവർമ്മ പാലത്തിന്റെ വശത്തുള്ള വലിയ ആർച്ചിന്റെ മുകളിൽക്കൂടി നടന്ന് മറുവശത്തെത്തിയ കഥയുമൊക്കെ ഞങ്ങളോട് പറയുമായിരുന്നു. അതുപോലെ വിമോചന സമരവും അങ്കമാലി വെടിവെയ്പുമൊക്കെ അദ്ദേഹത്തിന്റെ മനസ്സിൽ എന്നും പച്ചപിടിച്ചു നിന്ന ഓർമ്മകളായിരുന്നു. അമ്മച്ചി മരിച്ചത് അപ്പച്ചന് വലിയൊരാഘാതമായി. ബാങ്കിന്റെ കാര്യത്തിൽ മുഴുകിയിരുന്നതുകൊണ്ട് വീട്ടുകാര്യങ്ങളിലും കുട്ടികളുടെ കാര്യങ്ങളിലും ശ്രദ്ധിക്കുവാൻ അദ്ദേഹത്തിന് അധികം സമയമുണ്ടായില്ല. ആ കുറവു നികത്തിയിരുന്നത് അമ്മച്ചിയാണ്. വീട്ടിൽ ബാങ്കിംഗ് ആവശ്യങ്ങൾക്കായും അല്ലാതെയും എത്തുന്ന അതിഥികളോടും മറ്റു ബന്ധുജനങ്ങളോടും വളരെ ഊഷ്മളമായൊരു ബന്ധം കാത്തുസൂക്ഷിച്ചിരുന്നു. 40 പ്രാവശ്യമൊക്കെ ഒരു മുഷിച്ചിലും കൂടാതെ ചായ കൊടുക്കേണ്ട ദിവസങ്ങളുണ്ടായിരുന്നു. ആ തിരക്കിലൊക്കെ അമ്മച്ചിയും വലംകയ്യായി നിന്ന് അപ്പച്ചനെ സഹായിച്ചിരുന്നു.

ഏതു ജോലിയും വളരെ പെർഫെക്ഷനോടുകൂടി ചെയ്യണമെന്ന് അദ്ദേഹം നിഷ്ക്കർഷിച്ചിരിക്കുന്നു. അമ്മച്ചി മരിച്ചശേഷം ഞാൻ അടുക്കളയുടെ ചുമതല ഏറ്റെടുത്തു. ആദ്യകാലങ്ങളിൽ എന്റെ പാചകം അത്ര നന്നായിരുന്നില്ല. മോളി ഇത്രയും ചെയ്തതല്ലെ. ഒരു compliment കൊടുത്തുകൂടെ എന്ന് അനുജൻ പറയുമ്പോൾ അപ്പച്ചൻ പറയുന്നത് – ഇതിന് compliment ചെയ്യുന്നത് അവളെ insult ചെയ്യലാണ്. She can do much better. പരിശ്രമിച്ച് best result കാണിക്കട്ടെ. അപ്പോൾ compliment ചെയ്യാം എന്നായിരുന്നു.
ഭക്ഷണ കാര്യത്തിൽ വലിയ നിർബന്ധങ്ങളൊന്നുമില്ലെങ്കിലും തലേന്നത്തെ ബാക്കി വരുന്ന ഭക്ഷണം ഫ്രിഡ്ജിൽ വച്ച് പിറ്റേ

ദിവസം ചൂടാക്കി വിളമ്പിയാൽ brought forward from previous day ആണോ എന്നു ചോദിക്കുമായിരുന്നു. Bank accounting അദ്ദേഹത്തിന്റെ രക്തത്തിൽ അലിഞ്ഞുപോയിരുന്നു.

ആരോഗ്യ പ്രശ്നങ്ങൾ കൂടുതലായ സമയങ്ങളിൽ ഞാൻ എന്നും പത്രം വായിച്ചു കേൾപ്പിക്കുമായിരുന്നു. ഒരു ദിവസം വായിച്ചപ്പോൾ Parkinsons രോഗികൾക്ക് പുതിയ ഒരു ചികിത്സാ രീതി പരീക്ഷിക്കുന്നതിനെപ്പറ്റി ഒരു വാർത്ത വായിക്കുവാനിട യായി. തലച്ചോറിൽ ശസ്ത്രക്രിയ ചെയ്യുന്ന രീതിയായിരുന്നു അത്. സ്വീഡനിൽ ഏതോ ആശുപത്രിയിൽ ആണ് അത് നടത്തി യിരുന്നത്. ഉടനെ എന്നോട് ഒരു കത്ത് എഴുതാൻ ആവശ്യപ്പെട്ടു. താൻ ഒരു പാർക്കിൻസൺസ് രോഗിയാണെന്നും പരീക്ഷണ ശസ്ത്രക്രിയയ്ക്ക് വിധേയനാകാൻ തയ്യാറാണെന്നുമായി രുന്നു ആ കത്തിന്റെ ഉള്ളടക്കം. അഡ്രസ്സ് എന്തെഴതും എന്ന് ചോദിച്ചപ്പോൾ വാർത്തയിൽ വന്ന ആശുപത്രിയുടെ പേരും സ്റ്റോക്ക്ഹോം, സ്വീഡൻ എന്നും മാത്രം മതിയെന്ന് പറഞ്ഞു. എന്തെങ്കിലും ആവശ്യം വന്നാൽ അവർ കത്ത് തുറന്ന് വാ യിച്ച് എത്തേണ്ട സ്ഥലത്ത് എത്തിക്കും എന്നും. അദ്ദേഹം ഒരു പരീക്ഷണ ശസ്ത്രക്രിയക്ക് വിധേയനാകുന്നതിൽ എനിക്ക് താൽപര്യം തോന്നിയില്ല. അതുകൊണ്ട് ആ കത്ത് ഞാൻ പോസ്റ്റ് ചെയ്തില്ല. പക്ഷേ, പിന്നീടത് വലിയ തെറ്റായി എന്ന് എനിക്ക് തോന്നി. തന്റെ ജീവിതം കഴിയുന്നിടത്തോളം മറ്റുള്ളവർക്ക് പ്ര യോജനപ്പെടണമെന്നേ അദ്ദേഹം കരുതിയിരുന്നുള്ളു.

ഹോർമിസ് സാർ എന്ന മഹാ പ്രതിഭയെ അടുത്തറിയാൻ ക ഴിഞ്ഞത് ഒരു വലിയ ഭാഗ്യമായാണ് ഞാൻ കരുതുന്നത്. ബാങ്കിംഗ് മേഖലയിൽ വ്യക്തിമുദ്ര പതിപ്പിച്ച, നിരവധിയാളു കൾക്ക് ജീവിതമാർഗം കാണിച്ചുകൊടുത്ത ധന്യമായൊരു ജീവിതം.

ഓർമ്മകളിലൂടെ...



രാജു ഹോർമിസ്
കെ.പി ഹോർമിസിന്റെ മകൻ

വക്കീൽ വേഷം അഴിച്ചുവെച്ച് സ്വന്തവും സ്വതന്ത്രവുമായ വാണിജ്യ-വ്യവസായ സ്ഥാപനങ്ങൾക്കു രൂപം കൊടുക്കുക എന്ന സ്വപ്നവുമായി മൂക്കന്നൂർകാരനായ ഹോർമിസ് പെരുമ്പാവൂരിൽ നിന്ന് ആലുവ എന്ന കൊച്ചുപട്ടണത്തിലേക്ക് ചേക്കേറി.

1917ൽ എറണാകുളം ജില്ലയിലെ മൂക്കന്നൂരിലായിരുന്നു ശ്രീ. കെ. പി ഹോർമിസിന്റെ ജനനം. സ്വാതന്ത്ര്യ സമരവുമായി ബന്ധപ്പെട്ടുള്ള രാഷ്ട്രീയത്തിൽ സജീവമായ കാലയളവായിരുന്നു നിയമബിരുദപഠനവേള. പഠനാനന്തരം, അങ്കമാലിയും പെരുമ്പാവൂരും കേന്ദ്രീകരിച്ചായിരുന്നു തന്റെ പ്രവർത്തനങ്ങൾ ഏറെയും. ഗാന്ധിയൻ ആദർശങ്ങളും നെഹ്റുവിന്റെ സോഷ്യലിസ്റ്റ് ചിന്താഗതികളും ഇതിനകം തന്നെ ഉൾക്കൊള്ളുകയും തന്റെ വ്യക്തിജീവിതത്തിൽ അവ പകർത്താൻ ശ്രമിക്കുകയും ചെയ്തിരുന്നു.

ആലുവ അന്ന് ശാലീനയായ ഒരു കൊച്ചു പട്ടണമമായിരുന്നു. സുഖവാസകേന്ദ്രമായ ആലുവ എന്നാണ് അക്കാലത്ത് അറിയപ്പെട്ടിരുന്നത്. ശാന്തമായി ഒഴുകുന്ന പെരിയാറും വിസ്തൃതമായ മണപ്പുറവും. ആലുവാപ്പുഴയിൽ കുളിച്ചു താമസിക്കാൻ അവധിയും കാത്തിരിക്കുന്ന ഇതരദേശക്കാർ. ആൽമരങ്ങൾ സമൃദ്ധിയായി വളർന്ന് തണലേകിയ വൃത്തിയുള്ള പാതകളിൽ അപൂർവമായി മാത്രം കണ്ടുവരാറുള്ള വാഹനങ്ങൾ ഇന്നും എന്റെ കുഞ്ഞോർമകൾക്ക് കുളിരേകുന്നു.

ഫലഭൂയിഷ്ഠമായ മൂക്കന്നൂരിൽ സ്വന്തമായി കൃഷിയിടങ്ങളും പലവ്യഞ്ജന മൊത്തവ്യാപാരവും ഉണ്ടായിരുന്ന പിതാവ്

കുളങ്ങര പൗലോയുടെ ആശീർവാദത്തോടെയായിരുന്നു മുന്നോട്ടുള്ള ചുവടുവെയ്പുകൾ.

ആരംഭകാലത്ത് അരി മൊത്തവ്യാപാരം, നൂൽ, ചർക്ക, ഖാദി തുടങ്ങിയവയും ആലുവ റെയിൽറോഡ് കേന്ദ്രീകരിച്ച് ടിംബർ വ്യാപാരവും നടത്തിയിരുന്നു.

1943ൽ വിവാഹിതയായി വക്കീലിന്റെ സഹധർമ്മിണിയും സന്തതസഹചാരിയുമായി കുടുംബജീവിതത്തിലേക്ക് കടന്നുവന്ന, തൃശ്ശൂർ ജനിച്ചു വളർന്ന ഞങ്ങളുടെ പ്രിയപ്പെട്ട അമ്മച്ചി അമ്മിണിയുടെ പിന്തുണയോടെ ശ്രീ ഹോർമിസ് വൈവിധ്യമേറിയതും എന്നാൽ കലുഷിതവുമായ ഒട്ടേറെ പ ടവുകൾ കയറി.

തിരുകൊച്ചി സംസ്ഥാനത്ത് പ്രവർത്തിച്ചിരുന്നതും പ്രവർത്തന രഹിതവുമായ ഇരുന്നൂറിൽ പരം സ്വകാര്യബാങ്കിംഗ് ലൈസൻ സുകൾ നിലനിന്നിരുന്ന കാലഘട്ടം. ഒരു ബാങ്കിംഗ് സ്ഥാപനം ആരംഭിക്കുന്നതിനെക്കുറിച്ച് ആലോചിച്ച ശ്രീ ഹോർമിസ് 1944ൽ പ്രവർത്തനരഹിതമായ ഒരു ബാങ്കിന്റെ ലൈസൻസ് പണം മുടക്കി വാങ്ങി അതിന് പുതുജീവൻ നൽകുകയാ യിരുന്നു. 1959ൽ റിസർവ് ബാങ്ക് ഓഫ് ഇന്ത്യയുടെ ആധികാരിക ലൈസൻസ് നേടിയ ബാങ്ക് തുടർന്ന് ചാലക്കുടി പബ്ലിക് ബാങ്ക്, കൊച്ചിൻ യൂണിയൻ ബാങ്ക്, ആലപ്പി ബാങ്ക്, സെന്റ് ജോർജ് യൂണിയൻ ബാങ്ക്, മാർത്താണ്ഡം കൊമേഴ്സ്യൽ ബാങ്ക് തുടങ്ങിയ ചെറിയ ബാങ്കുകളെ ലൈസൻസുകൾ സ്വന്തമാക്കുകയോ ലയിപ്പിക്കുകയോ ചെയ്തു. 1970ൽ ഷെഡ്യൂൾഡ് ബാങ്ക് എന്ന പദവിയും ഫെഡറൽ ബാങ്കിന് ലഭിച്ചു.

ഇന്ന് കേരളത്തിൽ അടിവേരുകളുള്ള നാല് ഷെഡ്യൂൾഡ് ബാങ്കുകളിൽ പ്രായത്തിൽ ഇളയതും വലിപ്പത്തിൽ ഒന്നാമതും ആണ് ഫെഡറൽ ബാങ്ക്.

തെരഞ്ഞെടുപ്പ് രാഷ്ട്രീയത്തിലും ശ്രീ ഹോർമിസ് സജീവമാ യിരുന്നു. 1954ൽ പെരുമ്പാവൂർ മണ്ഡലത്തിൽ നിന്ന് കോൺഗ്രസ്സ് സ്ഥാനാർത്ഥിയായി തിരു-കൊച്ചി നിയമസഭ യിലേക്ക് തെരഞ്ഞെടുക്കപ്പെടുകയുണ്ടായി. കമ്യൂണിസ്റ്റ് പാർട്ടിയുടെ പിന്തുണയോടെ മത്സരിച്ച ശ്രീ മലയാറ്റൂർ രാമകൃ ഷ്ണനായിരുന്നു എതിർ സ്ഥാനാർത്ഥി.

ആലുവ അരുണാ സ്കയറിൽ നിന്നും ബാങ്ക് സ്ട്രീറ്റിൽ താൻ താമസിച്ചിരുന്ന ഒരു ചെറിയ വാടകവീട്ടിലേക്ക് ശ്രീ ഹോർമിസ് ഓഫീസും ഒറ്റ ബ്രാഞ്ചും കൂടി ചേർത്തു. നാലഞ്ചു മുറികളുണ്ടായിരുന്ന വീടിന്റെ മുൻവശം ബാങ്കിനും പിൻവശം താമസത്തിനുമായി ഉപയോഗിച്ചു. പങ്കജം സിനിമാ തീയറ്ററിന് എതിർവശത്തായിരുന്നു ഈ വീട്. കാനറാ ബാങ്ക്, സൗത്ത് ഇന്ത്യൻ ബാങ്ക്, സ്റ്റേറ്റ് ബാങ്ക് തുടങ്ങിയ ബാങ്ക് ശാഖകളെല്ലാം സ്ഥിതി ചെയ്തിരുന്നത് ബാങ്ക് സ്ട്രീറ്റിലായിരുന്നു. ഇന്നും ഈ വീഥിയുടെ നാമം ബാങ്ക് സ്ട്രീറ്റ് എന്ന് തന്നെയാണെങ്കിലും നിലവിൽ ഇവിടെ ഒരു ബാങ്ക് പോലും പ്രവർത്തിക്കുന്നില്ല എന്നത് കൗതുകകരമാണ്.

ജ്യേഷ്ഠ സഹോദരൻ പോളി (പോൾ)യ്ക്കും, ഫെഡറൽ ബാങ്കിനും ഒരേ ജന്മവർഷമാണ് 1945. 1951ൽ ജനിച്ച ഞാനും അധികം താമസിയാതെ 1953ൽ വന്ന ഉഷയും അല്പം വൈകി 1957ൽ എത്തിയ ബോബിയും കൂട്ടിക്കാലം ചിലവഴിച്ചത് ഈ കൊച്ചുവീട്ടിൽ തന്നെയായിരുന്നു.

ആഹ്ലാദകരവും സുന്ദരവുമായ ഓർമ്മകൾ സമ്മാനിച്ച ഒരു വസന്തകാലം.

ഹോർമിസ് സാറിനെ അപ്പച്ചൻ എന്നാണ് ഞങ്ങൾ വിളിച്ചിരുന്നത്. അപ്പച്ചന് ഒഴിവുള്ള സായാഹ്നങ്ങളിൽ ഏറ്റവും ഇഷ്ടപ്പെട്ട വിനോദം ആലുവാപ്പുഴയിലെ മുങ്ങിക്കുളിക്കലും നീന്തലുമായിരുന്നു.

ബാങ്ക് സ്ട്രീറ്റിലുണ്ടായിരുന്ന വീടിനു മുൻവശം ദി ഫെഡറൽ ബാങ്ക് ക്ലിപ്തം രജിസ്റ്റേർഡ് ഓഫീസ് & ഹെഡ് ഓഫീസ് എന്ന ബോർഡുണ്ടായിരുന്നു. ഇതു തന്നെയായിരുന്നു ശാഖയും. കറുത്ത പ്രതലത്തിൽ വെളുത്ത അക്ഷരങ്ങളിലായിരുന്നു ബോർഡ് എഴുതിയിരുന്നത്. കൊച്ചിക്കാരനായ ശ്രീ അന്ത്രയോസ് ആയിരുന്നു ശാഖകൾക്കുള്ള ബോർഡുകൾ ഒരുക്കിയിരുന്നത്. മരത്തടിയിലുള്ള ബോർഡുകളിൽ അക്ഷരങ്ങൾ കൊത്തിയെടുക്കുകയായിരുന്നു പതിവ്.

ശ്രീ. കെ.പി. ഹോർമിസിനെ കൂടാതെ കെ.പി. കോരുത്, നരസിംഹ പോറ്റി, രാമകൃഷ്ണ പിള്ള, വി.ഒ, ആന്റണി, ഹബീബ്, ക്യാഷിയർ വർഗീസ് ചേട്ടൻ, പ്യൂൺ ആന്റണി ചേട്ടൻ, സി. പി. ഔസേപ്പ് എന്നിവർ കൂടി ബാങ്ക് സ്ട്രീറ്റിൽ കർമ്മ

നിരതരായിരുന്നു. ഈ കൊച്ചുലോകത്തിന് ശബ്ദമുഖരിതമായ അകമ്പടിയൊരുക്കി രണ്ടു ഹാൽഡ ടൈപ്പ് റൈറ്റുകളും ഉണ്ടായിരുന്നു. ഒരുവശത്ത് എം ഡിയുടെ ഔദ്യോഗിക വാഹനമായ ഒരു കറുത്ത വാക്സോൾ കാറുമുണ്ടായിരുന്നു.

അപ്പച്ചൻ അക്കാലത്ത് പുലർച്ചയ്ക്കു തോട്ടക്കാട്ടുകര മലബാർ സുകുമാരന്റെ കളരിയിൽ അഭ്യാസത്തിനു പോകുമായിരുന്നു. ആദ്യകാലത്ത് അപ്പച്ചൻ വൈ.എം.സി.എയിൽ പതിവായി ടെന്നീസും പിൽക്കാലത്ത് തനിക്ക് വയ്യാതാകുന്നതുവരെ ആലുവ ഫ്രണ്ട്ഷിപ്പ് ഹൗസിൽ ടേബിൾ ടെന്നീസും കളിച്ചിരുന്നു. കുടുംബസമേതം പുഴയിൽ പോക്ക് സാധാരണമായ സായാഹ്ന വിനോദമായിരുന്നു. ശിവരാമകൃഷ്ണൻ സ്വാമിയും പങ്കജം സ്വാമിയും പോളിച്ചേട്ടനും ഇടയ്ക്ക് ഞാനും കൂടെയുള്ള പുലർകാല കാൽനടയായുള്ള കളരിയിൽ പോക്ക് ഉല്ലാസപ്രദമായിരുന്നു. കളരിയിൽ വെച്ച് പോളിയുടെ ഒരു കവിളിൽ വാൾ മുനയേറ്റ് അന്നുണ്ടായ മുറിപ്പാട് ഇന്നും മായാതെ കിടപ്പുണ്ട്.

അറുപതുകളുടെ ആരംഭം ബാങ്ക് പല പ്രതിസന്ധികളും നേരിട്ടുകൊണ്ടിരുന്നു. എന്നാൽ അചഞ്ചലമായ ശുഭാപ്തി വിശ്വാസവും നിശ്ചയദാർഢ്യവും അപ്പച്ചനെ മുന്നോട്ടു തന്നെ നയിച്ചു. സമയബന്ധമായി കൈക്കൊണ്ട തീരുമാനങ്ങൾ സമാനതകളില്ലാത്ത ആ വ്യക്തിത്വത്തിന് നിദർശനമാണ്. ബാങ്കിംഗ് രംഗത്ത് 1969 ൽ കേന്ദ്ര സർക്കാർ നടപ്പാക്കിയ സോഷ്യൽ കൺട്രോൾ ബാങ്കുകളെ പല പുനർചിന്തനങ്ങൾക്കും വിധേയമാക്കി. ഒരു സ്വകാര്യ ബാങ്ക് എന്ന അസ്ഥിത്വത്തിന് പല കടിഞ്ഞാണും കൊണ്ട് തടയിടപ്പെടുന്ന അവസ്ഥ സംജാതമായി. നടപ്പു ലാഭത്തിന്റെ നിശ്ചിതവരുമാനം എം.ഡിയ്ക്കു ലഭിച്ചിരുന്നത് നിർത്തലാക്കി. ഡയറക്ടർമാരുടെയും എം.ഡിയുടെയും സിറ്റിംഗ് ഫീസും ഇതര വരുമാനസ്രോതസ്സുകളും നിയമവിധേയമാക്കി.

മാർ ഇവാനിയോസ് കോളേജിൽ പഠിച്ചിരുന്ന എനിക്ക് ഇക്കാലത്ത് അപ്പച്ചൻ ഇൻലൻഡിൽ അയച്ച ഹൃസ്വമായ കത്തിൽ ഗൗരവമായ ഒരു വിഷയം മാത്രമേ ഉണ്ടായിരുന്നുള്ളൂ. ചെലവുകൾക്ക് നിയന്ത്രണം പാലിക്കണം എന്നായിരുന്നു ഉള്ളടക്കം. ജീവിതത്തിൽ എനിക്ക് അപ്പച്ചനിൽ നിന്നു ലഭിച്ച

ഒരേയൊരു കത്ത്.

ഒരു സ്വകാര്യ സ്ഥാപനമായി നിലനിൽക്കണോ അതോ വിശാല താത്പര്യങ്ങളുമായി വളർന്ന് മുന്നോട്ടുപോകണോ എന്ന ചർച്ച പ്രബലപ്പെട്ടു. സാമ്പത്തിക നേട്ടങ്ങളെക്കാൾ വലുത്, ഫെഡറൽ ബാങ്കിനെ താൻ സ്വപ്നം കാണുന്ന തരത്തിലുള്ള സാമൂഹ്യ പ്രതിബദ്ധതയ്ക്ക് ഊന്നൽ നൽകുന്ന വലിയൊരു ബാങ്കാക്കുക എന്ന ഉറച്ച തീരുമാനമാണ് അന്ന് അപ്പച്ചൻ സ്വീകരിച്ചത്. തുടർന്ന് താൻ നടത്തിയിരുന്ന മറ്റു വ്യാപാരങ്ങൾ ഓരോന്നായി ഉപേക്ഷിച്ചു. ഭാര്യയുടെ പേരിലും ഇതര സമ്പാദ്യങ്ങൾക്കൊന്നും ഇടം കൊടുക്കാതെ തന്നെ മുന്നോട്ടുപോയി. പിന്നീട് കാലാകാലങ്ങളിൽ റിസർവ് ബാങ്ക് നൽകിയിരുന്ന നിശ്ചിത കാലയളവുകൾക്കു വിധേയനായി 1979 വരെ ബാങ്കിന്റെ അമരത്തു തുടർന്നുകൊണ്ട് മുന്നോട്ടുപോയി. ബാങ്കിംഗ് സ്വയം പഠിച്ച്, പഠിപ്പിച്ച് അപ്പച്ചൻ മുപ്പത്തിനാലു വർഷമാണ് ഫെഡറൽ ബാങ്കിനെ നയിച്ചത്. 1979ൽ സി.ഇ.ഒ / എം.ഡി/ ചെയർമാൻ എന്ന സ്ഥാനത്തുനിന്ന് മാറി ഡയറക്ടർ എന്ന പദവിയിൽ സേവനം തുടർന്നു.

ഒട്ടേറെ വെല്ലുവിളികളെയും പരീക്ഷണങ്ങളെയും നേരിട്ട് അതിജീവിച്ച തന്റെ ജീവിതം ആഘോഷിച്ചുകൊണ്ട് തന്നെയാണ് അപ്പച്ചൻ മുന്നോട്ടുപോയത്. ഫെഡറൽ ബാങ്ക് അദ്ദേഹത്തിന് സ്വന്തം ജീവൻ തന്നെയായിരുന്നു. താൻ വളർത്തി വലുതാക്കിയ സ്ഥാപനം പ്രതിസന്ധികളെ നേരിടുമ്പോഴെല്ലാം ഒരു പായ് വഞ്ചിയുടെ അമരക്കാരനെപ്പോലെ അദ്ദേഹം മൂളുമായിരുന്ന ഈരടികൾ കൂടി ചേർത്താൽ മാത്രമേ ഈ ഓർമ്മക്കുറിപ്പ് പൂർണ്ണമാവൂ.

കാറ്റേ നീ വീശരുതിപ്പോൾ
കാറേ നീ പെയ്യരുതിപ്പോൾ
ആരോമൽ തോണിയിലെന്റെ
ജീവന്റെ ജീവനിരിപ്പൂ...

ഫെഡറൽ ബാങ്ക്

(അഗസ്റ്റിൻ സേവ്യർ മാഞ്ഞൂരാൻ രചിച്ച ഇന്ത്യൻ സ്വാതന്ത്ര്യ സമരം എന്ന ഗ്രന്ഥത്തിന്റെ പതിനൊന്നാം അദ്ധ്യായം)

ഇന്ത്യൻ സ്വാതന്ത്ര്യ സമരം എഴുതുന്നത് ആലുവയെ കേന്ദ്രീകരിച്ചു കൊണ്ടാണ്. തിരുവിതാംകൂറിലെ സ്വാത ന്ത്ര്യസഹനസമരങ്ങളുടെ ചരിത്രങ്ങൾ എന്റെ ജീവിതാ നുഭവങ്ങളിലൂടെ എഴുതുന്നതുകൊണ്ട് ആലുവയിലെ ഇതിഹാ സമായി മാറിയ കെ.പി ഹൊർമീസിനോയും ഫെഡറൽ ബാ ങ്കിനേയും സ്മരിക്കേണ്ടതും, തിരുവിതാംകൂറിന്റെ ഭാഗമായി തീർന്ന ബാങ്കിന്റെ വളർച്ചയുടെ ചരിത്രവും അറിയിക്കേണ്ടതും ആലുവയുടെ ഭാഗമാണ്.

അരുണ സ്ക്വയറായി മാറിയ ആലുവ മാർക്കറ്റിന്റെ ചുറ്റുമുള്ള ഷോപ്പുമുറികളാണ് ആലുവയുടെ വ്യാപാരകേന്ദ്രം. ആലുവ യുടെ മറ്റു ഭാഗങ്ങൾ അപ്രധാനമായിരുന്നു. ആലുവ റെ യിൽവേ കവല പ്രാധാന്യമുള്ളതായിരുന്നു. എന്നാൽ വ്യാ പാരമെല്ലാം നടക്കുന്നത് അരുണാ സ്ക്വയറിലായിരുന്നു.

അരുണാ സ്ക്വയറിലെ 20 അടി ചതുരശ്രവിസ്തീർണ്ണമുള്ള ഒരു ചെറിയ മുറിയിലാരംഭിച്ച ഫെഡറൽ ബാങ്ക് വളർന്ന് വിപുല ശൃംഖലയുള്ള ബാങ്കായി മാറിയ ചരിത്രവും ആലുവയുടെ ഹൃദ യഭാഗത്ത് പ്രൗഢിയോടെ ഉയർന്നു നിൽക്കുന്ന ഹെഡോഫീസ് ടവറും ആലുവായുടെ അഭിമാനമാണ്.

ആലുവായിൽ രണ്ടു ബാങ്കുകൾ നാഷണൽ ക്വയ്ലോൺ ബാങ്കിന്റെ ശാഖയും പാലാ സെൻട്രൽ ബാങ്കിന്റെ ശാഖയും ആലുവായ്ക്ക് നഷ്ടപ്പെട്ട് പോയപ്പോൾ 1945ൽ ഫെഡറൽ ബാങ്ക് ആലുവായിൽ ആരംഭിച്ചത് സന്തോഷകരവും പ്രതീക്ഷ നൽകുന്നതുമായിരുന്നു.

1917 ഒക്ടോബർ 18ന് അങ്കമാലിക്കടുത്ത് മൂക്കന്നൂരിൽ കുളങ്ങര

പൗലോയുടെയും മറിയാമ്മയുടേയും രണ്ടാമത്തെ മകനായി ജനിച്ച് കെ.പി. ഹൊർമീസ് ആലുവായുടേയും കേരളത്തിന്റെയും അഭിമാനമായി വളർന്ന് ഫെഡറൽ ബാങ്കിന്റെ സ്ഥാപകനായത് ഒരു ചരിത്രനിയോഗമായിരുന്നു.

1931ൽ തിരുവല്ലയ്ക്കടുത്ത് നെടുംപുറം എന്ന ഒരു ചെറിയ ഗ്രാമത്തിൽ തുടങ്ങിയ ''ദി ട്രാവൻകൂർ ഫെഡറൽ ബാങ്ക് ലിമിറ്റഡ്'' എന്ന സ്ഥാപനത്തിന്റെ ബാങ്കിംഗ് ലൈസൻസ് മരവിച്ച സമയത്ത് ആ ബാങ്കിന്റെ നിയന്ത്രണം ഏറ്റെടുത്ത് ആ സ്ഥാപനത്തെ ഉയർത്തുവാൻ ഷെയർ വാങ്ങിക്കൂട്ടുകയും തന്റെ പിതാവിൽ നിന്നും, സഹോദരന്മാരിൽ നിന്നും, സ്നേഹിതന്മാരിൽ നിന്നും, സമീപസ്ഥൻമാരിൽ നിന്നും പണം സംഭരിച്ച് ബാങ്കിന്റെ സൽപേര് നിലനിർത്തുകയും പണം സൂക്ഷിക്കുകയും ചെയ്ത് ബാങ്കിന്റെ ആസ്തി 5000ൽ നിന്ന് 71000 രൂപയാക്കി ഉയർത്തി. ആ സമയത്ത് ബോർഡ് ഓഫ് ഡയറക്ടേഴ്സ് ഏകകണ്ഠമായി കെ.പി. ഹൊർമീസിനെ ബാങ്കിന്റെ മാനേജിംഗ് ഡയറക്ടറാക്കി.

അന്നാണ് കെ.പി. ഹൊർമീസ് 'ദി ട്രാവൻകൂർ ഫെഡറൽ ബാങ്ക് ലിമിറ്റഡ്' നെടുംപുറത്തു നിന്ന് ആലുവയിലേക്ക് മാറ്റി അരുണാ സ്കയറിലെ ചെറിയ മുറിയിൽ 1945 ആഗസ്റ്റ് 18ന് ഫെഡറൽ ബാങ്കിനെ പുനരുജ്ജീവിപ്പിച്ചുകൊണ്ട് ബാങ്ക് ആരംഭിച്ചത്.

കെ.പി. ഹൊർമീസിനൊപ്പം പ്രവർത്തിച്ചിരുന്നവർ വി.ഒ. ആന്റണി, കെ.പി. കോരത്, നരസിംഹം പോറ്റി എന്നിവരായിരുന്നു. ബോർഡ് ഓഫ് ഡയറക്ടേഴ്സ് ടി.വി. കൊച്ചുവറീത്, ബി. മാധവറാവു, ഡോക്ടർ ഇ.കെ. മാധവൻ, ജെ.സി. ചാർലി എന്നിവരായിരുന്നു.

1946 ആഗസ്റ്റ് 18ന് അങ്കമാലിയിൽ ഫെഡറൽ ബാങ്കിന്റെ രണ്ടാമത്തെ ശാഖയാരംഭിച്ചു.

1947ൽ ദി ട്രാവൻകൂർ ഫെഡറൽ ബാങ്കിന്റെ പേര് മാറ്റം വരുത്തി 'ഫെഡറൽ ബാങ്ക്' എന്നാക്കി.

1947ൽ കെ.സി.എം. മേത്തർ ഫെഡറൽ ബാങ്കിന്റെ ബോർഡ് ഓഫ് ഡയറക്ടേഴ്സിൽ ചേർന്നു. 1947ൽ തന്നെ ഫെഡറൽ ബാങ്കിന്റെ ശാഖ പെരുമ്പാവൂരിൽ ആരംഭിച്ചു. പെട്ടെന്നായിരുന്നു ഫെഡറൽ ബാങ്കിന്റെ വളർച്ച.

1947 ൽ ഇന്ത്യയ്ക്ക് സ്വാതന്ത്ര്യം ലഭിച്ച വർഷം തന്നെ ഫെഡറൽ ബാങ്കിന്റെ 'ബ്രാന്റ്' നാമം ലഭിച്ചു. അതോടൊപ്പം ഫെഡറൽ ബാങ്കും വളർന്നു.

നില ഉഴുന്ന കർഷകനും, കാളയും കലപ്പയും ചിഹ്നമായി സ്വീകരിച്ച് മഹാത്മാഗാന്ധിയുടേയും, ദേശശിൽപികളിൽ പ്രധാനിയായ ജവഹർലാൽ നെഹ്റുവിന്റെയും യഥാർത്ഥ ഭാരത ത്തെക്കുറിച്ചുള്ള സങ്കൽപങ്ങൾക്ക് രൂപം നൽകുകയായിരുന്നു ഫെഡറൽ ബാങ്ക്.

ഭാരതത്തിനു സ്വാതന്ത്ര്യം ലഭിച്ചപ്പോൾ തന്നെ പ്രവർത്തന മാരംഭിച്ച ഫെഡറൽ ബാങ്ക് സ്വതന്ത്രഭാരതത്തിന്റെ വളർച്ച യ്ക്കൊപ്പം കർഷകരുടെയും ചെറുകിട കച്ചവടക്കാരുടെയും ബാങ്കായി മാറിയ ചരിത്രമാണ് നാം കണ്ടത്.

ഞാൻ ചരിത്രത്തിന്റെ സൃഷ്ടിയല്ലാ, താൻ ചരിത്രത്തെ സൃഷ്ടിക്കുകയാണ് എന്ന് ഫെഡറൽ ബാങ്കിന്റെ വിസ്മയക രമായ വളർച്ചയിലൂടെ തെളിയിച്ച കെ.പി. ഹൊർമീസ് തന്റെ ജീവിതത്തിന്റെ ആദ്യ മുപ്പത് വർഷങ്ങൾ സ്വതന്ത്രപൂർവ്വ ഇന്ത്യയിലും തുടർന്നുള്ള 40 വർഷങ്ങൾ സ്വതന്ത്ര ഇന്ത്യയിലുമാ ണ് ജീവിച്ചത്.

ഇന്ത്യൻ ബാങ്കിംഗ് രംഗം ലാഭത്തെ മാത്രം നിർത്തി പ്രവർത്തിച്ചിരുന്നവരുടെ നിയന്ത്രണത്തിലായിരുന്ന കാലത്ത്, ബാങ്കിന് മാനുഷികമുഖം നൽകിയ അദ്ദേഹം 1947ൽ പഴയ ബാങ്കിന് ഫെഡറൽ ബാങ്ക് എന്ന പേരു നൽകിയെങ്കിൽ 41 വർഷങ്ങൾക്കു ശേഷം 1988ൽ അദ്ദേഹം മരിച്ചത് ഇന്ത്യ റിപ്പബ്ളിക്കായതിന്റെ വാർഷികദിനത്തിലാണ്.

കെ.പി. ഹൊർമീസ് ഒരു അഭിഭാഷകനും വിജയം വരിച്ച ബാങ്കറും മാത്രമായിരുന്നില്ല. അദ്ദേഹത്തിന്റെ ജീവചരിത്രകാര നായ കെ.പി. ജോസഫ് അഭിപ്രായപ്പെട്ടതുപോലെ അദ്ദേഹം ഒരു ദേശസ്നേഹിയും, ദേശീയവാദിയും കൂടിയായിരുന്നു. 1942ൽ സർ സി.പി. രാമസ്വാമി അയ്യരുടെ ഏകാധിപത്യത്തിനെതിരായി മുന്നണി പോരാളിയായി അദ്ദേഹം പ്രവർത്തിച്ചു.

1954ൽ തിരുവിതാംകൂറിൽ നിയമസഭയിലേക്ക് നടന്ന തിരഞ്ഞെടുപ്പിൽ മലയാറ്റൂർ രാമകൃഷ്ണനെ പരാജയപ്പെടുത്തി. ഇന്ത്യൻ നാഷണൽ കോൺഗ്രസ്സിന്റെ സ്ഥാനാർത്ഥിയായി പെ

രുമ്പാവൂരിൽ നിന്ന് ജയിച്ചു.

1960ൽ ജവഹർലാൽ നെഹ്റു ആലുവയിൽ വന്നപ്പോൾ അദ്ദേഹത്തെ ആലുവയിലേക്ക് സ്വാഗതം ചെയ്തത് കോൺഗ്രസ്സ് നേതാവും ഫെഡറൽ ബാങ്ക് ചെയർമാനുമായിരുന്ന കെ.പി. ഹോർമീസായിരുന്നു.

തന്നോടൊപ്പം പ്രവർത്തിക്കുവാൻ മുന്നോട്ട് വന്ന നിയമ ബിരുദധാരിയായിരുന്ന സഹോദരൻ കെ.പി. ചെറിയാനെയും കൂട്ടി അദ്ദേഹം ഫെഡറൽ ബാങ്കിന്റെ ജൈത്രയാത്രയ്ക്ക് തുടക്കമിട്ടു.

1979 മാർച്ച് മാസം 31-ാം തീയതി കെ.പി. ഹോർമീസ് ചെയർമാൻ സ്ഥാനം ഒഴിഞ്ഞെങ്കിലും 1984 വരെ അദ്ദേഹം ബാങ്കിന്റെ ഡയറക്ടറായി തുടർന്നു.

ആലുവ അരുണാസ്കയറിൽ ഒറ്റമുറിയിൽ തുടങ്ങി ചിട്ടി, സ്വർണ്ണപണയം തുടങ്ങിയ ബിസിനസ്സുകളിലൂടെ വളർന്ന ഫെഡറൽ ബാങ്ക് വടക്കേ ഇന്ത്യയിലും, വടക്കു കിഴക്കു സംസ്ഥാനങ്ങളിലും സജീവസാന്നിദ്ധ്യമുള്ള അഖിലേന്ത്യാ ബാങ്കായി മാറിയതിനുശേഷമാണ് അദ്ദേഹം ബാങ്കിൽ നിന്ന് വിരമിച്ചത്.

ശ്രീ. കെ.പി. ഹോർമീസ് ചെയർമാൻ സ്ഥാനത്തുനിന്ന് വിരമിച്ചതിനുശേഷം ജനറൽ മാനേജർ കെ.പി. ചെറിയാൻ ആക്ടിംഗ് ചെയർമാനായും തുടർന്നു. വി. വർഗീസ്, വി.കെ. ശ്യാംസുന്ദരൻ, എം.പി.കെ. നായർ, കെ. നന്ദൻ, കെ.പി. പത്മകുമാർ, എം. വേണുഗോപാൽ എന്നിവരും ചെയർമാന്മാരായി ഹോർമീസിന്റെ കാലടികളെ പിൻതുടർന്ന് ബാങ്കിനെ നയിച്ചു.

പതിനായിരത്തിലധികം സ്ഥിരം ജീവനക്കാർ അർപ്പണബോധത്തോടെ ബാങ്കിൽ ജോലി ചെയ്യുന്നു.

ബാങ്കുസ്ഥാപകനായ കെ.പി. ഹോർമീസിന്റെ ജന്മസ്ഥലമായ മൂക്കന്നൂരിലുള്ള ഹോർമീസ് നഗറിൽ ഫെഡറൽ ബാങ്ക് ഓഫീസേഴ്സ് അസോസിയേഷൻ സ്ഥാപിച്ച 'ഫിസാറ്റ്' ബി.ടെക്. ഏഞ്ചിനീയറിംഗ് കോളേജ് പ്രശസ്തമായ ഒരു മാനേജ്മെന്റ് പഠനസ്ഥാപനം കൂടിയായി വളർന്നുകഴിഞ്ഞു. 2000-ൽ പരം വിദ്യാർത്ഥികളാണ് അവിടെ പഠിക്കുന്നത്.

അവരിൽ സാമ്പത്തികമായി പിന്നോക്കം നിൽക്കുന്ന സമർത്ഥരായ 168 പേർ ഒരു രൂപ പോലും ട്യൂഷൻ ഫീസ് ന ൽകാതെ സൗജന്യ വിദ്യാഭ്യാസം നടത്തുന്നത് ഹോർമീസ് ബാങ്കിനു നൽകുന്ന സാമൂഹ്യപ്രതിബദ്ധയോടുകൂടിയ ബാങ്കിംഗ് പ്രവർത്തനം എന്ന സന്ദേശം സ്ഥാപനത്തിന്റെയും, ജീവനക്കാരുടേയും സംഘടനകളുടേയും പ്രവർത്തനശൈലിയെ തന്നെ സ്വാധീനിക്കുന്നതിന്റെ തെളിവാണ്.

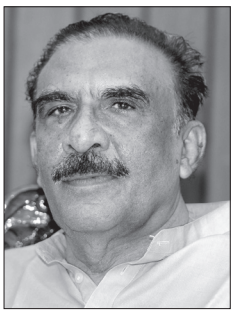
ബാങ്കിന്റെ ആഭിമുഖ്യത്തിൽ രൂപം കൊടുത്ത ഫെഡറൽ ബാങ്ക്, ഹോർമീസ് മെമ്മോറിയൽ ഫൗണ്ടേഷൻ ആണ്ടുതോറും നടത്തി വരുന്ന ഹോർമീസ് അനുസ്മരണ പ്രഭാഷണങ്ങൾ ദേശീയശ്രദ്ധ ആകർഷിച്ചു കഴിഞ്ഞു.

ഫെഡറൽ ബാങ്ക് ഹെഡ് ഓഫീസ് സ്ഥിതിചെയ്യുന്ന ആലുവ കവലയിലുള്ള ഫെഡറൽ ടവേഴ്സും, ഫെഡറൽ ഹൈറ്റ് സും, ആലുവാ പുളിഞ്ചോട്ടിലുള്ള ഓഫീസർമാരുടെ പാർപ്പിട സമുച്ചയവും ഫെഡറൽ ഗാർഡൻസും ആലുവയുടെ പ്രൗഢിക്ക് മാറ്റുകൂട്ടുന്ന ഉത്തുംഗ സൗധങ്ങളായി പരിലസിക്കുന്നു.

സംശുദ്ധമായ ജീവിതശൈലികൊണ്ട് ബാങ്കിംഗിനെ ലാഭം കൊയ്യുന്നതിനുള്ള ഒരു വാണിജ്യസ്ഥാപനം എന്നതിലുപരി ജനനന്മയ്ക്കു മുൻഗണന നൽകുന്ന രാഷ്ട്ര വികസനത്തെ സഹായിക്കുന്ന ഒരു രാസത്വരകമായി കരുതി ധാർമികതയ്ക്ക് ബാങ്കിംഗ് പ്രവർത്തനങ്ങളിൽ സ്ഥാനം നൽകി കാര്യക്ഷമതയും സത്യസന്ധതയും ബിസിനസ്സ് വളർച്ചയും ഒന്നിച്ചുകൊണ്ടു പോകാം എന്ന് ഭാവി തലമുറക്ക് കാണിച്ചുകൊടുത്ത ഫെഡറൽ ബാങ്ക് ഇനിയും ആലുവായുടെ പേര് ദേശാന്തരങ്ങളിൽ എത്തിക്കും എന്നുള്ളത് നിസ്തർക്കമാണ്.

ഫെഡറൽ ബാങ്ക് തകർച്ചയെ അഭിമുഖീകരിച്ച കാലം

(മുൻ എം.പി തമ്പാൻ തോമസിന്റെ ആത്മകഥയിൽ നിന്ന്)



ഞാൻ പഠിക്കുമ്പോൾ മുതൽ ഫെഡറൽ ബാങ്കിന്റെ സ്ഥാപകൻ കെ.പി. ഹൊർമിസിന് എന്നോട് വലിയ താല്പര്യമായിരുന്നു. കെ.പി. ഹൊർമീസ് കോൺഗ്രസ് നേതാവും എം.എൽ. എ.യുമായിരുന്നു. പെരുമ്പാവൂർ നിയോജകമണ്ഡലത്തിൽ കമ്മ്യൂണിസ്റ്റ് പാർട്ടിയുടെ മലയാറ്റൂർ രാമകൃഷ്ണനെ തോൽപ്പിച്ചാണ് ഹൊർമീസ് എം. എൽ.എ. ആയത്.

രാഷ്ട്രീയം വിട്ടാണ് ഹൊർമീസ് ബാങ്കിംഗ് രംഗത്തേക്ക് പ്രവേശിച്ചത്. സെന്റ് മേരീസ് സ്കൂളിൽ പഠിക്കുന്ന കാലത്ത് എനിക്ക് ഹൊർമീസ് സാറിനെ അറിയാം. അദ്ദേഹത്തിന്റെ മകൻ പോളി എന്നോടൊപ്പം സ്കൗട്ടിലുണ്ടായിരുന്നു. ഞാൻ പോളിയോടൊപ്പം അവന്റെ വീട്ടിൽ പോവുകയായിരുന്നു. അതിനാൽ പോളിയുടെ കുടുംബാംഗങ്ങളുമായി അടുത്തിടപഴകാൻ അവസരം കിട്ടി. അന്നു മുതൽ പോളിയുടെ പിതാവായ ഹെർമീസ് സാറിനു എന്നോടു മതിപ്പും വാത്സല്യവുമായിരുന്നു.

എറണാകുളം, അങ്കമാലി, പെരുമ്പാവൂർ, ഞാറയ്ക്കൽ, കോതമംഗലം, മൂന്നാർ ഉൾപ്പെടെ കേവലം ഒമ്പത് ബ്രാഞ്ചുകൾ മാത്രമാണ് അന്ന് ഫെഡറൽ ബാങ്കിനുണ്ടായിരുന്നത്. ഏത് പ്രതിസന്ധികളെയും അതിജീവിക്കാൻ കഴിയുന്ന ക്രാന്തദർശിയായിരുന്നു കെ.പി. ഹൊർമീസ്. ഫെഡറൽ ബാങ്ക് അഭിമുഖീകരിക്കുന്ന പ്രതിസന്ധികളെ മറികടക്കാൻ ചില പരിപാടികൾ തയ്യാ

റാക്കി. എന്നെ ഇഷ്ടപ്പെട്ടിരുന്ന കെ.പി. ഹൊർമീസ് എന്നെ കണ്ടപ്പോൾ ഒരു കാര്യം പറഞ്ഞു. കോളേജ് അവധിക്കാലത്ത് എന്റെ ബാങ്കിനുവേണ്ടി കുറച്ചുനേരം ചെലവഴിക്കാമോ? ഹൊർമീസ് സാർ ചോദിച്ചു. ഞാൻ സമ്മതം മൂളി. അപ്പോൾ അദ്ദേഹം ഇങ്ങനെ പറഞ്ഞു.

എന്റെ മകൻ പോളിയും തമ്പാൻ തെരഞ്ഞെടുക്കുന്ന ഒരാളും കൂടി ഫെഡറൽ ബാങ്കിന്റെ ശാഖകൾ നന്ദർശിച്ച് നിക്ഷേപകരുമായി സംസാരിച്ച് ബാങ്കിനെക്കുറിച്ച് നല്ല റിപ്പോർട്ടുകൾ അവരെ ധരിപ്പിക്കുക. ചോർന്നുപോവാൻ സാധ്യതയുള്ള നിക്ഷേപകരെ പിടിച്ചു നിർത്തുകയും വേണം.

എതിർപ്പൊന്നും പറഞ്ഞില്ല. ഞാനും അദ്ദേഹത്തിന്റെ മകൻ പോളിയും ഞാൻ തെരഞ്ഞെടുത്ത മണവാളൻ ജോസുമായിരുന്നു സംഘത്തിലുണ്ടായിരുന്നത്. ഹെർമീസ് സാറിന്റെ മൂത്ത മകനാണ് പോളി. അദ്ദേഹം ഏദനിൽ (യൂറോപ്പ്) ഡോക്ടറാണ്.

ബാങ്കുകൾ സന്ദർശിക്കാൻ ഞങ്ങൾക്ക് ബാങ്ക് വക അംബാസിഡർ കാറായ KLE 88 എന്ന വണ്ടി നൽകി. ആ വണ്ടി ഞങ്ങളുടെ പരിപൂർണ്ണ ഉത്തരവാദിത്തത്തിലാണ്. മണവാളൻ ജോസ് എന്റെ സഹപാഠിയാണ്. ഞങ്ങൾ മൂന്നുപേരും ആലുവയിൽ നിന്നു പര്യടനം തുടങ്ങി.

കോതമംഗലം ബ്രാഞ്ചില മാനേജർ ഹൊർമീസിന്റെ സഹോദരനായ കെ.പി. ചെറിയാനായിരുന്നു. രണ്ടുമൂന്നു ദിവസങ്ങൾ കോതമംഗലം, മൂന്നാർ ബ്രാഞ്ചുകളിൽ താമസിച്ചാണ് ബാങ്കിനുവേണ്ടി നിക്ഷേപകരെ നേരിൽ കാണുകയും ചിട്ടിയിലേക്കു ആളുകളെ ആകർഷിക്കുകയും ചെയ്തത്. അങ്ങിനെ പര്യടനം ഞങ്ങൾ വിജയകരായി പൂർത്തിയാക്കി.

മൂന്നാർ സന്ദർശിച്ചിരുന്ന സന്ദർഭത്തിൽ ബാങ്കിനുവേണ്ടി കണ്ണൻദേവൻ എസ്റ്റേറ്റിലെ വിവിധ മാനേജർമാരെ കാണാൻ മലകളും കുന്നുകളും കയറിയിറങ്ങി. പ്രകൃതിരമണീയമായ കാഴ്ചകൾ കണ്ടത് ആഹ്ലാദകരമായിരുന്നു. മൂന്നാറിനുശേഷം ഞാറയ്ക്കലിലേക്കാണ് പോകേണ്ടിയിരുന്നത്. ദേവികുളം, സൂര്യനെല്ലി, ആനയിറങ്ങൽ, വണ്ടൻമേട്, കുമളി, പീരുമേട്, കോട്ടയം വഴി എറണാകുളത്ത് എത്തി. ഞാറയ്ക്കലിൽ പോകാനായിരുന്നു ഞങ്ങളുടെ പദ്ധതി. മുഹമ്മദ് എന്ന ആലുവ സ്വദേ

ശിയായിരുന്നു ഞങ്ങളുടെ ഡ്രൈവർ. കാട്ടാനകളെയും വന്യമൃഗങ്ങളെയും കണ്ട് മലമുകളിലൂടെയുള്ള യാത്ര യുവാക്കളായ ഞങ്ങൾക്കന്ന് വിനോദയാത്രയായിരുന്നു.

പര്യടനം പൂർത്തിയാക്കി ഞങ്ങൾ ഹെർമീസ് സാറിന്റെ അടുത്തെത്തിയപ്പോൾ അദ്ദേഹം എനിക്കും മണവാളൻ ജോസിനും ആയിരം രൂപയുടെ ഓരോ ചെക്ക് തന്നു. വിദ്യർത്ഥികളായ ഞങ്ങൾ അവധിക്കാലത്ത് സമ്പാദ്യം ഉണ്ടാക്കണമെന്ന ഉദ്ദേശ്യത്തോടെയായിരിക്കണം ആയിരം രൂപയുടെ ചെക്കുകൾ ഞങ്ങൾക്ക് ഹൊർമീസ് സാർ നൽകിയത്. ജീവിതത്തിൽ വേതനം കൈപ്പറ്റിയത് ഇതുമാത്രമാണ്. പിറ്റേ വർഷത്തെ പഠനത്തിനു അദ്ദേഹം നൽകിയ തുക ഉപകാരപ്രദമായിരുന്നു.

1970 കാലം. ഞാനന്ന് വെയർഹൗസിംഗ് കോർപ്പറേഷൻ ചെയർമാനാണ്. ഒരു ദിവസം അതിരാവിലെ ഹൊർമീസ് സാർ എന്റെ വീട്ടിൽ അപ്രതീക്ഷിതമായി എത്തി.

വന്നപാടെ അദ്ദേഹം ചോദിച്ചു.

താനൊരു പൊതുമേഖലാ സ്ഥാപനത്തിന്റെ ചെയർമാനായിരിക്കുമ്പോൾ എനിക്കുവേണ്ടി എന്താണ് ചെയ്യാൻ കഴിയുക

ഞാനൊന്നും പറഞ്ഞില്ല. അദ്ദേഹം വരുന്നതിനു മുൻപു എന്റെ മനസ്സിൽ ഒരു പദ്ധതിയുടെ രൂപരേഖയുണ്ടായിരുന്നു.

ഞാൻ ചെയർമാനായ വെയർ ഹൗസിംഗ് കോർപ്പറേഷൻ സാമ്പത്തിക പരാധീനതയാൽ നട്ടംതിരിയുകയായിരുന്നു. എങ്ങനെ സാമ്പത്തിക പരാധീനതകളിൽ നിന്നു വെയർ ഹൗസിംഗ് കോർപ്പറേഷനെ കരകയറ്റാമെന്ന് ചെയർമാനായി ചാർജ്ജ് എടുത്ത സമയം ഉള്ളിൽ ഞാൻ ചിന്തിച്ചിരുന്നു. അങ്ങനെ ചിന്തിച്ചപ്പൊഴായിരുന്നു എനിക്കു മുന്നിൽ ഒരു വഴി തുറന്നു കിട്ടിയത്. വെയർ ഹൗസിംഗ് കോർപ്പറേഷന്റെ ഗോഡൗണുകളിൽ സംഭരിക്കുന്ന ഉൽപ്പന്നങ്ങൾക്ക് ബാങ്കുകളുടെ എക്സ്റ്റൻഷൻ കൗണ്ടറുകൾ വഴി നെഗോഷ്യബിൾ ഇൻസ്ട്രുമെന്റായ വെയർ ഹൗസ് രസീത് ഈടിന് കർഷകർക്ക് ഉൽപ്പന്നങ്ങൾ സംഭരിക്കുന്നതിന്റെ 80 ശതമാനം വായപ് കൊടുക്കുക. ഇതായിരുന്നു എന്റെ മനസ്സിൽ രൂപംകൊണ്ട പദ്ധതി. കെ.പി. ഹൊർമീസിന്റെ സന്ദർശനം എന്റെ പദ്ധതി യാഥാർത്ഥ്യമാക്കി. അദ്ദേഹത്തിന്റെ

ബാങ്ക് വിജയകരമായി പ്രവർത്തിക്കുകയുമുണ്ടായി.

ഞാൻ ഈ പ്രോജക്ട് റിപ്പോർട്ട് വെയർ ഹൗസിംഗ് കോർപ്പറേഷന്റെ അംഗീകാരം നേടാൻ സമർപ്പിച്ചു. അന്ന് കോർപ്പറേഷൻ ബോർഡ് അംഗങ്ങൾ യേശുദാസ്, രവീന്ദ്രനാഥ്, മുരളീധരൻ, എ.കെ.കെ. നമ്പ്യാർ തുടങ്ങിയ ഐ.എ.എസ്. ഉദ്യോഗസ്ഥരായിരുന്നു. ഞാൻ സമർപ്പിച്ച പ്രോജക്ട് റിപ്പോർട്ട് ഏകകണ്ഠമായി അവർ അംഗീകരിച്ചു. പ്രോജക്ട് നടപ്പിലായി. തുടർന്ന് ഫെഡറൽ ബാങ്കിന്റെ വളർച്ച അസൂയാവഹമായ രീതിയിലായിരുന്നു.

വെയർ ഹൗസിംഗ് കോർപ്പറേഷനുമായി സഹകരണത്തിലേർപ്പെടുന്നതിനു മുൻപുവരെ ഫെഡറൽ ബാങ്ക് എറണാകുളം ജില്ലയിൽ ഒതുങ്ങിനിന്നിരുന്ന പത്തോ പന്ത്രണ്ടോ ബ്രാഞ്ചുകൾ മാത്രമുള്ള ബാങ്കായിരുന്നു. വെയർ ഹൗസിംഗ് കോർപ്പറേഷന് നെടുമങ്ങാട് മുതൽ കാഞ്ഞങ്ങാട്ടുവരെ ഗോഡൗണുകൾ ഉണ്ടായിരുന്നു. വെയർ ഹൗസിംഗ് കോർപ്പറേഷനുമായുള്ള ഇടപാടുകളിലൂടെയാണ് ഫെഡറൽ ബാങ്ക് സംസ്ഥാനതല ബാങ്കായി മാറിയത്. പിന്നീട് മാർത്താണ്ഡം ബാങ്ക് ഫെഡറൽ ബാങ്കിൽ ലയിച്ചതോടെ ഫെഡറൽ ബാങ്ക് അന്യസംസ്ഥാന ബാങ്കായി വളർന്നു. കോയമ്പത്തൂരിൽ ബ്രാഞ്ച് ആരംഭിച്ചതോടെ ഫെഡറൽ ബാങ്ക് സി ക്ലാസ്സിൽ നിന്നും ബി ക്ലാസിലേക്കു മാറി. മദ്രാസ്, മുംബൈ, ഡൽഹി, കൽക്കട്ട തുടങ്ങിയ സ്ഥലങ്ങളിൽ ബ്രാഞ്ചുകൾ സ്ഥാപിച്ചതോടെ ഫെഡറൽ ബാങ്ക് ദേശീയ ബാങ്കായി കുതിച്ചു.

ആലുവയിൽ മാത്രം ഒതുങ്ങിയിരുന്ന ഈ ബാങ്ക് അന്തർദേശീയ ബാങ്കായി വളരാൻ അടിത്തറ പാകിയത് വെയർ ഹൗസിംഗ് കോർപ്പറേഷനുമായുള്ള അടുപ്പംകൊണ്ടാണ്. അക്കാലത്ത് കോർപ്പറേഷന്റെ ഗോഡൗണുകളിലോ കോർപ്പറേഷൻ പ്രവർത്തിക്കുന്ന പ്രദേശങ്ങളിലോ ഫെഡറൽ ബാങ്ക് ബ്രാഞ്ചുകൾ തുടങ്ങുമ്പോൾ ഉദ്ഘാടന ചടങ്ങുകൾ നടത്തിയിരുന്നു. മന്ത്രിമാരായ എം.എൻ. ഗോവിന്ദൻ നായർ, കെ. ചന്ദ്രശേഖരൻ, പി. ആർ. കുറുപ്പ് എന്നിവരും പ്രമുഖ ഐ.എ.എസ്. ഉദ്യോഗസ്ഥരും ഫെഡറൽ ബാങ്കിന്റെ ഡയറക്ടർമാരും ചടങ്ങുകളിൽ സംബന്ധിച്ചിരുന്നു. ഉദ്ഘാടന ദിവസങ്ങളിൽ മനോരമ, മാതൃഭൂമി തുടങ്ങിയ പത്രങ്ങളുടെ മുൻ പേജുകളിൽ പരസ്യം വന്നിരുന്നു.

രണ്ട് ആനകുളുടെ മുകളിൽ മുത്തുക്കുട ചൂടി നിൽക്കുന്ന ചിത്ര

ത്തിൽ കേരള വെയർ ഹൗസിംഗ് കോർപ്പറേഷന്റെയും ഫെഡറൽ ബാങ്കിന്റെയും സംയുക്ത സംരംഭം. കർഷകർക്ക് വായ്പ എന്ന വാചകം പരസ്യത്തിലുണ്ടായിരുന്നു. വമ്പിച്ച പ്രചാരമാണ് കിട്ടിയത്. മിക്കവാറും യോഗങ്ങളിൽ കെ.പി. ഹൊർമീസ് സ്വാഗത പ്രസംഗവും ഞാൻ അദ്ധ്യക്ഷ പ്രസംഗവും നടത്തി. സ്വാഗത പ്രസംഗത്തിൽ ഹൊർമീസ് പറഞ്ഞിരുന്ന ഒരു വാചകം എനിക്കിപ്പോഴും ഓർമ്മയുണ്ട്. മമ്മദ് മലയുടെ അടുക്കലല്ല എത്തിയത്. മല മമ്മദിന്റെ അടുക്കലാണ്.

വെയർ ഹൗസിംഗ് കോർപ്പറേഷനും ഫെഡറൽ ബാങ്കും തമ്മിലുള്ള സഹകരണം മൂലം ഉൽപ്പന്നങ്ങൾക്ക് വില കുറഞ്ഞു നിൽക്കുന്ന സമയത്ത് വിൽക്കാതെ വെയർ ഹൗസിംഗ് കോർപ്പറേഷൻ ഗോഡൗണുകളിൽ ഉൽപന്നങ്ങൾ സംഭരിച്ച ശേഷം 80 ശതമാനം വായ്പ കർഷകന് കിട്ടി. അതുകൊണ്ട് കർഷകനു നഷ്ടം സംഭവിക്കില്ല. കർഷകന്റെ ഉൽപന്നങ്ങൾ പെട്ട വിലയ്ക്ക് വിറ്റു പോവാതെ കർഷകരെ സംരക്ഷിക്കുകയാണ് ഈ പദ്ധതിയുടെ ലക്ഷ്യമെന്നായിരുന്നു എന്റെ അദ്ധ്യക്ഷ പ്രസംഗം. പദ്ധതി വിജയം കണ്ടതോടെ കർഷകരുടെ ഇടയിൽ വെയർ ഹൗസിംഗ് കോർപ്പറേഷനും ഫെഡറൽ ബാങ്കിനും നല്ല മതിപ്പുണ്ടായി. നഷ്ടത്തിലായിരുന്ന വെയർ ഹൗസിംഗ് കോർപ്പറേഷൻ ഈ പദ്ധതി വഴി ലാഭകരമായിത്തീർന്നു. ഫെഡറൽ ബാങ്കിന്റെ സ്ഥാപകനായ കെ.പി. ഹൊർമീസുമായി അടുത്ത ബന്ധം ഉണ്ടായിരുന്നെങ്കിലും തൊഴിലാളി പ്രശ്നങ്ങളിൽ ഞാൻ എല്ലാകാലങ്ങളിലും ഫെഡറൽ ബാങ്കിന്റെ ജീവനക്കാർക്കൊപ്പമായിരുന്നു.

ഒരിക്കൽ ഫെഡറൽ ബാങ്ക് മാനേജുമെന്റിനെതിരെ ജീവനക്കാർ കേസ് കൊടുത്തപ്പോൾ ഹൈക്കോടതിയിൽ ജീവനക്കാർക്കു വേണ്ടി കേസ് നടത്തിയത് ഞാനായിരുന്നു. ഹൈക്കോടതിയിലെ അഞ്ചാം നമ്പർ കോടതിയിൽ ജസ്റ്റീസ് സദാശിവൻ മുമ്പാകെ ഞാനായിരുന്നു ഹൊർമീസിനെതിരെ വാദിച്ചത്. അതിൽ അദ്ദേഹത്തിന് എന്നോട് അതൃപ്തിയുണ്ടായിരുന്നില്ല.

മറ്റൊരു സന്ദർഭത്തിൽ വെയർ ഹൗസിംഗ് കോർപ്പറേഷനിലെ സ്റ്റാഫ് സെലക്ഷനിൽ ഞാൻ പ്രകടിപ്പിച്ച നിഷ്പക്ഷതയും, സത്യസന്ധതയും ഹൊർമീസ് എന്നോട് പറയുകയുണ്ടായി. ഫെഡറൽ ബാങ്ക് വികസിച്ചതോടെ ധാരാളമാളുകളെ ജീവനക്കാരായി വേണമായിരുന്നു. വെയർ ഹൗസിംഗ് കോർപ്പറേഷ

നിൽ കാണിച്ച നിഷ്പക്ഷതയും സത്യസന്ധതയും ഫെഡറൽ ബാങ്കിലെ സ്റ്റാഫ് സെലക്ഷനിലും കാണിക്കുമെന്ന് ഹൊർമീസ് എന്നോട് പറഞ്ഞു.

ഫെഡറൽ ബാങ്കിലെ നിയമനങ്ങളിൽ താങ്കൾക്ക് ആരെയെങ്കിലും ശുപാർശ ചെയ്യണമെങ്കിൽ ഒരു കത്ത് കൊടുത്തയച്ചാൽ മതി, അദ്ദേഹം പറഞ്ഞു.

ജോലി കിട്ടാൻ ആർക്കെങ്കിലും ശുപാർശക്കത്ത് കൊടുക്കുന്നതിൽ വൈമനസ്യമുണ്ടെന്ന് ഞാൻ വ്യക്തമാക്കി. താങ്കളിൽനിന്നു അത്തരമൊരു കത്ത് കിട്ടുകയാണെങ്കിൽ ആ കത്തായിരിക്കും ഉദ്യോഗാർത്ഥികളുടെ അടിസ്ഥാന രേഖയായി പരിഗണിക്കുക, ഹൊർമീസ് വ്യക്തമാക്കി. എന്നിട്ടും ജോലി കിട്ടാൻ ഞാൻ ആരേയും ശുപാർശ ചെയ്തില്ല.

കുറച്ചു നാളുകൾക്കുശേഷം ഹൊർമീസിനെ കണ്ടപ്പോൾ അദ്ദേഹം പറഞ്ഞ വാചകം ഞാനിപ്പോഴും ഓർക്കുകയാണ്.

ഫെഡറൽ ബാങ്ക് എന്ന സ്ഥാപനം ഞാൻ തുടങ്ങി. ഇത്രയും വിപുലമാക്കി വളർത്തുകയും ചെയ്തു. എനിക്ക് ബാങ്കിൽ ഒരു സ്വത്തുമില്ല. എല്ലാം ഇവിടുത്തെ ജീവനക്കാരുടേതാണ്. സമൂഹത്തിന്റേതാണ് ഫെഡറൽ ബാങ്ക്. എന്റെ വിവാഹസമയത്ത് ലഭിച്ച ഭാര്യയുടെ വിഹിതമാണ് ഫെഡറൽ ബാങ്കിന്റെ ബിസിനസിനുവേണ്ടി വിനിയോഗിച്ചത്. ഇന്ന് വളർന്ന് പന്തലിച്ച ഫെഡറൽ ബാങ്കിന്റെ വളർച്ച കാണുമ്പോൾ എനിക്കഭിമാനമാണ്. ഇന്ന് ബാങ്ക് പൂർണ്ണമായും അവിടുത്തെ ജീവനക്കാരുടേതാണ്.

അച്ചടക്ക നടപടികളിൽ ഞാൻ ഒരു വിട്ടുവീഴ്ചയും ചെയ്യുകയില്ലെന്ന ഹെർമീസിന്റെ വാക്കുകൾ ഇപ്പോൾ എന്റെ മനസ്സിൽ മുഴങ്ങുന്നുണ്ട്. ആലുവയിലെ ഫെഡറൽ ബാങ്കിലെ നിക്ഷേപകരിലൊരാളായിരുന്നു എന്റെ പിതാവ്. യു.സി. കോളേജിൽ പഠിക്കുന്ന കാലം മുതൽ ഞാനും ഫെഡറൽ ബാങ്കിലെ നിക്ഷേപകരിലൊരാളാണ്. ഫെഡറൽ ബാങ്ക് സ്ഥാപകനായ കെ. പി. ഹൊർമീസ് ബാങ്കിന്റെ പ്രവർത്തനങ്ങൾക്കൊപ്പം സഹകരണ മേഖലയിലും സജീവമായിരുന്നു.

മങ്ങാത്ത ഓർമ്മകൾ

ജീവിതയാത്രയുടെ നാൽക്കവലയിൽ എത്തി നില്ക്കുന്ന പ്രായം. 1971 നവംബർ 23. പ്രായം 16. ജന്മദിനം അന്നായത് ആകസ്മികം മാത്രം. ഹോർമിസ് സാർ പെട്ടെന്ന് ക്ലാസ്സിലേക്ക് കടന്നുവന്നു. സ്ഥിരമായി ക്ലാസ്സ് എടുക്കാറില്ലെങ്കിലും വിവരങ്ങൾ തിരക്കാൻ ഇടയ്ക്കിടെ ക്ലാസ്സിൽ വരുമായിരുന്നു. അന്നേദിവസം ക്ലാസ്സ് തുടങ്ങിയത് ഇങ്ങനെയായിരുന്നു. ''അലക്സ് എഴുന്നേൽക്കൂ. I know you are a chain smoker'' അന്നും ഇന്നും പുകവലിയുടെ സുഖം അറിഞ്ഞിട്ടില്ലാത്ത ഞാൻ അമ്പരന്നു പോയി. തെറ്റിദ്ധരിക്കപ്പെട്ടോയെന്നോർത്ത് മനസ്സിൽ കരഞ്ഞു പോയെങ്കിലും ധൈര്യമായി എഴുന്നേറ്റു നിന്നു. തെറ്റു ചെയ്യാത്തവൻ എന്തിനു ഭയപ്പെടണം? തുടർന്ന് പുകവലിയുടെ ദൂഷ്യങ്ങളെക്കുറിച്ച് ദീർഘമായ പ്രഭാഷണവും ഉപദേശവും. ഉപദേശം അവസാനിപ്പിച്ചത് ഇങ്ങനെയാണ് ''അലക്സ് പുകവലിക്കുന്നില്ലെന്ന് എനിക്കറിയാം. പുകവലിക്കുന്ന ഒരാളെ ഇങ്ങനെ എഴുന്നേൽപിച്ചു നിർത്തി ഞാൻ ഇതെല്ലാം പറഞ്ഞാൽ അവനെ ഞാൻ അപകീർത്തിപ്പെടുത്തിയതായി തോന്നിവേദനിക്കില്ലേ? നിങ്ങളുടെ പ്രായം 16. തെറ്റാർക്കും പറ്റാം. പക്ഷേ തെറ്റിൽ തുടരരുത്. നിങ്ങളിൽ ആരെങ്കിലും പുകവലി തുടങ്ങിയിട്ടുണ്ടെങ്കിൽ അതു നിർത്തണമെന്നു പറയാനാണ് ഞാൻ ഉദ്ദേശിച്ചത്. അലക്സിനു ആശ്വാസമായല്ലോ? വിഷമമൊന്നുമില്ലല്ലോ? '



അലക്സ് റ്റി. പൈകട

ഹോർമിസ് സാറിന്റെ മനസ്സിന്റെ വലിപ്പവും ആഴവും മനസ്സിലാക്കിയ ഒരു ദിവസമായി മാറി, ആ ജന്മദിനം.

ഹോർമിസ് സാർ ആലുവയിൽ ഉള്ള ദിവസങ്ങളിൽ ഫ്രണ്ട്ഷിപ്പ് ഹൗസിൽ പോകുന്നത് പതിവാക്കിയിരുന്നു. രാത്രി 9

മണിയോട് അടുത്ത സമയം ഫ്രണ്ട്ഷിപ്പ് ഹൗസിലെ ഒത്തുചേരൽ കഴിഞ്ഞ് ഖദർ മുണ്ടിന്റെ അഗ്രങ്ങൾ രണ്ടും രണ്ടു കൈകൊണ്ട് പൊക്കിപ്പിടിച്ച് തൈനോത്തിൽ കടവു റോഡിലൂടെ (ഇന്നത്തെ FBOA Road) വീട്ടിലേക്കു നടന്നു പോകുന്ന ഹോർമിസ് സാറിനെ, ഞങ്ങൾ താമസിക്കുന്ന വീടിന്റെ ടെറസിലേക്ക് ചാഞ്ഞു കിടന്നിരുന്ന മാവിന്റെ കൊമ്പിലിരുന്ന്, ടെറസിലെയും വഴിയിലെയും വിളക്കിന്റെ മങ്ങിയ വെളിച്ചത്തിൽ വായിച്ചു പഠിച്ചിരുന്ന ഞാൻ ഉറ്റുനോക്കിയിരുന്നത് ഇന്നു മനസ്സിൽ മായാമുദ്രയാകുന്നു.

ഫെഡറൽ കോളേജിലെ വിദ്യാഭ്യാസവും പരിശീലനവും കഴിഞ്ഞ് ബാങ്കിൽ സ്ഥിരപ്പെടുത്തുന്ന സമയമായപ്പോൾ ഹോർമിസ് സാർ നിയമന സ്ഥലം സംബന്ധിച്ച തീരുമാനമെടുക്കാൻ ഒരു അവസരം തന്നു. പകുതി പേർക്ക് കേരളത്തിലെ ശാഖകൾ, പകുതി പേർക്ക് കേരളത്തിനു പുറത്തെ ശാഖകൾ. ഒട്ടും മടിക്കാതെ ബോംബെ ശാഖയിലേക്ക് നിയമനം തരണമെന്ന് ആവശ്യപ്പെടാൻ എനിക്കു തോന്നിയത് സാറിലുള്ള വിശ്വാസവും അദ്ദേഹം തന്ന ആത്മവിശ്വാസവുമാണ്. ഫെഡറൽ ബാങ്ക് കേരളത്തിനു പുറത്ത് ശാഖകൾ തുറന്നിട്ട് മൂന്നുവർഷം പോലും തികയാത്ത കാലത്ത് ബോംബെ മഹാനഗരത്തിലേക്ക് തീവണ്ടി കയറിയ പത്തൊൻപതുകാരന്റെ മനസ്സു നിറയെ ഹോർമിസ് സാറിനോടുള്ള സ്നേഹവും അദ്ദേഹത്തിലുള്ള വിശ്വാസവുമായിരുന്നു. വർഷങ്ങൾക്കുശേഷം ഇന്ന് ഇതെഴുതുമ്പോഴും ഹോർമിസ് കാലഘട്ടത്തിന്റെ മധുരസ്മരണകൾ മനസ്സിൽ പച്ചപിടിച്ചു നിൽക്കുന്നു.

സാറിനൊരു ശ്രദ്ധാഞ്ജലി : ഓർമ്മകളിലൂടെ

കുളങ്ങര പൗലോ ഹൊർമീസ് എന്ന കെ.പി. ഹൊർമീസ് സാർ മൂക്കന്നൂരിലെ ഒരു സാധാരണ കർഷക കുടുംബത്തിൽ ജനിച്ച് ഒരു വക്കീലായി ഔദ്യോഗിക ജീവിതം ആരംഭിച്ചു വെങ്കിലും ബാങ്കിംഗ് മേഖലയിലെ അതികായനാകാനായിരുന്നു ദൈവനിയോഗം. ഫെഡറൽ ബാങ്കിന്റെയും സ്ഥാപകനായ ഹൊർമീസ് സാറിന്റെയും വളർച്ച ഇന്ത്യൻ ബാങ്കിംഗ് മേഖലയിലെ ഏറ്റവും തിളക്കമാർന്ന ചരിത്രസംഭവമാണ്.

1975 ലാണ് എന്നെ എക്സിക്യൂട്ടീവ് ട്രെയിനിയായി അദ്ദേഹം ഫെഡറൽ ബാങ്കിൽ നിയമിക്കുന്നത്. കോട്ടയം ശാഖയിൽ ട്രെയിനി ആയി ജോലി ചെയ്യുമ്പോൾ ഹൊർമീസ് സാർ ശാഖാ സന്ദർശനത്തിനെത്തി. തദവസരത്തിൽ എന്നെ വിളിച്ച് ഉപ ഭോക്താക്കൾക്ക് കിടയറ്റ ഉപഭോക്തൃ സേവനം നൽകുന്ന തിൽ പ്രത്യേക ശ്രദ്ധ ചെലുത്തണമെന്ന് ഉപദേശിച്ചു. ബാങ്കിന്റെ വളർച്ചയിൽ ഇടപാടുകാരോട് ബാങ്കിനുള്ള പ്രതിബദ്ധതയും പ്ര ത്യേകം പരാമർശിക്കുകയും ചെയ്തപ്പോൾ ഞാൻ തൊട്ടടുത്തുള്ള വൈ.എം.സി.എയിലാണു താമസമെന്നും കാലത്ത് എട്ടര മണി മുതൽ വൈകുന്നേരം ഏഴര വരെയും ജോലി ചെയ്തിട്ടാണ് മടങ്ങുന്നതെന്നും പറഞ്ഞ് എനിക്ക് ബാങ്കിനോടുള്ള പ്രതിബദ്ധതയുടെ തീവ്രത അദ്ദേഹത്തെ ആവേശപൂർവ്വം അറിയിക്കുകയും ചെയ്തു. എന്നാൽ അദ്ദേഹം പറഞ്ഞത്, ബാങ്കിംഗ് ജോലികൾ സമയപരിധിക്കുള്ളിൽ തന്നെ ചെയ്തു തീർത്തിട്ട് വൈകുന്നേരങ്ങളിൽ കളികളിൽ ഏർപ്പെടുകയും, സിനിമ കാണുക യുമൊക്കെ ചെയ്യണം എന്നാണ്. അതായത്



എം.കെ. ജോർജ്

ജോലിയിൽ വിട്ടുവീഴ്ച കൂടാതെ തന്നെ കല, കായിക, സാംസ്കാരിക രംഗങ്ങളിൽ ഇടപെടുക വഴി ഒരു യുവാവിന്റെ സർഗശക്തിക്ക് പുതിയ മാനങ്ങൾ നൽകാൻ കഴിയുമെന്നാണ് അദ്ദേഹം എന്നോട് പറയാതെ പറഞ്ഞത്. എനിക്ക് അദ്ദേഹത്തോടുള്ള ബഹുമാനവും ആദരവും പതിന്മടങ്ങായി. ഈ മനോഭാവമാണ് അദ്ദേഹത്തിന് മറ്റുള്ളവരിൽ നിന്നും വ്യത്യസ്തനാക്കുന്നതെന്ന് എനിക്ക് തോന്നി.

എക്സിക്യൂട്ടീവ് ട്രെയിനി ആയുള്ള സെലക്ഷനു മുന്നോടിയായ മുഖാമുഖത്തിൽ അദ്ദേഹം എന്നോടു ചോദിച്ച ചോദ്യങ്ങളിൽ ചിലത്, നിങ്ങൾക്ക് എന്തു ലീഡർഷിപ്പ് കാളിറ്റിയാണുള്ളത്? എന്താണ് നിങ്ങളുടെ ഹോബി? എന്നൊക്കെയായിരുന്നു. കോളേജിലെ മ്യൂസിക് ക്ലബ് സെക്രട്ടറി ആയിരുന്നുവെന്നും, സംഗീതം ആസ്വദിക്കലും പാട്ടു പാടലുമാണെന്നും ഞാൻ മറുപടി പറഞ്ഞപ്പോൾ സംഗീതത്തിന് ബാങ്കിംഗിലെന്താണ് പ്രസക്തി എന്നായി അടുത്ത ചോദ്യം. എന്നാൽ രണ്ടു വർഷങ്ങൾക്കു ശേഷം 1977ൽ ഞാൻ കാഞ്ഞിരപ്പള്ളി ശാഖ മാനേജരായി പ്രവർത്തിക്കുമ്പോൾ അവിടത്തെ സെന്റ് മേരീസ് സ്കൂൾ അധികാരികൾ ഒരു ഓഡിറ്റോറിയം പണിയാനുള്ള പണം എങ്ങനെ കണ്ടെത്താമെന്ന് ആലോചിക്കുന്നുണ്ടായിരുന്നു. അന്ന് ഗാനമേളകൾക്ക് നല്ല ഡിമാന്റ് ഉള്ള കാലമായിരുന്നു. ഞാൻ പണപ്പിരിവിനുള്ള ഒരു ഉപായം സ്കൂൾ ഭാരവാഹികൾക്ക് നൽകി.

ഞാനും അംഗമായിരുന്ന എറണാകുളം കലാഭവൻ ട്രൂപ്പിനെ കൊണ്ടു വന്ന് പരിപാടി അവതരിപ്പിച്ചു. ഞാനുൾപ്പെടെ പാട്ടുകൾ പാടി. ഒരു ലക്ഷം രൂപ പിരിച്ചെടുത്തു. ഒരു ലക്ഷം രൂപ അന്ന് വളരെ വലിയ തുകയായിരുന്നു. അത് എന്റെ ശാഖയിൽ ഡെപ്പോസിറ്റാക്കി മാറ്റി. ഈ കാര്യം പിന്നീടൊരിക്കൽ സാറിനെ കണ്ടപ്പോൾ ഭവ്യതയോടെ ഞാൻ അവതരിപ്പിച്ചു. അദ്ദേഹം ശ്രദ്ധാപൂർവ്വം കേട്ടതിനുശേഷം എന്നെ അനുമോദിക്കുകയും പ്രോത്സാഹിപ്പിക്കുകയും ചെയ്തു. നമുക്കുള്ള കഴിവുകൾ എങ്ങനെ ബാങ്കിന് ഉപകാരപ്പെടുത്താം എന്നതിന്റെ തെളിവല്ലേ ജോർജ്ജേ ഇത് എന്ന് അദ്ദേഹം പറഞ്ഞു. ആ അനുമോദന വാക്കുകൾ എന്റെ കലാജീവിതത്തിൽ എനിക്ക് ലഭിച്ച ഏറ്റവും വിലയേറിയ അവാർഡായി ഞാനിന്നും മനസ്സിൽ സൂക്ഷിക്കുന്നു.

സാർ എന്റെ ഒരു സഹപ്രവർത്തകന്റെ വീട്ടിൽ അതിഥിയായി ചെന്നപ്പോൾ അദ്ദേഹത്തിന്റെ ഭാര്യയോട് പറഞ്ഞു ''നിങ്ങൾ

ആവശ്യമില്ലാത്ത ആഗ്രഹങ്ങളൊന്നും ഭർത്താവിനോട് ആവ
ശ്യപ്പെടരുത്. കിട്ടുന്ന ശമ്പളം കൊണ്ട് ജീവിക്കണം.'' അതായത്
നാം അർഹിക്കാത്തതൊന്നും വാങ്ങുവാൻ പ്രലോഭിപ്പിക്കരുത്
എന്ന ഒരു സൂചനയായിരുന്നു അത്. മൂല്യങ്ങൾക്ക് ഫെഡറൽ
ബാങ്കിനുള്ള പ്രസക്തിയായിരുന്നു ആ വാക്കുകളിലൂടെ
അദ്ദേഹം ഓർമ്മിപ്പിച്ചത്. വളരെ വിദൂരമല്ലാത്ത ഒരു ഭൂത
കാലത്ത് ഫെഡറൽ ബാങ്കിന്റെ ചെയർമാൻ വളരെ ജൂനിയറായ
ഓഫീസർമാരുടെ കുടുംബങ്ങളിൽ സന്ദർശനം നടത്തിയിരുന്നു.
ഇന്ന് ഇപ്പോഴത്തെ ന്യൂ ജെൻ തലമുറയിൽ അന്യം നിന്നുപോയ
അതിമനോഹരമായ നന്മകളല്ലേ ഇത്. ഇനി ഒരിക്കലും തിരിച്ചുവ
രാത്ത ആ ഗതകാലശീലം ഞങ്ങളുടെ തലമുറയിൽ അഭിമാനം
നൽകുന്ന ഓർമ്മകളായി തിളങ്ങി നിൽക്കുന്നു.

കേരളത്തിലെ എത്രയോ സാധാരണ കുടുംബങ്ങളിൽ നിന്നുള്ള
യുവതിയുവാക്കളാണ് ഫെഡറൽ ബാങ്കെന്ന ഈ പ്രസ്ഥാനത്തി
ലൂടെ ജീവിതവിജയത്തിന്റെ പടവുകൾ കയറി ഉന്നത ജീവിത
നിലവാരത്തിൽ എത്തിയിട്ടുള്ളത്. അവരുടെ കുടുംബങ്ങൾക്ക്
ശക്തമായ സാമ്പത്തിക അടിത്തറ, മക്കൾക്ക് മാന്യമായ വി
ദ്യാഭ്യാസം, തൊഴിൽ ഇവയെല്ലാം നേടിയെടുത്തത് ഫെഡറൽ
ബാങ്കെന്ന വടവൃക്ഷത്തിന്റെ ശീതളഛായയിലിരുന്നുള്ള ഒരു
ജീവിതസാഹചര്യത്തിൽ നിന്നാണ്. ആയിരക്കണക്കിന് കു
ടുംബങ്ങൾക്ക് സാർ പ്രതീക്ഷയുടെ പ്രകാശം പരത്തി.

ഹോർമിസ് സാർ 1930 കാലങ്ങളിൽ തൃശ്നാപ്പള്ളി സെന്റ് ജോ
സഫ് കോളേജ് വിദ്യാർത്ഥിയായിരുന്ന കാലത്ത് എന്റെ
പിതാവ് എം.ജെ. കുര്യാക്കോസിന്റെ ശിഷ്യനായിരുന്നു. എന്നെ
കാണുമ്പോഴൊക്കെ പിതാവിന്റെ ആരോഗ്യസ്ഥിതി
യെപ്പറ്റി തിരക്കുകയും നല്ല ആരോഗ്യവാനായിരിക്കുന്നു എന്നറി
യുമ്പോൾ സന്തോഷവാനാവുകയും ചെയ്തിരുന്നു. കാലമേറെ
കഴിഞ്ഞിരുന്നുവെങ്കിലും തന്റെ ഗുരുവിന്റെ ആരോഗ്യക്ഷേമവും
അദ്ദേഹത്തിനു വിലപ്പെട്ടതായിരുന്നു. ''മാതാപിതാഗുരുദൈവം''
എന്നാണല്ലോ ആപ്തവാക്യം. ഗുരുക്കന്മാരോടുള്ള ആ ആദരം
ഹോർമീസ് സാറിന്റെ ബാങ്കിനു ഗുരുത്വം എന്ന ദൈവീക നന്മ
നിറച്ചു എന്നതിൽ സംശയമില്ല.

1945 മുതൽ 1979ൽ വിരമിക്കുന്നതുവരെ ആലംബഹീനരായ
കർഷകർക്കും സമൂഹത്തിൽ പാർശ്വവത്ക്കരിക്കപ്പെട്ട ബഹു
സഹസ്രം ജനങ്ങൾക്കും സാമ്പത്തിക സഹായം നൽകി അവ

രുടെ ജീവിതത്തിന് അർത്ഥവും ഭദ്രതയും പ്രതീക്ഷയും ന
ൽകുക വഴി ഫെഡറൽ ബാങ്കിന് ബാങ്കിംഗ് മേഖലയിലെ അ
തികായന്മാരുടെ ഗണത്തിൽ എത്തിച്ചു എന്നതാണ് ഹൊർമീസ്
സാർ എന്ന ക്രാന്തദർശിയുടെ ഏറ്റവും വലിയ സംഭാവന.

അദ്ദേഹം തലമുറകൾക്കായി കെട്ടിപ്പടുത്ത ഫെഡറൽ
കുടുംബത്തിലെ ഒരംഗമാകാൻ കഴിഞ്ഞതിൽ ഞാൻ അഭിമാനം
കൊള്ളുന്നു. അദ്ദേഹത്തെപ്പറ്റിയുള്ള സ്മരണകൾ വരും തലമു
റകൾക്കും വഴിവിളക്കാകും എന്നതിൽ സംശയമില്ല.

മൂല്യാധിഷ്ഠിതമായ ഒരു അടിത്തറയിട്ട് പ്രലോഭനങ്ങളിൽ അടി
തെറ്റാതെ മുന്നോട്ടു കുതിക്കാനുള്ള അനുഭവപാഠങ്ങൾ പകർന്ന്
ഈ പ്രസ്ഥാനത്തെ വിജയത്തിന്റെ കൊടുമുടിയിലെത്തിച്ച ഈ
നൂറ്റാണ്ടിലെ മഹാപ്രതിഭയുടെ ദീപ്തമായ സ്മരണകൾക്കു
മുമ്പിൽ ഇതാ എന്റെ ബാഷ്പാജ്ഞലി!!

വിനയപുരസ്സരം ഒരു പിടി പൂക്കൾ

ഇൗയാംപാറ്റയുടെ അത്ര പോന്ന ആയുസ്സ്....! അത്രയും പോന്ന ഒരു ജീവിത ദൈർഘ്യമേ എനിക്ക് ആ സ്ഥാപനത്തിൽ ഉണ്ടായിരുന്നുള്ളൂ.

ശരീരത്തിന് നന്നേ ഇണങ്ങും വിധമുള്ള ഖദറിൽ തീർത്ത ശുഭ്രവസ്ത്രധാരണമായിരുന്നു അദ്ദേഹത്തിന്റേത്. കറുത്തു തടിച്ച ഫ്രെയിമിനുള്ളിലൂടെ തെളിയുന്ന തിളങ്ങുന്ന കണ്ണുകൾ. കാർക്കശ്യഭാവക്കാരൻ എന്ന മുന്നറിയിപ്പ് നൽകുന്ന നോട്ടം.

ഗൗരവപൂർവ്വം എന്തോ കുറിച്ചുകൊണ്ടിരിക്കുന്നതിനിടയിൽ നോട്ടം എനിക്കു നേരെ തിരിയുന്നതിനു മുമ്പേ...

''സർക്കാർ സർവ്വീസ് വിട്ടു പോരുന്നതല്ലേ? ഒരു വട്ടം കൂടി ചിന്തിക്കുക'' പിതൃതുല്യന്റെ ഉപദേശരൂപേണയുള്ള കുറിക്കു കൊള്ളുന്ന അളന്നു മുറിച്ച വാക്കുകൾ.

വെടിപ്പും മെനയുമുള്ള കെട്ടിടത്തിലൊന്നിൽ കറങ്ങുന്ന സീലിംഗ് ഫാനിന് കീഴെ ഷൂസും ഫുൾ ഷർട്ട് വേഷവുമണിഞ്ഞ്... നാളുകളായി സ്വപ്നം കണ്ട ബാങ്ക് ജോലിയോടുള്ള മമത മനസ്സിലാക്കിയിട്ടൊന്നോണം:-

''എന്നു ജോയിൻ ചെയ്യുന്നു?'' തൊഴിൽ ദാതാവിന്റെ വാക്കുകളിൽ ജോലി ലഭിക്കുമെന്നുള്ള സൂചന!



ജോർജ് വലിയമറ്റത്ത്

11 മണിയോടെ എത്തിയാൽ മതിയെന്നാണ് അറിയിച്ചിരുന്നത്. ഇനിയും ഏറെ സമയം ഉണ്ടെങ്കിലും ധൃതിയിൽ നടന്നു. അക്ഷരാർത്ഥത്തിൽ ഓടുകയായിരുന്നു. റെയിൽ പാളം മുറിച്ചു കടക്കുവാനുള്ള ശ്രമം പാതി

വഴിയിൽ ഉപേക്ഷിച്ചു. മുറിച്ച് കടക്കാൻ മേൽപ്പാലം ഉണ്ടെന്നുള്ള കാര്യം പോലും തിരക്കിട്ടുള്ള നടത്തത്തിനിടെ മറന്നിരിക്കുന്നു!

എല്ലാം പദ്ധതി പ്രകാരം നടന്നിരിക്കുന്നു. നിശ്ചിത സമയത്തിനും വളരെ മുൻപേ എത്തി ഒഴിഞ്ഞു മാറി നിന്നു. ഇതുവരെയുള്ള കാര്യങ്ങളെല്ലാം കിറുകൃത്യം.

ഏതു തരം ചോദ്യങ്ങളൊക്കെയാവും എന്നതായിരുന്നു ഇതുവരെയുള്ള ഭീതി. അപ്പോൾ ഹൃദയത്തിലുണ്ടായ പടപടപ്പും അങ്കലാപ്പും ഇപ്പോഴും മാറിയിട്ടില്ല.

ബാങ്ക് ജോലി എന്ന മോഹം വ്യഥാവിലാവുമോ എന്ന ചിന്ത തന്നെ അലോസരപ്പെടുത്തിക്കൊണ്ടിരിക്കുന്നു. എന്നാൽ അത് യാഥാർത്ഥ്യമാവുകയാണ്... ഇപ്പോൾ കൈപ്പിടിയിലെത്തിയിരിക്കുന്നു.

കലപ്പയേന്തിയ കാളകളുമായി നിൽക്കുന്ന കർഷകന്റെ ചിത്രമുള്ള കലണ്ടർ ഭിത്തിയിൽ ഫാനിന്റെ ഗതിവേഗതയിൽ ഇളകിയാടിക്കൊണ്ടിരിക്കുന്നു.

''കർഷകോന്നമനം ആയിരിക്കണം നമ്മുടെ മനസ്സിൽ,'' അദ്ദേഹത്തിന്റെ തുടർവാക്കുകൾ കാതുകളിൽ വന്നലച്ചു.

'പോകാം' എന്ന അർത്ഥത്തിലുള്ള സൂചന മുഖഭാവത്തിലൂടെ തിരിച്ചറിഞ്ഞ മുറയ്ക്ക് പടിയിറങ്ങി.

ഓർത്തു; സർക്കാർ സർവ്വീസിൽ ഒരു വർഷം തികയ്ക്കുന്നു. ബാങ്ക് ജോലി തരപ്പെട്ടാൽ ശമ്പളത്തിൽ വരുന്ന വർദ്ധനവ് കുറച്ചൊന്നുമല്ല. സേവന സാഹചര്യങ്ങൾ എല്ലാ ഇനി പാടേ വ്യത്യസ്ഥം.

''താങ്ക് യു സർ''

സന്തോഷാധിക്യത്താൽ പതിഞ്ഞിടറിയ വാക്കുകൾ പുറത്ത് വന്നു.

പുതിയ ജോലി സാഹചര്യങ്ങളുമായി പൊരുത്തപ്പെടുവാൻ കുറച്ചൊന്നുമല്ല പാടുപെട്ടത്! ബാങ്കിന്റെ വളർച്ചയ്ക്ക് തന്റേതായ സംഭാവന ഉണ്ടായേ തീരൂ. ബാങ്കിനെ എവ്വിധവും വളർത്തണം. ആദ്യമേ തന്നെ നിശ്ചയിച്ചുറപ്പിച്ചു. എല്ലാവരും ഇക്കാര്യത്തിൽ

ഏകാഭിപ്രായക്കാരാണെന്ന് തോന്നുന്നു.

അനേകരാണ് ഈ സ്ഥാപനത്തിന്റെ ചൂടും ചോരയുമെന്ന് തിരിച്ചറിയുവാൻ ഏറെ നാൾ വേണ്ടി വന്നില്ല.

പെരിയാറിന്റെ മനോഹാരിതയിൽ തെളിഞ്ഞ് നിൽക്കുന്ന ശിവരാത്രി മണപ്പുറത്തിനടുത്ത് ബാങ്ക് ജംഗ്ഷന് അരികെ ദാസ് പ്രകാശ് ലോഡ്ജിന് എതിർവശം ചേർന്നുള്ള ചെറിയ വീട്. താമസത്തിന് ഒപ്പം രണ്ടുപേരും. ഒരാൾ ബാങ്കിലും ഇതരൻ ഒരു സ്വകാര്യസ്ഥാപനത്തിലും ഉദ്യോഗസ്ഥൻ.

ഇതുവരെ ഒരു മണിയാകാൻ പോലും നോക്കി നിൽക്കില്ല, ഉച്ചഭക്ഷണത്തിന് പിരിയാൻ. ഇനിയിപ്പോൾ അതൊന്നും വിലപ്പോവില്ല. രണ്ടു മണി ആകണം. സമയമായാൽ കൂടുവിട്ട് ഒരോട്ടമായിരുന്നു.

മുൻവശം വരാന്തയിൽ ഇരുന്ന് സമയം പോക്കുമ്പോൾ കുത്തിവെച്ച ഭീതി ഉള്ളിൽ. ചെയർമാൻ കടന്ന് പോകുന്നത് ഇതുവഴിയാണത്രെ! അപ്പോൾ രാവിലെയും തൽസ്ഥിതി. കുടുങ്ങിയത് തന്നെ...!

സുഹൃത്തായ ബാങ്ക് ഉദ്യോഗസ്ഥൻ, നന്നായി ജോലിയെടുക്കുന്ന സ്വഭാവത്തിനുടമ, എം.പി മാണി. സത്യസന്ധത അയാളുടെ മുഖമുദ്രയും.

ദേശസാൽകൃത ബാങ്കിൽ ജോലിക്ക് അപേക്ഷ നൽകുമ്പോൾ ആകെ ഒരു ചലഞ്ചപ്പ്. എങ്ങാനും കിട്ടിയാൽ...? പ്രശ്നമില്ല, നല്ലത്. പക്ഷെ, ഇവിടെ നിന്നുള്ള വിടുതൽ...? ഒരു വട്ടം കൂടി അദ്ദേഹത്തിന്റെ മുൻപിൽ ചെന്ന് പെടേണ്ടതായി വരും. സാവകാശമുണ്ടല്ലോ.... കിട്ടിയെങ്കിലല്ലേയുള്ളൂ! അങ്ങനെ സമാശ്വസിക്കാൻ അയാൾ ശ്രമിച്ചു.

ഇതാ ആ സമയവും ആഗതമായിരിക്കുന്നു!

അനുവാദത്തിനുവേണ്ടി കാത്തുനിന്നു.

ആഫീസിന്റെ പ്രവർത്തനം തുടങ്ങിയതേയുള്ളൂ. സന്ദർശകരുടെ തിരക്കും ബഹളവും ഒന്നും ഇല്ല. ശനിയാഴ്ച ദിവസം ആയതുകൊണ്ടു കൂടിയാവും. താമസംവിനാ അകത്തേക്ക് കയറുവാനുള്ള അനുമതി ലഭിച്ചു.

''....തീരുമാനം....?'' മുൻപെന്നപോലെയുള്ള ചോദ്യരീതി. കാച്ചിക്കുറുക്കിയെടുത്ത ആ ''ഒറ്റ'' വാക്കിൽ ചോദ്യം ഉടക്കി നിന്നു.

''പോ-ക-ണ-മെ-ന്നാ-ണ്''

''ആകാം.'' എന്നിട്ട് തുടർന്നു.

''അതിവേഗം വളർന്നു കൊണ്ടിരിക്കുന്ന ബാങ്കാണ് നമ്മുടേത്. സാദ്ധ്യതകളും ഏറെ.''

വിരലെണ്ണാവുന്ന ആശയവിനിമയത്തിൽ ചോദ്യവും ഉത്തരവും അടങ്ങിയിരിക്കുന്നു!

എത്ര ലളിതം! എത്ര ഗഹനം!

ദേശസാൽകൃത ബാങ്ക് ഒരു സമുദ്രം തന്നെ. വളർച്ചയ്ക്ക് ഒരു കടിഞ്ഞാൺ എപ്പോഴും ഉണ്ടാവാം. അതുപോലെ ഉയർച്ചയ്ക്കുള്ള സാദ്ധ്യതകളും കുറവായിരിക്കും. ഇവിടെയാണെങ്കിൽ ചിലപ്പോൾ പടിപടിയായി ശടപടാന്ന്. അങ്ങനെയും ഇങ്ങനെയുമൊക്കെ കണക്ക് കൂട്ടികൊണ്ടിരുന്നു.

തീരുമാനം നിശ്ചയിച്ചുറപ്പിച്ചതാണെന്ന് തോന്നുകയാലാവണം അദ്ദേഹം ഇങ്ങനെ പറഞ്ഞ് നിർത്തി.

''ആലോചിക്കൂ. സ്റ്റാഫ് ഡിപ്പാർട്ട്മെന്റിൽ നിന്ന് വിടുതൽ വാങ്ങാം. എല്ലാ ഉയർച്ചകളും...''

''താങ്ക് യു സർ, വെരിമച്ച്.'' ഒരിക്കൽ കൂടി പറഞ്ഞു. 'വെരിമച്ച്' എന്ന വാക്ക് കൂടുതലായി ചേർക്കപ്പെട്ടു എന്നു മാത്രം.

അദ്ദേഹത്തിന്റെ മുമ്പിൽ നിൽക്കുമ്പോൾ ഞാൻ വളരെ ചെറുതായി പോകുന്നതു പോലെ. അല്ല, തികച്ചും ചെറുതാകുകയായിരുന്നു.

പിതൃതുല്യനായ അല്ലെങ്കിൽ അതിലേറെയുള്ള കരുതൽ. അതായിരിക്കണം അളന്ന് മുറിച്ച വാക്കുകൾക്ക് പകരം ഇത്രയേറെ വാക്കുകൾ അദ്ദേഹത്തിൽ നിന്ന് ഉതിർന്നു വീണത്.

ജോലി നൽകുമ്പോഴും വിടുതൽ അനുവദിക്കുമ്പോഴും ഉണ്ടായിരുന്നത് ഭാവപ്പകർച്ചയില്ലാത്ത ഒരേ ഭാവം!

കൂർമ്മബുദ്ധി. അതൊന്നുമാത്രമാവാം ബാങ്കിനെ 'നേരെചൊവ്വെ' ചലിപ്പിച്ചുകൊണ്ടിരുന്നത്.

രാഷ്ട്രീയത്തിന്റെ തട്ടകത്തിലേക്ക് അദ്ദേഹം സ്ഥിരമെന്നോണം കടക്കാതിരുന്നത് ബാങ്കിന്റെ നല്ല കാലം. അല്ലായിരുന്നുവെങ്കിൽ ഇങ്ങനെ ഒരു ബാങ്ക് ഇന്ന് ഭൂപടത്തിൽ ഉണ്ടാവുമായിരുന്നോ? ആയിരങ്ങൾക്ക് താങ്ങും തണലുമായി പ്രൗഢിയോടെ തലയുയർത്തി നിൽക്കുന്നു ആ ബാങ്ക്.

ആ മഹാനുഭാവൻ മൺമറഞ്ഞിട്ട് 31 സംവത്സരങ്ങളാകുന്നു. എല്ലാം ഇന്നലെ എന്നതുപോലെ! അല്ല, ഇന്ന് എന്നതുപോലെ!

ഞാനും വിരമിച്ചു കഴിഞ്ഞിരിക്കുന്നു. വിശ്രമജീവിതത്തിന് ഇപ്പോൾ എട്ട് വർഷത്തിന്റെ ആയുസ്സ്.

നീണ്ട 45 സംവത്സരങ്ങൾ പിന്നിട്ടത് വേഗപ്പാച്ചിലിൽ അറിഞ്ഞതേയില്ല!

ഉചിതമായ തീരുമാനങ്ങൾ ഉചിതസമയത്ത് നടപ്പിലാക്കു ക. തല്ലിയും തലോടിയും മുന്നേറുക. അതുകൊണ്ടാക്കെ തന്നെയാണല്ലോ തൊഴിലാളി യൂണിയനും ഓഫീസേഴ്സ് അസോസിയേഷനും ഒക്കെ നെടുംതൂണുകളായുള്ള ഒരു മഹൽ പ്രസ്ഥാനം ഇപ്പോഴും അനുസ്യൂതം വളർന്നു കൊണ്ടേയിരിക്കുന്നത്, വർഷാവർഷങ്ങളിൽ അദ്ദേഹത്തിന്റെ അനുസ്മരണം നടത്തിപ്പോരുന്നത്, ഉദ്യോഗസ്ഥരുടെ ഇടയിലെ ഐക്യത്തിനും 'നാമൊരു കുടുംബം' എന്ന ശൈലി കൈമോശം വരാതെ കാത്തുസൂക്ഷിക്കുന്നതിനും എല്ലാം കാലമിത്ര കഴിഞ്ഞിട്ടും തറക്കല്ല് പാകിപ്പോരുന്നത്. ചേരുംപടി ചേരുമ്പോഴുള്ള വിജയകാഴ്ചകൾ!

വിട്ടുപോരുവാനുള്ള തീരുമാനം തെറ്റായിരുന്നുവോ....? ശരിയായിരുന്നുവോ...? അറിയില്ല. പിൻതിരിഞ്ഞു നോക്കുമ്പോൾ തോന്നുന്നു തെറ്റുമായിരുന്നില്ല, ശരിയുമായിരുന്നില്ല എന്ന്. എങ്കിലും അദ്ദേഹത്തിന്റെ ദീർഘദൃഷ്ടി ആയിരുന്നിരിക്കില്ലേ കൂടുതൽ ശരി...?

1252 ശിഖരങ്ങളുമായി ആയിരങ്ങളുടെ ജീവിതത്തിൽ ഇടപെട്ടുകൊണ്ട് ആ മഹാമേരു വളർന്നു പന്തലിച്ച് നിൽക്കുന്നു. അനേകർക്ക് തണലായി–

കേരളവും കടന്ന്, ഇന്ത്യയും കടന്ന്, ലോകം തന്നെ കീഴടക്കുവാൻ ഒരുങ്ങി ആ ജൈത്രയാത്ര തുടർന്നുകൊണ്ടേയിരിക്കുന്നു.

കെ.പി ഹോർമീസ്

പിതൃതുല്യനായ ആ മഹാനുഭാവന്റെ പാവന സ്മരണയ്ക്ക് മുമ്പിൽ ഒരു പിടി പൂക്കൾ വിതറട്ടെ...

പ്രക്ഷോഭങ്ങളുടെ കാലം, വളർച്ചയുടെയും

സൊ, വി എഗ്രി ടു ഡിസ്സെഗ്രി (അങ്ങനെ വിയോജിക്കുന്നതിൽ നമ്മൾ യോജിക്കുന്നു) എന്ന് കെ.പി. ഹോർമിസിനോട് പറഞ്ഞത് മറ്റാരുമല്ല. ഐ.എൻ.ടി.യു.സിയുടെ സംസ്ഥാന പ്രസിഡന്റായിരുന്ന യശ്ശ:ശരീരനായ വി.പി. മരയ്ക്കാരായിരുന്നു. 1963-ൽ. അന്ന് മരയ്ക്കാർ ഫെഡറൽ ബാങ്ക് എംപ്ലോയീസ് യൂണിയന്റെ പ്രസിഡന്റായിരുന്നു. ആലുവ സെൻട്രൽ ബാങ്ക് ഓഫ് ഇൻഡ്യയിലെ കെ.വി. അന്തപ്പൻ വൈസ് പ്രസിഡന്റും എം.ടി. ടോം ജനറൽ സെക്രട്ടറിയും. ഒരു തരത്തിൽ കലുഷിതമായ അന്തരീക്ഷമായിരുന്നു അന്ന് ഫെഡറൽ ബാങ്കിലേത്. സംഘടന രൂപീകരണത്തെത്തുടർന്ന് പരസ്പര വിശ്വാസക്കുറവും തമ്മിൽതമ്മിൽ ഉൾക്കൊള്ളാനാവാത്ത വിരുദ്ധ നിലപാടുകളും അതിൽനിന്നുടലെടുത്ത തുടരെയുള്ള ജീവനക്കാരുടെ പ്രക്ഷോഭങ്ങളും എല്ലാം ചേർന്ന് ഇന്നത്തേതിൽ നിന്നുമെല്ലാം തീർത്തും ഭിന്നമായിരുന്നു. അനുരഞ്ജന ചർച്ചകൾക്കുമൊടുവിൽ സംഭാഷണങ്ങൾ വഴിമുട്ടി അവസാനിപ്പിച്ച പരാമർശമായിരുന്നു മരയ്ക്കാരുടേതായി മുമ്പ് സൂചിപ്പിച്ചത്.

സംഘടന നട്ടുനനച്ച് പാലിച്ചത് അന്തപ്പനായിരുന്നു. മാനേജുമെന്റ് എന്തെന്തു പ്രതികാര നടപടികൾ കൈക്കൊള്ളില്ലയെന്ന് വൈസ് പ്രസിഡന്റായിരുന്ന അന്തപ്പൻ എപ്പോഴും ആശങ്കപ്പെട്ടിരുന്നു. അക്കാരണത്താൽതന്നെ യൂണിയൻ തലത്തിൽ ഓരോ നടപടി കൈക്കൊള്ളുമ്പോഴും സെൻട്രൽ ബാങ്കിലെ സംഘടന നേതാക്കളായ പി.എം. ഐസക് തുടങ്ങിയവരുമായി കൂടിയാലോചിച്ചിരുന്നു. ജനറൽ സെക്രട്ടറി ടോമിനെ മൂന്നാർ



പി.എം ജോസഫ്

ശാഖയിലേക്കു സ്ഥലം മാറ്റി (അന്ന് ഏറ്റവും ദൂരത്തുള്ള ശാഖ അതായിരുന്നു). നിയ മപരമായി നിവൃത്തിയില്ലാത്തതുകൊണ്ടു മാത്രമാണ് നിങ്ങൾ സർവീസിൽ തുടരുന്നതെന്ന് അന്ന് ടോമിന് ഹോർമിസ് നേരിട്ട് ശാസന നൽകിയിരുന്നു.

1964-ൽ ആലുവ ടാസ്സ് ഹാളിൽ ചേർന്ന യൂണിയന്റെ ഒന്നാം വാർഷിക പൊതുയോഗം പലതുകൊണ്ടും ശ്രദ്ധേയമായിരുന്നു. അന്ന് പ്രഗത്ഭനായിരുന്ന അഡ്വ. വി.ആർ. കൃഷ്ണ അയ്യരായി രുന്നു ഉൽഘാടകൻ. ഫെഡറൽ ബാങ്കിന്റെ തൊഴിൽ നയത്തെ നിശിതമായി വിമർശിച്ച അദ്ദേഹം സ്ത്രീ ജീവനക്കാർക്ക് വിവാ ഹാനന്തരം അക്കാരണത്താൽതന്നെ ജോലി നഷ്ടമാകുമെന്ന സേവന വ്യവസ്ഥക്കെതിരെ ആഞ്ഞടിച്ചു. പലതും പുതുക്കേ ണ്ടതുണ്ട് എന്ന് അംഗീകരിച്ചപ്പോഴും ഒരു നയമെന്ന നിലക്ക് ഹോർമിസ് എപ്പോഴും ഉറച്ച നിലപാടുതന്നെ പുലർത്തിപ്പോന്നു.

ആലുവ സമ്മേളനത്തിൽ വച്ച് ടി.കെ.വി. നായർ പ്രസിഡന്റ് പദം ഏറ്റെടുത്തു. അദ്ദേഹം ആൾ കേരള ബാങ്ക് എംപ്ലോയീസ് ഫെഡറേഷന്റെ സ്ഥാപക ജനറൽ സെക്രട്ടറിയായിരുന്നു. വൺ -സ്റ്റേറ്റ് ബാങ്കുകൾ എന്നു കണക്കാക്കിയിരുന്ന – ഒരു സംസ്ഥാ നത്തുമാത്രം ശാഖകകളുള്ള – ഇവിടുത്തെ സ്വകാര്യ ബാങ്കുക ളിൽ ഇന്നത്തേതുപോലെ ഏകീകൃത സേവന വ്യവസ്ഥകളോ, എന്തിന്, സേവന വ്യവസ്ഥകൾ തന്നെയോ ശമ്പള ക്രമങ്ങളോ ഉണ്ടായിരുന്നില്ല. അഖിലേന്ത്യാ തലത്തിൽ വിവിധ സംസ്ഥാന ങ്ങളിൽ ശാഖകളുമായി പ്രവർത്തിച്ചു വന്ന അന്നത്തെ വൻകിട ബാങ്കുകൾക്കും അവിടുത്തെ ജീവനക്കാർക്കും ബാധകമായ ട്രൈബൂണൽ അവാർഡുകൾ – ശാസ്ത്രി അവാർഡ്, ദേശായി അവാർഡ് എന്നിവ – നിലവിലുണ്ടായിരുന്നു.

ഫെഡറൽ ബാങ്കിലെ സംഘടന പ്രവർത്തകർക്കു ഊർജ്ജം ന ൽകിയ ഒരു സംഭവമോർക്കുന്നു. 1964ൽ പണ്ഡിറ്റ് നെഹ്റു നിര്യാതനായപ്പോൾ ബാങ്കുകൾക്ക് അവധി പ്രഖ്യാ പിച്ചപ്പോഴേക്കും കേരളത്തിലും മറ്റും ബാങ്കുകളെല്ലാം പതി വിൻപടി പ്രവർത്തിച്ചിരുന്നു. അതിന്റെ പേരിൽ യൂണിയനുകൾ ഓവർടൈം വേതനം ആവശ്യപ്പെടുകയും ഇതര ബാങ്കുകളിൽ അതനുവദിക്കുകയും ചെയ്തു. ഫെഡറൽ ബാങ്കിൽ മാനേജ് മെന്റ് അതു നിഷേധിച്ചു. ആലുവയിൽ ബാങ്കിനു മുമ്പിൽ ജീവന ക്കാർ മുദ്രാവാക്യം വിളിക്കുകയും പ്രകടനം നടത്തുക

യും ചെയ്തു. ഒടുവിൽ ആലുവ അസി. ലേബർ ഓഫിസിൽ വിളിച്ചുചേർത്ത അനുരഞ്ജന സംഭാഷണത്തിൽ ഓവർടൈം വേതനം അനുവദിച്ച് കരാറിൽ ഇരു കക്ഷികളും ഒപ്പുവച്ചു.. സംഘടന തലത്തിൽ അതൊരു വിജയതരംഗമായി.

ഇന്ത്യയിലെമ്പാടും ശാഖകളമായി പടർന്ന് പന്തലിച്ച കേരളത്തിന്റെ ഒരു ബാങ്ക് കെ.പി ഹോർമിസിന്റെ സ്വപ്നമായിരുന്നു. നിലവിലെ ജീവനക്കാർക്ക് അതുവഴി ഉയർന്ന സേവന-വേതന ക്രമം ലഭ്യമാക്കുക അദ്ദേഹത്തിന്റെ തീരുമാനവുമായിരുന്നു. 1973-ൽ ഇന്ത്യയിലെ മെട്രോ നഗരങ്ങളിൽ ബാങ്കിന്റെ ശാഖകൾ തുറന്നുതുടങ്ങി. അവയുടെ ചുവടു പിടിച്ച് വിവിധ സംസ്ഥാനങ്ങളിൽ ശാഖകളാരംഭിച്ചു. കേരളത്തിൽ നിരന്തരം ശാഖകൾ സ്ഥാപിച്ചുകൊണ്ടേയിരുന്നു. ഇത്തരത്തിൽ വിപലമായൊരു ശാഖാ ശൃഖല കെട്ടിപ്പടുക്കാൻ ആയിരക്കണക്കായ വിദ്യാസമ്പന്നരെ ആവശ്യമായിരുന്നു.

ബാങ്കിംഗ് പരിജ്ഞാനവും പരിചയുമുള്ളവരെ പുറത്തു നിന്നും ലഭ്യമല്ല. മിടുക്കരായ, ഉയർന്ന വിദ്യാഭ്യാസ യോഗ്യതയുള്ള ആയിരങ്ങളെ ഉയർന്ന മാർക്കിന്റെ പിൻബലത്തിൽ നിർലോഭം റിക്രൂട്ടു ചെയ്തു. ഡിപ്ലോമ ഇൻ കൊഴേഴ്സ്യൽ പ്രാക്ടീസ് എന്ന ത്രിവത്സര റഗുലർ കോഴ്സ് തുടങ്ങുന്നതിന് പ്രശസ്തമായ ഫെഡറൽ ബാങ്ക് സ്റ്റാഫ് ട്രെയ്നിംഗ് കോളേജു സ്ഥാപിച്ച് സർവീസിലുള്ളവർക്ക് നിരന്തരം ട്രെയിനിംഗ് കൊടുക്കുവാൻ സ്റ്റാഫ് ട്രെയിനിംഗ് കോളേജിൽ സന്നാഹങ്ങളൊരുക്കി.

തുടർന്ന് രണ്ടു ദശകങ്ങളോളം ഫെഡറൽ ബാങ്കിന് വിജയ ഗാഥകളുടെ തേരോട്ടമായിരുന്നു. ബാങ്കു കൈവരിച്ച അസൂയാവഹമായ വളർച്ചയുടെ രസതന്ത്രം ഇതര ബാങ്കുകൾക്കു മുമ്പിൽ ഒരു ചോദ്യചിഹ്നമായി നിലകൊണ്ട സാഹചര്യങ്ങളെ ധിഷണാശേഷികൊണ്ടു മെരുക്കുവാൻ സ്വയം വളർന്ന് മഹത്വമാർജിക്കുന്ന ഒരു പ്രതിഭാചാതുരി ഹോർമിസിൽ ദർശിക്കാനാവും. അദ്ദേഹം പാകിയ അടിത്തറമേൽ ഫെഡറൽ ബാങ്ക് അതിരുകൾ ഭേദിച്ച് ഇന്നും കുതിച്ചുകൊണ്ടേയിരിക്കുന്നു - സമാനതകളില്ലാതെ!

ഫെഡറൽ ബാങ്കാണ് എന്റെ ശരീരവും ആത്മാവും

എന്റെ ഫെഡറൽ ബാങ്കിനെപ്പറ്റിയും അതിന്റെ സാരഥിയായിരുന്ന ഹോർമിസ് സാറിനെപ്പറ്റിയുമുള്ള നല്ല ചില ഓർമ്മകൾ ഞാൻ കുറിക്കട്ടെ.

1963 മെയ് 2-ന് ബാങ്കിൽ Stenographer cum Clerkആയി ചേർന്നു. ആദ്യ ഗുരു ശ്രീ. സി.ഒ. തോമസ്. തുടക്കം ഡസ്പാച്ച് ക്ലർക്ക്. നല്ല അദ്ധ്വാനവും റിസ്കും ഉള്ളതായിരുന്നു ജോലി. വൈകീട്ട് Stamping machine Book tally ആക്കിയിട്ടേ വീട്ടിൽ പോകാൻ പറ്റൂ. ശമ്പളം 95 രൂപ. അന്ന് അത് മികച്ച ശമ്പളമായിരുന്നു.

ഞാൻ കയറിയ സമയത്താണ് ബാങ്കിന്റെ 16-ാം ശാഖ ഉദ്ഘാടനം ചെയ്യപ്പെട്ടത്. പിന്നെ പടിപടിയായി ഉയർച്ചകൾ, എന്തു ജോലി കിട്ടിയാലും ചെയ്തു തീർക്കുന്ന ചുറുചുറുക്കുള്ള ചെറുപ്പക്കാർ. രാവും പകലും പണിയെടുക്കാൻ തയ്യാർ. ഞാൻ ജോയിൻ ചെയ്യുമ്പോൾ രണ്ടു ലേഡീസ് സ്റ്റാഫ് മാത്രമേ ഉണ്ടായിരുന്നുള്ളു. ഞങ്ങൾ മൂന്നു പേരും കൂടി വന്നതോടെ അത് അഞ്ച് ആയി. പിന്നെ രണ്ട് ലെഡി ഓഫീസർമാരുംകൂടി വന്നു. CAIIB Part I പാസ്സായാൽ പ്രൊമോഷൻ കിട്ടും. അതു പാസായി. 1968 മെയിൽ എന്റെ വിവാഹത്തിന് സമ്മാനമായി പ്രൊമോഷൻ ഓർഡർ ഹോർമീസ് സാർ നേരിട്ട് കയ്യിൽ തന്നു. അതൊരു മറക്കാനാവാത്ത അനുഭവമായിരുന്നു.



എസ് കൃഷ്ണവേണി

ഇന്റർവ്യൂവിന് ചില ചോദ്യങ്ങൾ നേരിടേണ്ടി വന്നു. Ipsofacto terminable after marriage എന്ന ക്ലോസുണ്ട്. അതിനെപ്പറ്റി എന്താണ് അഭിപ്രായം? ഉത്തരം, ''ഞാൻ മറ്റൊരു

ജോലി കിട്ടിയിട്ടേ വിവാഹം കഴിക്കുന്നുള്ളു.' അടുത്ത ചോദ്യം. ''ശമ്പളം അപ്പൊഴത്തെ ജോലിയേക്കാളും കുറവാണല്ലോ?'' മറുപടി, ''എന്റെ ഭാവി നന്മക്ക് ഞാൻ എത കുറവു ശമ്പളമായാലും സ്വീകരിക്കും.'' ഉടനെ എന്റെ ശമ്പളം 50-ൽ നിന്ന് 95-ലേക്ക് ഉയർന്നു.

ബാങ്കിന്റെ രഹസ്യങ്ങളൊന്നും പുറത്തു പറയില്ല എന്ന ഒരു ബോണ്ട് ഒപ്പിടണം. അതും സമ്മതിച്ചു. പിന്നെ ബാങ്കിൽ ചില തട്ടിപ്പുകൾ അരങ്ങേറി. ഇല്ലാത്ത ഗുഡ്സിന്റെ ബിൽ ഡിസ്ക്കൗണ്ട് ചെയ്യുക, ഇല്ലാത്ത സ്വർണത്തിന് വായ്പ നൽകുക, വസ്തു ഈടിന്മേൽ വായ്പ തട്ടിപ്പ്, ഫേക്ക് ഡെപ്പോസിറ്റ് രസീത് കൊടുത്ത് പണം സ്വന്തമായി സ്വീകരിക്കുക തുടങ്ങി പലവിധത്തിൽ ബാങ്കിന് ക്ഷീണവും നഷ്ടവും വരുന്ന അനവധി കേസുകൾ ബാങ്കിൽ ഉണ്ടായിട്ടുണ്ട്. അതെല്ലാം കുറ്റകൃത്യത്തിന്റെ ഗൗരവം അനുസരിച്ചും കുറ്റം ചെയ്തവരുടെ വ്യക്തിത്വമനുസരിച്ചും ശിക്ഷിച്ചും നടപടികൾ എടുത്തും ബാങ്കിന് യാതൊരുവിധത്തിലും കോട്ടം കൂടാതെ മുന്നോട്ടു നയിച്ച മഹാപ്രതിഭയാണ് ഹോർമീസ് സാർ.

ബാങ്കിന് ട്രെയിനിംഗ് കോളേജും സ്വന്തം കെട്ടിടങ്ങളും ബ്രാഞ്ചുകളും അദ്ദേഹത്തിന്റെ മാത്രം ദീർഘവീക്ഷണത്തിന്റെ ഉദാഹരണങ്ങളാണ്. ഫെഡറൽ ടവർ അദ്ദേഹത്തിന്റെ ഏറ്റവും വലിയ സ്വപ്നമായിരുന്നു. അതിന്റെ മോഡൽ മേശമേൽ വച്ച് വർഷങ്ങളോളം റിസർവ് ബാങ്ക് അനുമതിക്കായി കാത്തിരുന്ന് ഒടുവിൽ സ്വപ്നം പൂവണിഞ്ഞു. ആ സ്ഥലത്ത് പഴയ പാല സെൻട്രൽ ബാങ്കായിരുന്നു. ആ ബാങ്ക് പൊളിഞ്ഞപ്പോൾ സ്ഥലവും കെട്ടിടവും ലേലത്തിൽ വാങ്ങിയിടത്താണ് ഫെഡറൽ ടവർ പണിതിരിക്കുന്നത്. ആ ബാങ്കിന്റെ ലഡ്ജറുകൾ, ഫർണിച്ചർ, ക്ലോക്ക് എല്ലാംതന്നെ ബാങ്ക് ഉപയോഗപ്പെടുത്തി. ലെഡ്ജറുകൾ ഏതാണ്ട് 10 വർഷത്തേക്ക് പേരു മാറ്റി എഴുതി ഉപയോഗിച്ചു. അവിടെ ജോലി നഷ്ടപ്പെട്ട കുറെ ബാങ്ക് ഓഫീസർമാരെയും ക്ലാർക്കുമാരെയും റിക്രൂട്ട് ചെയ്ത് നമ്മുടെ Staff strength കൂട്ടി. ബാങ്കിന്റെ വളർച്ചക്ക് നല്ല ഒരു കാരണം ഈ സ്ഥാവരജംഗമങ്ങൾ ഏറ്റെടുത്തതായിരുന്നു.

ആലുവയിലെ ഒരു പ്രമുഖ വ്യവസായി നടത്തിയ തട്ടിപ്പിൽ ബാങ്ക് പൊളിയും എന്ന ഒരു വാർത്ത പരന്നു. പക്ഷെ നല്ലവ

രായ നാട്ടുകാരും അഭ്യുതയകാംക്ഷികളും അതിനെ അവഗണിച്ചു. ബാങ്ക് അതിന്റെ മുന്നോട്ടുള്ള പ്രയാണം തുടർന്നു. പിന്നെ ഞാൻ ഓർക്കുന്ന മറ്റൊരു കാര്യം, ബാങ്കിലെ ജീവനക്കാർ സംഘടിച്ചു, യൂണിയനുണ്ടാക്കി, അവകാശങ്ങൾക്കു വേണ്ടി പൊരുതി, അത് പിടിച്ചു പറ്റിയതാണ്. അപ്പോഴും ഹോർമീസ് സാർ പറഞ്ഞത്, അദ്ധ്വാനിക്കു, അവകാശങ്ങൾ കണക്കു പറഞ്ഞ് വാങ്ങൂ. ബാങ്കു വളരട്ടെ. അതോടൊപ്പം നിങ്ങളും വളരും എന്നാണ്. 106 ദിവസം നീണ്ടുനിന്ന ആദ്യത്തെ സമരത്തിന് ഞാൻ സാക്ഷിയായിട്ടുണ്ട്. കാലത്ത് നേരത്തേ ബാങ്കിനകത്തു കയറും. മുദ്രാവാക്യവും സത്യാഗ്രഹവും കല്ലേറും നടക്കുമ്പോൾ അകത്തെ ഷട്ടർ താഴ്ത്തി ചിലർ ജോലി ചെയ്യും. അത്യാവശ്യം പണമിടപാടുകളും നടത്തും. അടുത്ത ഏതെങ്കിലും കടകൾ വഴി പാരലൽ ബാങ്കിംഗ് നടത്തി ഇടപാടുകാരുടെ ആവശ്യം നിറവേറ്റും. അതിനും സാക്ഷിയായിട്ടുണ്ട് ഞാൻ. ഇതെല്ലാം അസൂത്രണം ചെയ്ത് നടപ്പിലാക്കിയത് ആ മഹാപ്രതിഭയാണ്. ഞങ്ങൾ കുറച്ചുപേർ കരിങ്കാലികളായി. അതിന് ചീത്തവിളി അനവധി കേട്ടിട്ടുണ്ട്. ഇന്നും എനിക്ക് ആഹാരം തന്ന് സംരക്ഷിക്കുന്നത് എന്റെ ഫെഡറൽ ബാങ്കാണ്. ബാങ്കാണ് എന്റെ ആത്മാവും ശരീരവും.

ബാങ്കിനും അതിനെ ഇത്ര വലിയ ഒരു ആൽമരമാക്കി വളർത്തിയ ആ മഹാ പ്രതിഭയ്ക്കും നന്ദി പറയുന്നു. ഈശ്വരനെ നമിക്കുന്നു.

ഓർമകളിൽ എന്നും ഹോർമിസ് സാർ

1967ൽ ഫസ്റ്റ് ക്ലാസ്സോടെ ഞാൻ എസ്.എസ്.എൽ.സി പാസായപ്പോൾ ഉന്നതപഠനത്തിന് അന്നത്തെ സാമ്പത്തിക സ്ഥിതി അനുകൂലമായിരുന്നില്ല. ഹോർമിസ് സാറുമായി അടുത്ത പരിചയമുള്ള എന്റെ ഒരു അമ്മാവൻ,നിർദ്ദേശിച്ചതനുസരിച്ച് തട്ടിൽ ചാരിറ്റബിൾ ട്രസ്റ്റിന്റെ സ്കോളർഷിപ്പ് ലഭിക്കുവാൻ അർഹതയുണ്ടോ എന്നറിയുന്നതിന്, ട്രസ്റ്റികളിൽ ഒരാളായിരുന്ന ഹോർമിസ് സാറിനെ നേരിൽ കാണുവാൻ പോയി. മാർക്ക്‌ലിസ്റ്റ് പരിശോധിച്ച അദ്ദേഹം എന്നേക്കാൾ കൂടുതൽ മാർക്ക് വാങ്ങിയ കുട്ടികളുടെ അപേക്ഷ ലഭിച്ചതായി പറഞ്ഞു, എന്നോട് എറണാകുളത്തു പോയി മുനിസിപ്പൽ ചെയർമാനായ എം.സി. കുരുവിളയെ കാണുവാൻ നിർദ്ദേശിച്ചു. ശ്രീ. കുരുവിള, ആ വർഷം എസ്.എസ്.എൽ.സിയ്ക്ക് ഏറ്റവും കൂടുതൽ മാർക്ക് കിട്ടുന്ന ഒരു കുട്ടിയ്ക്ക് സെന്റ്. വിൻസെന്റ് ഡി പോൾ സൊസൈറ്റി വഴി ഉന്നത വിദ്യാഭ്യാസത്തിനുള്ള സ്കോളർഷിപ്പ് ലഭിക്കുവാൻ സാദ്ധ്യതയുണ്ടെന്നും അതിന് ഞാൻ അർഹനാണെന്നും പറഞ്ഞു. തിരികെ ചെന്ന് ഹോർമിസ് സാറിനെ കണ്ടപ്പോൾ അദ്ദേഹം എന്നെ അഭിനന്ദിച്ചശേഷം ഇങ്ങനെ പറഞ്ഞു.



ലോനപ്പൻ വി.ഒ

"Bank is calling for fresh matriculates with first class. You can join the bank and continue studies. I can give you convenient posting to Ernakulam or Trivandrum branch."
ആലോചിച്ചു മറുപടി പറയാമെന്നു പറഞ്ഞു പിരിഞ്ഞു. വീട്ടിൽ വന്ന് ആലോചിച്ചപ്പോൾ ബാങ്കിൽ ജോലിയിൽ പ്രവേശിക്കുവാൻ പറഞ്ഞു. അങ്ങനെ 01.08.1967ൽ എറണാകുളത്ത്

ട്രെയിനിയായി ജോലിയിൽ പ്രവേശിച്ചു.

കൃത്യം 8 ദിവസം കഴിഞ്ഞപ്പോൾ ആർ.ബി.ഐ. ഇൻസ്പെക്ഷൻ ആരംഭിച്ചു. സ്വർണ്ണപ്പണയ ഉരുപ്പടികളിൽ വലിയ ക്രമക്കേടുകൾ കണ്ടെത്തി. ഒരു ഉദ്യോഗസ്ഥനും മറ്റൊരാളും ചേർന്ന് സ്വർണ്ണ ഉരുപ്പടികൾ ഇല്ലാതെ പണയ നമ്പർ എഴുതിയ കവർ മാത്രം വെച്ച് പല വ്യാജപേരുകളിലായി വലിയൊരു തുകയുടെ തട്ടിപ്പ് നടത്തി യിരുന്നു. ഇടപാടുകാരുടെ പണയ ഉരുപ്പടികൾക്കും നിക്ഷേപങ്ങൾക്കും യാതൊരുവിധ പ്രശ്നങ്ങളുണ്ടായി രുന്നില്ലെങ്കിലും ഈ വാർത്ത എങ്ങനെയോ കാട്ടുതീ പോ ലെ പടർന്നു, ബ്രാഞ്ചുകൾക്ക് മുന്നിൽ നീണ്ട ക്യൂ രൂപപ്പെട്ടു. ജീവനക്കാർ എല്ലാവരെയും തൃപ്തരാക്കി മടക്കി അയച്ചു. ഇതു തരണം ചെയ്യാനായി ഹോർമിസ് സാർ എടുത്ത തന്ത്രപ്രധാന മായ ചില പ്രവൃത്തികൾ ഒരുവിധത്തിൽ ബാങ്കിനെ വലിയ പ്ര തിസന്ധിയിൽ നിന്നു കരകയറ്റി. ശാഖകളിൽ ധാരാളം പ ണം എത്തിച്ച് ജനങ്ങളുടെ ആശങ്കയ്ക്ക് പരിഹാരം കണ്ടെത്തി. എറണാകുളത്തെ മുനിസിപ്പൽ ചെയർമാനെ കൊണ്ട് സാമാ ന്യം വലിയൊരു തുക ദീർഘകാലത്തേക്ക് നിക്ഷേപിപ്പിച്ചു. ബാങ്കിനകത്തും റോഡിലും നൂറുകണക്കിനാളുകൾ വരി വരിയായി നിൽക്കുമ്പോഴാണ് ഇപ്രകാരം ചെയ്തിച്ചതെ ന്നോർക്കണം. ഹോർമിസ് സാർ ദൂരെ കാറിൽ ഇരുന്നു കൊണ്ടാണ് ശ്രീ. കുരുവിളയെപ്പോലെ ജനസ്വാധീനമുള്ള വ്യക്തികളെകൊണ്ട് ഇതു ചെയ്തിച്ചത്. ഈ തുകകൾ വൈകാതെ മറ്റു ശാഖകളിലും മാറി മാറി ഇതുപോലെ ഡെപ്പോസിറ്റ് ചെയ്തിച്ചാണ് പ്രതിസന്ധികളെ അദ്ദേഹം സധൈര്യം നേരിട്ടത്. രാത്രി ഏറെ വൈകി അദ്ദേഹം എറണാകുളം ബ്രാഞ്ചിൽ ഈ ദിവസങ്ങളിൽ എത്തുമായിരുന്നു, ഭക്ഷണം പോലും കഴി യ്ക്കാതെ. അന്നത്തെ ഒട്ടുമിക്ക സ്റ്റാഫും വൈകിയും ജോലി ചെ യ്തിരുന്നു. ഡ്രൈവർ സുബ്രഹ്മണ്യനെ വിട്ട് മോഡേൺ ബ്രഡും കട്ടൻകാപ്പിയും വാങ്ങിപ്പിച്ചു കൊണ്ടുവന്ന് അദ്ദേഹത്തോടൊപ്പം കഴിച്ച അനുഭവമുണ്ട്. അവിടെയിരുന്നായിരുന്നു പിറ്റേ ദിവസത്തെ സ്ട്രാറ്റജിയ്ക്ക് രൂപം കൊടുത്തിരുന്നത്. 1967 ഡിസംബർ 30ന് Marthandom Commercial Bank ഏറ്റെടുത്തു ബാങ്കിന്റെ നഷ്ടപ്പെട്ട പ്രതിഛായ വീണ്ടെടുത്തു.

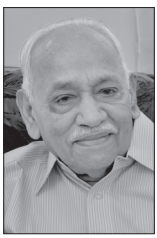
റൺ ഉണ്ടായ സമയത്ത് ക്യാഷ് ഷോർട്ടേജ് പരിഹരിക്കുന്നതിന് സിന്റിക്കേറ്റ് ബാങ്കിന്റെ മട്ടാഞ്ചേരി ശാഖയിൽ പണയം വെച്ച്

പണമായി 10 ലക്ഷം രൂപ വാങ്ങുന്നതിന് 15 ലക്ഷം രൂപയുടെ ബോണ്ടുകൾ എന്നെ ഏൽപ്പിച്ചും കൂട്ടിന് ശ്രീ. ഐ.സി. ജോസഫ് എന്ന സീനിയർ ബാങ്ക്മാനെയും എറണാകുളം ജെട്ടിയിൽ നിന്നും ബോട്ടു വഴി മട്ടാഞ്ചേരി സിന്റിക്കേറ്റ് ബാങ്കിലേക്ക്. അവിടെ നിന്നു കിട്ടിയ ചെക്കുമാറുവാൻ എസ്.ബി.ഐ., ഫോർട്ട് കൊച്ചിനിലേക്ക്. പയ്യനായ എന്നെ കണ്ട എസ്.ബി. ഐ. മാനേജർ, ക്യാഷുമായി ബസ്സിൽ പോകുന്നത് റിസ്ക് ആണെന്നും പറഞ്ഞു അദ്ദേഹത്തിന്റെ വണ്ടിയിൽ ഞങ്ങളെ ബോട്ട് ജെട്ടിയിലെത്തിച്ചു തന്നു. ഹൊർമീസ് സാറിനോട് വളരെ അടുപ്പമുള്ളവരായിരുന്ന രണ്ടു ബാങ്കുകളിലെയും മാനേജർമാർ.

വർഷങ്ങൾക്കുശേഷം 1977ൽ ഞാൻ അക്കൗണ്ട്സ് ഡിപ്പാർട്ട്മെന്റിൽ ജോലി ചെയ്തിരുന്ന സമയത്ത് 2 പൈസയുടെ വ്യത്യാസത്തിൽ ബാങ്ക് അക്കൗണ്ട്സിന്റെ Reconciliation Tally ആക്കാൻ കഴിയാതെ കാളിഫൈഡ് ബാലൻസ് ഷീറ്റ് പുറത്തിറക്കേണ്ടി വരുമോ എന്ന് ആശങ്കപ്പെട്ടിരുന്ന അവസരത്തിൽ ഹോർമിസ് സാർ എന്നെ അദ്ദേഹത്തിന്റെ ചേമ്പറിൽ വിളിപ്പിച്ച് അഭിനന്ദിക്കുകയും സ്വീറ്റ്സ് വിതരണം ചെയ്യുന്നതിന് അനുവദിക്കുകയുമുണ്ടായി. മറ്റൊരവസരത്തിൽ എന്നെ കാണാൻ വന്ന ഫ്രഞ്ചുകാരായ സുഹൃത്തുക്കളായ ഡെന്നീസിനെയും ക്രീസ്റ്റീൻനെയും കണ്ട് സാർ ഞങ്ങളെ അദ്ദേഹത്തിന്റെ ചേമ്പറിലേക്ക് വിളിച്ച് അവരെ പരിചയപ്പെടുകയും ബാങ്കിന്റെ കാറിൽ അവരെ എയർപോർട്ടിൽ കൊണ്ടുവിടുവാൻ പറയുകയും ചെയ്തു. അവർ കാർ വാടകയ്ക്ക് വിളിച്ച് വന്നിരുന്നതിനാൽ അദ്ദേഹത്തിന്റെ ഓഫർ സ്നേഹപൂർവ്വം നിരസിക്കുകയുണ്ടായി. യാതൊരു മുൻപരിചയമില്ലാത്തവരെങ്കിലും അവർക്കുവേണ്ടി അദ്ദേഹം കാണിച്ച സ്നേഹത്തിന് ഞങ്ങൾ ഹൃദയപൂർവ്വം നന്ദി പറഞ്ഞു പിരിഞ്ഞു.

ആദരവ് നേടിയെടുത്ത വ്യക്തിത്വം

1963-ൽ കൂത്താട്ടുകുളം ശാഖയുടെ മാനേജരായിരുന്ന സമയത്ത് എന്നെ റിസർവ് ബാങ്കിന്റെ മൂന്ന് മാസത്തെ ട്രെയിനിംഗിന് ബോംബെയിലേക്ക് അയച്ചു. ഒരു ദിവസം ആർബിഐ ഗവർണർ ഈ ട്രെയിനിംഗിലുള്ളവരെ പരിചയപ്പെടുവാൻ വരികയുണ്ടായി. ഓരോരുത്തരെയായി പരിചയപ്പെട്ടു എന്റെ അടുത്തു വന്നു. ഞാൻ ഫെഡറൽ ബാങ്കിൽ നിന്നാണ് വരുന്നതെന്നറിഞ്ഞപ്പോൾ അദ്ദേഹത്തിന് വലിയ സന്തോഷമായി. കുറെ നേരം ഷേക്ക് ഹാൻഡ് ചെയ്തു നിന്നു. Mr. Hormis is a close friend of mine. He was very particular in implementing the RBI guidelines / instruction in toto and with immediate effect'' എന്നായിരുന്നു അദ്ദേഹത്തിന്റെ വാക്കുകൾ.



എം.എം മാത്യു

മറ്റൊരവസരത്തിൽ Bank CEOമാരുടെ മീറ്റിംഗിൽ Home Savings Scheme (our HSB) നടപ്പിൽ വരുത്തുന്നതിനെക്കുറിച്ചുള്ള നിർദ്ദേശം വച്ചു. അത് നമ്മുടെ ബാങ്കിൽ നടപ്പിലാക്കി ഒരാഴ്ചക്കുള്ളിൽ RBI-യ്ക്കു റിപ്പോർട്ട് അയക്കുകയും ചെയ്തു.

ട്രെയിനിംഗിന് അവസാനമായി നടത്തുന്ന റിട്ടൺ ടെസ്റ്റിനൊപ്പം ഇംഗ്ലീഷിൽ ഉള്ള പ്രസംഗ മത്സരത്തിലും ഞാൻ ഒന്നാമനായി

അതായിരുന്നു തുടക്കം

ഫെഡറൽ ബാങ്ക് എന്ന പേര് എന്നും ആവേശമാണ്. ആ ആവേശത്തിന് തിരികൊളുത്തിയത് ശ്രീ കെ. പി ഹോർമിസും.

ഫെഡറൽ ബാങ്കിന്റെ എഴുപതുകളിലെ കുതിപ്പ് കണ്ടറിഞ്ഞ, അനുഭവിച്ച ഒരാളാണ് ഞാനും. ഒരു ദിവസം പതിനെട്ട് ബ്രാഞ്ചുകൾ തുറന്ന ത്രസിപ്പിക്കുന്ന ചരിത്രം ഫെഡറൽ ബാങ്കിന് മാത്രം സ്വന്തം. പിന്നീടങ്ങോട്ട് മുന്നേറ്റത്തിന്റെ കഥകൾ മാത്രം.

MORE THAN A JOB, A CAREER എന്ന പത്രപരസ്യം കാരണമാണ് ഫെഡറൽ ബാങ്കിലേക്ക് അപേക്ഷ അയച്ചത്.

"Do you think you are an important person?" എന്ന് തുടങ്ങുന്ന ചോദ്യാവലി. ചോദ്യങ്ങൾക്ക് Yes/ No എന്ന് ഉത്തരമെഴുതി, പല ചോദ്യങ്ങൾക്കും ഉത്തരം എഴുതാൻ ബുദ്ധിമുട്ടി. ഒരുത രത്തിൽ സൈക്കോ അനലിറ്റിക്കൽ ടെസ്റ്റ് പാസായി ഇന്റർവ്യൂ വിന് എത്തി. എക്സിക്യൂട്ടീവ് ട്രെയിനിയെ തെരഞ്ഞെടുക്കാനുള്ള ഇന്റർവ്യൂ. ഫെഡറൽ ബാങ്കിന്റെ ഹെഡ് ഓഫീസ് ബാങ്ക് ജംക്ഷനടുത്തുള്ള മുനിസിപ്പൽ കെട്ടിടത്തിൽ പ്രവർത്തിക്കുന്ന കാലം. അടിയന്തിരാവസ്ഥയുടെ നാളുകൾ.

അന്ന് ഞാൻ ഹൈക്കോടതിയിൽ പ്രാക്ടീസ് തുടങ്ങിയിട്ടേയുള്ളൂ. എല്ലാ ധൈര്യവും സംഭരിച്ചാണ് ഇന്റർവ്യൂവിന് എത്തിയത്.



ബാങ്കിന്റെ ചെയർമാൻ ശ്രീ കെ.പി ഹോർമിസ്, ഡയറക്ടർ ശ്രീ കെ.സി.എം മേത്തർ, ശ്രീ സേവ്യർ പാറയ്ക്കൽ തുടങ്ങിയവരായിരുന്നു ഇന്റർവ്യൂ ബോർഡിൽ. മേത്തർ സാറും സേവ്യർ സാറും പൊതുവായ ചില കാര്യങ്ങൾ ചോദിച്ചു. ഒരുവിധം ഭംഗിയായി ഉത്തരങ്ങൾ പറഞ്ഞു. തൊട്ടപ്പുറത്ത് കണ്ണടയ്ക്കുള്ളിലൂടെയു

മുഹമ്മദ് നസീർ പി. എസ്

ള്ള ഹോർമിസ് സാറിന്റെ നോട്ടം. അടുത്ത ഊഴം സാറിന്റേതായിരുന്നു.

പതിഞ്ഞ സ്വരത്തിൽ വ്യക്തമായ ചോദ്യം.

“Mr Nasir, you are an advocate. What is your interest in banking?”

“Sir, I would like to work in the Federal Bank. A legal background will help me to work in the bank and the career in the Federal Bank is promising.”

ഒരുവിധം പറഞ്ഞൊപ്പിച്ചു. ഒരു നിമിഷം കടന്നുപോയി. ഇനി എന്ത് ചോദിക്കുമോ ആവോ?

“Mr Nasir, what is the best quality in you?”

“Sir, I would like to get more and more new friends.”

ഒരുവിധം തൃപ്തികരമായ ഉത്തരമാണെന്നു ഹോർമിസ് സാറിന്റെ മുഖഭാവത്തിൽ നിന്നും മനസിലായി. ഇന്റർവ്യൂ മിക്കവാറും തീർന്നുകാണുമെന്നു കരുതിയപ്പോൾ അടുത്ത ചോദ്യം.

“Then what is the bad quality in you?”

പതറിയില്ല.

“Sir, according to me, I am not having any bad quality in me, if I am having any that has to be found out by the other persons who are making contact with me.”

ഈ ഉത്തരം പറഞ്ഞത് ഞാൻ തന്നെയോ എന്ന് പല പ്രാവശ്യം ആലോചിച്ചിട്ടുണ്ട്. അതോ ഉള്ളിൽ നിന്ന് ആരെങ്കിലും പറയിപ്പിച്ചതാണോ?

“Yes, Nasir.”

ഹോർമിസ് സാറിന്റെ മുഖത്ത് ഒരു വെള്ളിവെളിച്ചം. അത് എന്നിലേയ്ക്കും പകർന്നു എന്ന തോന്നൽ.

എല്ലാവരോടും നന്ദി പറഞ്ഞുകൊണ്ട് പുറത്തേയ്ക്ക്. ഇന്റർവ്യൂ നന്നായി എന്ന് തോന്നി.. കുറച്ച് ദിവസങ്ങൾ കഴിഞ്ഞപ്പോൾ ഫെഡറൽ ബാങ്കിൽ നിന്ന് ഒരു ഇൻലന്റ് കാർഡ് കിട്ടി. തുറന്നുനോക്കി.

You are selected as Executive Trainee.

ഓർമകളിൽ ഹോർമിസ് സാർ എപ്പോഴും മംഗളങ്ങൾ ആശംസിക്കുന്നതുപോലെ. ജീവിതകാലം മുഴുവൻ ആ മഹദ് വ്യക്തിയെ നന്ദിയോടെ സ്മരിക്കാം.

കാലത്തിനു മുൻപേ നടന്ന പ്രതിഭാശാലി

മഹത്തായ ബാങ്കിംഗ് സങ്കൽപ്പങ്ങളുമായി മധ്യതിരുവിതാംകൂറിൽ തിരുവല്ലക്കടുത്തുള്ള നെടുംപുറത്ത് 14 വ്യക്തികൾ ചേർന്ന് 1931 ൽ തുടക്കമിട്ട പ്രസ്ഥാനമായിരുന്നു തിരുവിതാംകൂർ ഫെഡറൽ ബാങ്ക്. പക്ഷേ, ഏഴു വർഷം കഴിഞ്ഞപ്പോൾ തന്നെ ബാങ്ക് അടച്ചു പൂട്ടി, ആറു വർഷത്തോളം ബാങ്ക് ആ അവസ്ഥയിൽ തുടർന്നു. എല്ലാവരും കൈയൊഴിഞ്ഞ ബാങ്കിനെ പുനരുജ്ജീവിപ്പിക്കുവാൻ കുളങ്ങര പൗലോ ഹോർമീസ് എന്ന ധിഷണാശാലി ധൈര്യസമേതം മുന്നോട്ടു വന്നു. 1944ൽ പെരുമ്പാവൂർ കോടതിയിൽ അഭിഭാഷകനായിരുന്ന കെ. പി ഹോർമീസ് പിതാവിൽ നിന്നും മറ്റു പലരിൽ നിന്നുമായി 2000 രൂപ സമാഹരിച്ച് ബാങ്കിന്റെ 208 ഓഹരികൾ വാങ്ങി. പേരിനുമാത്രം അവശേഷിച്ചിരുന്ന തിരുവിതാംകൂർ ഫെഡറൽ ബാങ്കിന്റെ ചട്ടക്കൂടിൽ നിന്നുകൊണ്ട്, ബാങ്കിംഗ് മേഖലക്ക് ഒരു പുതിയ ഉണർവുണ്ടാക്കുവാൻ തനിക്ക് കഴിയുമെന്ന ആത്മവിശ്വാസവും സമൂഹത്തിലെ താഴെക്കിടയിലുള്ളവർക്കും കർഷകർക്കും ചെറുകിട വ്യവസായികൾക്കും കൈത്താങ്ങായി മാറുവാൻ കെൽപ്പുള്ള ഒരു പുതിയ ബാങ്കിംഗ് സ്ഥാപനമായി തിരുവിതാംകൂർ ഫെഡറൽ ബാങ്കിനെ പുനരുജ്ജീവിപ്പിക്കുവാൻ കഴിയുമെന്ന പ്രതീക്ഷയുമായിരുന്നു കെ.പി ഹോർമീസിനെ അത്തരത്തിലൊരു തീരുമാനത്തിലേക്ക് നയിച്ചത്.



കെ.ആർ മോഹനചന്ദ്രൻ

ഭദ്രമായ മൂലധനമാണ് ഏതൊരു സ്ഥാപനത്തിന്റെയും ശക്തിയെന്ന് അന്നേ തിരിച്ചറിഞ്ഞിരുന്ന ഹോർമീസ്, നാടൊട്ടുക്കും സഞ്ചരിച്ച് തിരുവിതാംകൂർ ഫെഡറൽ

ബാങ്കിന്റെ മൂലധനം ഏതാനും മാസങ്ങളിൽ 5000 രൂപ യിൽ നിന്ന് 71,000 രൂപയാക്കി വർധിപ്പിച്ചു. ഒട്ടുംതന്നെ സു ഗമമല്ലാതിരുന്ന അന്നത്തെ സാമ്പത്തികരംഗവും നിരന്തരമായ വെല്ലുവിളികളെ നേരിട്ടുകൊണ്ടിരുന്ന ബാങ്കിംഗ് മേഖലയും കാലഹരണപ്പെട്ടു കഴിഞ്ഞിരുന്ന ഒരു ധനകാര്യ സ്ഥാപനത്തിന്റെ ഓഹരികൾ വാങ്ങുവാനുള്ള ധൈര്യം ആർക്കും നൽകിയില്ല. സാമ്പത്തിക രംഗത്തെക്കുറിച്ച് വേണ്ടത്ര തിരിച്ചറിവുണ്ടായിരുന്ന, വെറും 27 വയസു മാത്രം പ്രായമുണ്ടായിരുന്ന കെ.പി ഹോർ മീസ് ബാങ്കിന്റെ ഓഹരി വാങ്ങി തന്നോടൊപ്പം അണിചേരുവാൻ മറ്റുള്ളവരെ പ്രേരിപ്പിച്ചതും അവരെ ബോധ്യപ്പെടുത്തിയതും പ ലരെയും അൽഭുതപ്പെടുത്തി. പ്രായത്തിന്റെ അമിതാവേശമെന്നും സാഹസികതയെന്നും അതിബുദ്ധിയെന്നും വരെ ചിലർ അതിനെ വിശേഷിപ്പിച്ചു. അത്തരക്കാർക്കു മുമ്പിൽ കൂപ്പുകൈയു മായി നിന്നുകൊണ്ട് വലിയൊരു ബാങ്കിംഗ് സംരംഭത്തിന്റെ പ ടിവാതിൽ ഹോർമീസ് പരക്കെ തുറന്നു. അതൊരു മഹാപ്രയാ ണത്തിന്റെ തുടക്കമായിരുന്നു ഹോർമീസിനും ബാങ്കിനും.

1945ൽ ബാങ്കിന്റെ ജനറൽബോഡി യോഗം ഐക്യകണ്ഠമായ തീരുമാനത്തിലൂടെ കെ.പി ഹോർമീസിനെ മാനേജിംഗ് ഡയക്റ്ററായി നിയമിച്ചു. വിശാല കേരളത്തിന്റെ വികസനത്തിനു തകുവാനും കൃഷിക്കും വ്യവസായത്തിനും ഗ്രാമങ്ങളുടെ വളർച്ചയ്ക്കും പിന്തുണയേകുവാനും കൂടുതൽ മേന്മയേറിയ പ്രവർത്തനമുറപ്പുവരുത്തുവാനുമായി ബാങ്കിന്റെ ആസ്ഥാനം അതേ വർഷംതന്നെ ആലുവയിലേക്ക് മാറ്റി. ഈ മാറ്റം അതേ അർത്ഥത്തിലും ഒരു പുതിയ തുടക്കമായിരുന്നു, ബാങ്കിനും ഹോർമീസിനും കൂട്ടാളികൾക്കും.

വിഭവ സമാഹരണത്തിനുള്ള വിശ്രമമില്ലാത്ത യാത്രകളായി രുന്നു പിന്നീട്. പ്രമുഖ വ്യക്തികളെ ഉൾപ്പെടുത്തി ബാങ്കിന്റെ ഡയറക്റ്റർ ബോർഡ് വിപുലീകരിച്ചുകൊണ്ട് സ്ഥാപനത്തിന് കൂടുതൽ ശക്തിയും ഊർജവും പകർന്നു, ഹോർമീസ്. വികസന പദ്ധതികളുടെ അടുത്ത ഘട്ടമായി 1946ൽ അങ്കമാലിയിൽ ബാ ങ്കിന്റെ രണ്ടാമത് ശാഖ തുടങ്ങി. മൂന്നാമത്തെ ശാഖ പെരുമ്പാവൂ രില് തുടങ്ങുന്നതിനിടയിൽ 1947ൽ ബാങ്കിന്റെ പേര് ഫെഡറൽ ബാങ്ക് എന്നാക്കി മാറ്റി.

വാണിജ്യ ബാങ്കുകൾക്ക് ഏറ്റവും ചേർന്നത് ചെറുകിട നി

ക്ഷേപങ്ങളും ചെറുകിട വായ്പകളു (ഇന്നത്തെ റീറ്റെയ്ൽ ബാങ്കിംഗിന്റെ തുടക്കം)മാണെന്ന് 70 വർഷങ്ങൾക്കു മുമ്പു തന്നെ ഹോർമീസ് തിരിച്ചറിഞ്ഞിരുന്നു. മറ്റു ബാങ്കുകൾ കടന്നു വരാതിരുന്ന സ്വർണപണയ വായ്പമേഖലയിൽ പ്ര ത്യേക പദ്ധതികളുമായി വന്ന് സാധാരണക്കാർക്ക് തുണയായി മാറി. കർഷകരുടെയും ചെറുകിട വ്യവസായികളുടെയും കച്ചവടക്കാരുടെയും ആവശ്യങ്ങൾക്ക് ഊന്നലും പ്രാധാന്യ വും നൽകി ബാങ്കിന്റെ നയം ഹോർമീസ് പരിഷ്കരിച്ചു. മുൻഗണനയും പരിഗണനയും അർഹിക്കുന്നതും രാജ്യത്തിന്റെ സമ്പദ്ഘടനയുടെ സ്ഥായിയായ വളർച്ചയ്ക്ക് ഉപകരിക്കുന്നതു മായ ബാങ്കിംഗ് സമ്പ്രദായങ്ങളിലേക്കായിരുന്നു ഫെഡറൽ ബാ ങ്കിന്റെ ചുവടുവയ്പ്. കാലക്രമേണ, പ്രയോറിറ്റി സെക്റ്റർ വായ്പകൾ എന്ന പേരിൽ ഭാരതത്തിന്റെ ബാങ്കിംഗ് മേഖല ആ സിദ്ധാന്തത്തെ ഏറ്റുവാങ്ങി എന്നത് ചരിത്രസത്യം.

ഇതിനിടയിൽ ഹോർമീസിന് നിയമസഭയിലും സാന്നിധ്യമറി യിക്കാൻ സാധിച്ചു. 1954ൽ തിരുകൊച്ചി നിയമസഭയിലേക്ക് കോൺഗ്രസ് സ്ഥാനാർത്ഥിയായി കെ.പി ഹോർമീസ് പെരുമ്പാ വൂരിൽ നിന്ന് മൽസരിക്കുകയും കമ്യൂണിസ്റ്റ് പിന്തുണയോടെ മൽസരിച്ച മലയാറ്റൂർ രാമകൃഷ്ണനെ പരാജയപ്പെടുത്തുകയും ചെയ്തു. കാർഷിക, വ്യവസായിക മേഖലയുടെ വികസനത്തിന് സർക്കാർ ഊന്നൽ നൽകണമെന്നും ഗ്രാമവികസനത്തിന് നടപ ടികൾ സ്വീകരണമെന്നും അഭിപ്രായപ്പെട്ടുകൊണ്ട് ഹോർമീസ് നിയമസഭയിൽ നടത്തിയ പ്രസംഗം ഒട്ടേറെ ശ്രദ്ധ പിടിച്ചുപ റ്റി. അദ്ദേഹത്തിന്റെ ബാങ്കിംഗ് കാഴ്ചപ്പാടുകളുടെ പ്രതിഫലനം കൂടിയായിരുന്നു അത്. 1957ൽ കേരള നിയമസഭയിലേക്കു ന ടന്ന തെരഞ്ഞെടുപ്പിൽ മൽസരിക്കുവാൻ കെ.പി ഹോർമീസിന്റെ മേൽ സമ്മർദ്ദമുണ്ടായെങ്കിലും ബാങ്കിന്റെ പ്രവർത്തനങ്ങളിൽ മുഴുവൻ സമയവും ശ്രദ്ധിക്കുന്നതിനായി അദ്ദേഹം അതിന് തയ്യാറായില്ല.

കൂടുതൽ ശാഖകൾ തുറക്കാനും സമർത്ഥമായ സാരഥ്യത്തിനു തകുന്ന ചെറുപ്പക്കാരെ ബാങ്കിൽ നിയമിച്ച് പ്രവർത്തനക്ഷമത ഉറപ്പുവരുത്താനും ഹോർമീസ് നാടൊട്ടുക്കും യാത്ര ചെയ്തു. തികച്ചും സുതാര്യമായ മാനദണ്ഡങ്ങളോടെ കഴിവും യോ ഗ്യതയുമുള്ള ഉദ്യോഗാർത്ഥികളെ കണ്ടെത്തി ബാങ്കിൽ നിയ മനം നല്കുകയും അവർക്ക് പ്രവർത്തന സ്വാതന്ത്ര്യം നൽകി

കെൽപ്പുള്ളവരാക്കി മാറ്റുകയും ചെയ്തു കെ.പി ഹോർമീസ്. ലാഭകരമായ ബാങ്കിംഗ് ബിസിനസ് ചെയ്യണമെങ്കിൽ അറിവും സന്നദ്ധതയുമുണ്ടാകണമെന്ന് ജീവനക്കാരെ പഠിപ്പിച്ചു. 1959ൽ നിരന്തരമായ പ്രവർത്തനക്ഷമതയും ശക്തിയും തെളിയിച്ചു കൊണ്ട് ഫെഡറൽ ബാങ്കിന് ആർബിഐ ലൈസൻസ് നേടിയെടുക്കുന്നതിൽ കെ.പി ഹോർമീസ് വിജയിച്ചു. 1960ൽ പാലാ സെൻട്രൽ ബാങ്കിന്റെ പതനത്തോടെ ബാങ്കിംഗ് മേഖല അതീവ ഗുരുതരമായ സാഹചര്യങ്ങളെ നേരിട്ടപ്പോഴും റിസർവ് ബാങ്ക് ചെറുകിട ബാങ്കുകളുടെ മേൽ കൂടുതൽ നിയന്ത്രണങ്ങൾ ഏർപ്പെടുത്തിയപ്പോഴും, തന്റെ ബാങ്കിനെ സുരക്ഷിതവും ശക്തവുമാക്കി നിലനിർത്തുവാൻ ഹോർമീസിന് കഴിഞ്ഞു.

1964ൽ കൊച്ചി യൂണിയൻ ബാങ്ക്, ആലപ്പി ബാങ്ക്, ചാലക്കുടി പബ്ലിക് ബാങ്ക് എന്നീ ബാങ്കുകൾ ഏറ്റെടുത്തുകൊണ്ട് മറ്റൊരു തുടക്കം കുറിച്ചു. 1965ൽ സെന്റ് ജോർജ് യൂണിയൻ ബാങ്കിനെ ഏറ്റെടുത്തു. 1967ൽ മാർത്താണ്ഡം കൊമേഴ്സ്യൽ ബാങ്കിനെ ഫെഡറൽ ബാങ്കിൽ ലയിപ്പിച്ചതോടെ ഇന്ത്യൻ ബാങ്കിംഗ് രംഗത്ത് ഏകോപന പ്രക്രിയയിലും ഹോർമീസ് മുഖ്യപങ്കാളിയായി. 1969ൽ 14 ബാങ്കുകളെ ദേശവൽക്കരിച്ചുകൊണ്ട് കേന്ദ്ര സർക്കാർ ബാങ്കിംഗ് മേഖലക്കു പുതിയൊരു വഴിത്താര വെട്ടിത്തുറന്നപ്പോൾ സ്വകാര്യമേഖലയിൽ ഫെഡറൽ ബാങ്ക് കൂടുതൽ പ്രശോഭിച്ചു. 1970ൽ ഫെഡറൽ ബാങ്ക് ഷെഡ്യൂൾഡ് ബാങ്കായി. വൈകാതെ തന്നെ കെ.പി ഹോർമീസ് ബാങ്കിന്റെ ചെയർമാനുമായി. 1972ൽ വിദേശ നാണയ വിനിമയ ബിസിനസുകൾ ചെയ്യാനുള്ള ലൈസൻസ് കൂടി ബാങ്കിന് ലഭിച്ചു. കാലക്രമേണ വിദേശത്ത് താമസിക്കുന്ന ഭാരതീയരുടെ, പ്രത്യേകിച്ച് മലയാളികളുടെ, ഏറ്റവും പ്രിയപ്പെട്ട ബാങ്കുകളിലൊന്നായി മാറുകയും സമഗ്രമായ വിദേശനാണയ വിനിമയ സമ്പ്രദായങ്ങളിൽ ബാങ്ക് സജീവമാകുകയും ചെയ്തു.

1977 ലാണ് ഫെഡറൽ ബാങ്ക് ആദ്യത്തെ കംപ്യൂട്ടർ വാങ്ങുന്നത്. ബാങ്കിംഗ് മേഖലയിർ 1984ൽ കംപ്യൂട്ടർ യുഗം ആരംഭിക്കുന്നതിന് വളരെനാൾ മുമ്പ് ഓട്ടോമാറ്റിക് ലെഡ്ജർ പോസ്റ്റിംഗ് മെഷീനുകളുമായി ഫെഡറൽ ബാങ്കിൽ യന്ത്രവൽക്കരണത്തിന് തുടക്കമിട്ടു ഹോർമീസ്.

ചുരുങ്ങിയ കാലയളവിൽ കേരളത്തിൽ ആസ്ഥാനമുള്ള

ബാങ്കിനെ ദേശീയതലത്തിലേക്ക് വ്യാപിപ്പിച്ചതാണ് ഹോർ മീസ് എടുത്ത മറ്റൊരു പ്രധാന തീരുമാനം. 1973ൽ രാജ്യത്തെ നാല് മെട്രോ നഗരങ്ങളിലും കോയമ്പത്തൂരിലും ശാഖകൾ തുറക്കുവാനുള്ള അനുമതി അദ്ദേഹം നേടി. ദേശസാൽകൃത ബാങ്കുകൾ പോലും കടന്നുചെല്ലാൻ മടി കാണിച്ചിരുന്ന വടക്കുകിഴക്കൻ സംസ്ഥാനങ്ങളിലടക്കം ശാഖകൾ തുറന്നു കൊണ്ട് ബാങ്ക് മുന്നോട്ടുനീങ്ങി.

കലപ്പയേന്തുന്ന കർഷകൻ എന്ന ഔദ്യോഗിക ചിഹ്നത്തിലേക്ക് ക്രമേണ വ്യാവസായിക ചക്രം പകർന്നുകൊണ്ട് അദ്ദേഹം ബാങ്കിന്റെ നയവും വീക്ഷണവും വ്യക്തമാക്കി. ന്യൂയോർ ക്കിലെ ചെയ്സ് മാൻഹട്ടൻ, ലണ്ടനിലെ നാഷണൽ വെസ്റ്റ് മിനിസ്റ്റർ, കാനഡയിലെ ബാങ്ക് ഓഫ് മോണ്ട്രിയേൽ എന്നീ ബാങ്കുകളടക്കം ലോകത്തിന്റെ വിവിധ ഭാഗങ്ങളിലുള്ള മുൻനി ര ബാങ്കുകളുമായി 1974ൽ ഫെഡറൽ ബാങ്ക് ബിസിനസ് ബന്ധം സ്ഥാപിച്ചു. 1979 മാർച്ച് 31 ന് ഫെഡറൽ ബാങ്കിൽ നിന്നും കെ. പി. ഹോർമീസ് വിരമിക്കുമ്പോൾ ഊർജ്ജസ്വലമായ നിരവധി മുന്നേറ്റങ്ങൾക്ക് ബാങ്ക് പ്രാപ്തി നേടിക്കഴിഞ്ഞിരുന്നു.

കെ.പി ഹോർമിസ് സ്ഥാനമൊഴിഞ്ഞതിനുശേഷം ബാങ്കിന്റെ സാരഥ്യം ഏറ്റെടുത്ത പ്രതിഭാശാലികളെല്ലാവരും സ്ഥാപ കന്റെ സ്വപ്നങ്ങളും ലക്ഷ്യങ്ങളും മുന്നിൽ കണ്ടു പ്രവർത്തിച്ചു എന്നതുതന്നെ ഹോർമീസ് വരച്ച മാർഗരേഖ കുറ്റമറ്റതായിരുന്നു എന്നതിന് തെളിവാണ്.

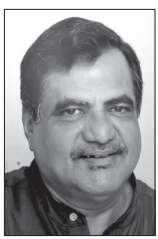
1988 ജനുവരി 26ന് കെ.പി ഹോർമീസ് ദിവംഗതനായി. മായാതെ, മങ്ങാതെ, ഇന്നും ജ്വലിക്കുന്നു ഹോർമീസ് എന്ന പ്ര തിഭാസം ഫെഡറൽ ബാങ്കിൽ! നൂറു വയസിന്റെ മികവോടെ.

(2017 നവംബറിൽ ധനം ബിസിനസ് മാഗസിനിൽ പ്രസിദ്ധീകരിച്ചത്)

എന്റെ വഴികാട്ടി, ഗുരുനാഥൻ

അനന്തമായി നീളുന്ന ജീവിത യാത്രക്കിടയിൽ ഏതു ഘട്ടത്തിൽ വേണമെങ്കിലും നിങ്ങൾക്കൊരു ഗുരുനാഥനെ, ഒരു വഴികാട്ടിയെ കണ്ടെത്താൻ കഴിഞ്ഞേക്കും! ഉപനിഷത്തിൽ പറയുന്നു നിങ്ങൾ തയ്യാറാവുന്ന ദിനം നിങ്ങൾക്കു മുൻപിൽ ഗുരുനാഥൻ പ്രത്യക്ഷപ്പെട്ടിരിക്കും. (When the student is ready, the teacher will appear!)

1973-ലാണ് ഞാൻ ഫെഡറൽ ബാങ്കിൽ ജോലിയിൽ കയറുന്നത്. 72ൽ ഫിസിക്സ് ബി.എസ്.സി. ബിരുദം ഫസ്റ്റ് ക്ലാസ്സിൽ പാസായ ചെറിയൊരു തലക്കനത്തിൽ ആലുവായിലും പരിസരങ്ങളിലും നിലനിന്നിരുന്ന ഏതെങ്കിലും കമ്പനിയിൽ ജോലി കിട്ടുമെന്ന പ്രതീക്ഷയായിരുന്നു തുടക്കത്തിൽ. തോട്ടുംമുഖത്തെ ചെറിയച്ഛന്റെ കൂടെ താമസിച്ച് ജോലിക്ക് വേണ്ടി അലഞ്ഞ് ഒരു വർഷത്തോളം കടന്നു പോയത റിഞ്ഞില്ല. ആ കാലത്ത് കോളേജിൽ നിന്നിറങ്ങിയ ചൂടാറാത്ത ബിരുദദാരികൾക്ക് മാത്രമേ ബാങ്കിൽ നിയമനം അനവദിക്കൂ. എങ്കിലും, ബാങ്കിന്റെ ഷെയർ മൂലധനത്തിൽ ചെറുതെങ്കിലും തുകയടച്ച് ഷെയർ കരസ്ഥമാക്കുന്നവർക്ക് ഇളവുകൾ ലഭിക്കും. ഷെയർ മുതൽ മുടക്കം കൂടി വേണമെന്നായപ്പോൾ ഞാൻ പിൻവലിഞ്ഞു. അന്ന് ബാങ്ക് ചെയർമാൻ ശ്രീ. ഹോർമിസിന്റെ രണ്ടാമത്തെ മകൻ (ബോബി ഹോർമിസ്-ഇന്നദ്ദേഹം ജീവിച്ചിരിപ്പില്ല) എന്റെ അടുത്ത സുഹൃത്ത് കൂടിയായിരുന്ന കാലം.



ബി. നന്ദകുമാർ

'താൻ അപ്പച്ചനെ വന്നൊന്നു കാണ്'-ബോബിയുടെ നിർബന്ധത്തിന് വഴങ്ങി ഞാൻ ഹോർമിസ് സാറിനെ വീട്ടിൽ ചെന്നു

കാണുന്നു – ആദ്യത്തെ കൂടികാഴ്ച–സർ ഷേവ് ചെയ്തു കൊണ്ടിരിക്കുന്നതിനിടയിൽ മുഖം പകുതി തുടച്ച് എന്നെ കാണാൻ സ്വീകരണമുറിയിൽ വന്നു.

'അപ്പുമേനോന്റെ മരുമകനല്ലേ?..... എനിക്കറിയാം.... നന്ദകുമാർ... അല്ലേ?'

പെട്ടെന്നുള്ള അടുപ്പം എന്നെ ഒന്നുംപറയാൻ അനുവദിച്ചില്ല. ഇത്രയടുത്ത് പെരുമാറുമെന്ന് ഞാനും കരുതിയിരുന്നില്ല.

'അതെ, സർ!'

ഷെയർ ക്യാപിറ്റലിൽ അല്പം മുടക്കുന്നത് ഒരിക്കലും ന ഷ്ടമാവില്ല. നല്ല അടിത്തറയുള്ള ബാങ്കാണ്. ബാങ്കിന്റെ വളർച്ചയിലെ സൗഭാഗ്യങ്ങൾ എല്ലാവരേയും പോലെ ജീവനക്കാരും അനുഭവിക്കേണ്ടതല്ലേ? കൂടാതെ ക്ലറിക്കൽ കാഡറിലെന്നത് കാര്യമാക്കേണ്ട. നന്ദകുമാറിന് പരീക്ഷയെഴുതി ഓഫീസറാകാൻ വലിയ സമയമൊന്നും വേണ്ട. അതിനുള്ള ഉത്സാഹം മാത്രം മതി.'

(ആ ദൂരക്കാഴ്ചക്ക് മുമ്പിൽ നമുക്ക് പ്രണമിക്കാം–ഇന്ന് ബാ ങ്കിലെ ഓരോ ജീവനക്കാരനും സുരക്ഷിതമായ ജോലിക്ക് പു റമേ ഷെയർ ഉടമസ്ഥന്മാരുമായി മാറിയിരിക്കുകയാണല്ലോ)

എല്ലാം മൂളിക്കേട്ടു ഞാൻ പുറത്തിറങ്ങി. കടം വാങ്ങിയാണെങ്കിലും 10 രൂപയുടെ 250 ഷെയർ ഞാൻ വാങ്ങിച്ചു. ബാങ്ക് ടെസ്റ്റ് നേരത്തെ പാസ്സായിരുന്നു. ആദ്യത്തെ പോസ്റ്റിങ്ങ് ന്യൂഡൽഹിയിലെക്കായിരുന്നെങ്കിലും സാറിനെ ചെന്ന് കണ്ട് അത് ആലുവ ബാങ്ക് ജംഗ്ഷൻ ബ്രാഞ്ചിലേക്ക് മാറ്റിയെടുത്തു. ആലുവ ബ്രാഞ്ചിലെ നിയമനം ഹോർമിസ് സാറുമായുള്ള ബ ന്ധം കൂടുതൽ ദൃഢമാവാൻ കാരണമായി. അക്കാലത്ത്, സാറും എന്റെ ചെറിയച്ചനും റോട്ടറി ക്ലബ്ബിൽ അംഗങ്ങളാ യിരുന്നു. അവർ തമ്മിലുള്ള കത്തിടപാടുകൾ ഞാൻ മുഖേന നടത്തി പോന്നു. അന്ന് ബാങ്കിന്റെ സെക്രട്ടറിയും പേഴ്സണൽ ഡിപ്പാർട്ടുമെന്റ് കൈകാര്യം ചെയ്തിരുന്നതും ശ്രീ. ആന്റോ ജോണായിരുന്നു. അദ്ദേഹമാണ് ഞങ്ങളെ ബന്ധിപ്പിച്ചിരുന്ന ചരട്. തമ്മിൽ കാണുമ്പോഴൊക്കെ ഹോർമിസ് സാർ സ്വന്തം പിതാവിനെപോലെ ബാങ്കിൽ ഉയർന്നു വരേണ്ട കാര്യങ്ങളെക്കു

റിച്ചും, ജീവിത ഉയർച്ചക്ക് വേണ്ട ഊർജത്തെക്കുറിച്ചുമൊക്കെ അധിക സമയവും സംസാരിക്കുമായിരുന്നു. ഒരു 'ഗുമസ്ത' മനസ്സുമായി ഞാനതൊക്കെ 'കേൾക്കാതെ' കേൾക്കും. അങ്ങനെയിരിക്കുമ്പോൾ പറയാൻ തക്കവണ്ണം ഒരു സംഭവം ഉണ്ടായി.

ബാങ്കിൽ ക്ലറിക്കൽ നിയമനം നടക്കുന്ന സമയം. എന്റെയൊരു കസിൻ ജോലിക്ക് അപേക്ഷിച്ചിരുന്നു. സ്വാഭാവികമായും അപേക്ഷയെക്കുറിച്ച് അന്നത്തെ റിക്രൂട്ട്മെന്റ് മേധാവിയോട് ഞാൻ തിരക്കി. ഫ്രഷ് ബിരുദദാരികളെയാണ് വേണ്ടതെന്നും, അപേക്ഷകൻ വയസ്സ് കൂടതലായതിനാൽ ജോലിക്ക് സാധ്യതയില്ലെന്നും ഞാനറിഞ്ഞു. അത് കഴിഞ്ഞു അധികം താമസിയാതെ, അത്ഭുതമെന്നു തോന്നും, അയാൾക്ക് ഇന്റർവ്യൂവിനു ഹാജരാവാനുള്ള ഉത്തരവ് ലഭിച്ചു. എന്റെ ബന്ധുക്കൾക്കിടയിൽ അതൊരു ചർച്ചാ വിഷയമായത് കാരണം ഞാൻ വീണ്ടും അതിനെക്കുറിച്ച് റിക്രൂട്ട്മെന്റ് മേധാവിയോട് തിരക്കി. നിർഭാഗ്യവശാൽ ഒരു അഭിമാനപ്രശ്നമായി അദ്ദേഹം അതിനെ കണ്ടു. വാസ്തവത്തിൽ, കഴിവുള്ള കുറച്ചുപേരെ ബാങ്കിലെടുക്കാൻ ഹോർമിസ് സാറിനു പദ്ധതിയുണ്ടായിരുന്നു. എന്റെ ഇടപെടൽ സംഗതിയെ ആകെ കീഴ്മേൽ മറിച്ചു. അതിന്റെ പശ്ചാത്തലത്തിൽ റിക്രൂട്ട്മെന്റ് മേധാവിയുടെ സ്ഥലം മാറ്റമുണ്ടായി. തത്കാലം ഹോർമിസ് സാർ തന്നെ ആ പോർട്ട് ഫോളിയോ കൈകാര്യം ചെയ്തു.

ഈ സംഭവം എന്റെ മനസ്സിനെ വല്ലാതെ ഉലച്ചു. നന്നാവാൻ ഇറങ്ങിത്തിരിച്ച കാര്യം വിപരീതഫലത്തിലാണ് കലാശിച്ചത്. അടുത്ത കുറെ നാളുകളിൽ ഹോർമിസ് സാറിനെ കാണാനുള്ള സന്ദർഭം ഉണ്ടായില്ല, അതിനുവേണ്ടി പ്രത്യേകം ശ്രമിച്ചതുമില്ല. ആയിടക്കാണ്, കർണാടക ബാങ്കിന്റെ ചെയർമാൻ ഒരു ശനിയാഴ്ച വൈകുന്നേരം ഹോർമിസ് സാറിനൊപ്പം ആലുവ ശാഖയിലേക്ക് വന്നത്. ബാങ്കിന്റെ ആദ്യ ശാഖ സന്ദർശിക്കുക എന്നതായിരുന്നു അവരുടെ ഉദ്ദേശം. വൈകുന്നേരങ്ങളിൽ ആലുവാ ചിത്രവേദി ഫിലിം സൊസൈറ്റിയുടെ ജോലികളുമായി വൈകി ബാങ്കിലിരുന്ന് എന്തെങ്കിലുമൊക്കെ ചെയ്യുന്ന രീതിയുണ്ടായിരുന്നു എനിക്ക്. അപ്രതീക്ഷിതമായി, ഞാൻ ഹോർമിസ് സാറിന്റെ മുൻപിൽ ചെന്ന് പെട്ടു.

"Why? You are trying escaping me?" അദ്ദേഹത്തിന്റെ ചോദ്യം

അതായിരുന്നു.

തിങ്കളാഴ്ച തന്നെ ഹെഡ് ഓഫീസിൽ വന്നു കാണാനുള്ള നിർദ്ദേശവും തന്നു. ആ തിങ്കളാഴ്ച എനിക്ക് മറക്കാനാവാത്ത ദിവസമാണ്. നന്ദകുമാർ ഭാവി മറന്നു കൂടാ, സുപ്പീരിയർ ഉദ്യോഗസ്ഥരോട് തർക്കങ്ങളരുത്, തന്റേതായ മേഖലയിൽ എല്ലായ്പ്പോഴും ജീവിക്കാൻ പഠിക്കണം. പരിധിവിട്ടുള്ള ഇടപെടലുകൾ ജീവിതത്തിൽ എവിടെയും കൊണ്ടെത്തിക്കില്ല.... അങ്ങനെ പോകുന്നു. അദ്ദേഹത്തിന്റെ സ്നേഹം നിറഞ്ഞ വാക്കുകൾ. പിരിയുമ്പോൾ നല്ലൊരു ഭാവി ആശംസിക്കാനും അദ്ദേഹം മറന്നില്ല.

ആ സംഭവം കഴിഞ്ഞ് പിന്നെയും വർഷങ്ങൾ കഴിഞ്ഞ് 1982ൽ എന്റെ ആദ്യത്തെ പ്രൊമോഷൻ ഇന്റർവ്യൂവിൽ ഹോർമിസ് സാറെ കണ്ടു. അദ്ദേഹം ഡയറക്ടർ ബോർഡിൽ അന്നും അംഗമാണ്.

'നന്ദകുമാർ, ഇപ്പോഴാണ് സമയമായത്, അല്ലെ?' എന്നർത്ഥം വരുന്ന സൗമ്യമായ ചോദ്യം അദ്ദേഹം ചോദിച്ചു. ഒരു നിമിഷം എന്റെ കണ്ണുകൾ നിറഞ്ഞു. ആ കാലുകൾ തൊട്ട് വന്ദിക്കാനായെങ്കിലെന്നു ഞാൻ ആഗ്രഹിച്ചു.

കരിയറിന്റെ അവസാനകാലത്ത് മൂക്കന്നൂർ ബ്രാഞ്ചിൽ ജോലിയെടുക്കാനും ഹോർമിസ് സാറിന്റെ ഭൗതിക ശരീരം അടക്കം ചെയ്ത കല്ലറയിൽ രണ്ടുതുള്ളി കണ്ണീർ തൂകി പ്രാർത്ഥിക്കാനുമായത് എന്റെ ജീവിതത്തിൽ എനിക്ക് കിട്ടിയ വലിയ ഭാഗ്യമായി ഞാൻ കരുതുന്നു.

ഹോർമിസ് സാറുമായി അഞ്ചു വർഷത്തോളം നീണ്ടുനിന്ന ബന്ധം–ഒരു നിലയ്ക്ക് ഗുരുശിഷ്യബന്ധം തന്നെ–ആത്മീയമായി എന്നെ വളരെയധികം വളരാൻ സഹായിച്ചുവെന്നത്, ജീവിതത്തിന്റെ സായാഹ്നവേളയിൽ മനസ്സ് നിറഞ്ഞ ധന്യതയോടും കടപ്പാടുകളോടെയും ഞാൻ ഓർക്കുന്നു.

ഇത്തരം മഹദ്വ്യക്തികൾ നൂറ്റാണ്ട് കൂടുമ്പോൾ ഭൂമിയിലെത്തുന്ന ജന്മങ്ങളാണ്. അദ്ദേഹത്തിന്റെ സ്നേഹമസൃണമായ, മായാത്ത പുഞ്ചിരിക്കു മുമ്പിൽ ആദരാഞ്ജലികൾ അർപ്പിക്കുന്നു.

പ്രണാമം ആയിരം വട്ടം

നന്ദിയെന്നൊരു ഗുണമുള്ളവരെന്നുമോർക്കും
നന്മ മാത്രം പേറും ഹോർമിസ് സാർ തന്നുടെ രൂപം

സ്വാർത്ഥത നടമാടും കലികാലത്തിങ്കൽ വന്നു
നിസ്വാർത്ഥ സേവനത്തിൻ ദീപമായിട്ടൊരു
മഹാനുഭാവൻ! കൊച്ചു ദേശമാം മൂക്കന്നൂരിൽ
അവതാരം ചെയ്തല്ലോ ലോകസേവനത്തിനായ്.

അദ്ഭുത പ്രതിഭയും ഭാവനാ ചൈതന്യവും
ഒത്തുകൂടിയ സ്നേഹസമ്പന്നൻ ഹോർമിസ്സാറിന്

അദ്ഭുത ശിശുവായ ഫെഡറൽ ബാങ്ക് നാടിൻ
സേവനത്തിനായെന്നും മുൻ പന്തിയിൽ വന്നു.
കർഷകരക്ഷയ്ക്കായി മുന്നിൽ നിന്നൊരു ബാങ്ക്

ആയിരം കൈകൾ നീട്ടി സമഗ്രസാന്നിധ്യമായി
ഭാരതമൊട്ടാകെയും ലോകത്തിൽ പലേടവും
ശാഖകൾ വിടർത്തിയ വടവൃക്ഷമായ് മാറി.
'ഫെഡറൽ കുടുംബ'മേന്നെത്രയും മഹത്തായ
ആശയം പ്രാവർത്തികമാക്കിയ മഹാരഥൻ.
കുടുംബക്കാരെപ്പോലെ ജീവനക്കാരെയെല്ലാം
തൻമഹാപക്ഷങ്ങളിൽ അഭയം നൽകി എന്നും.
ഇന്നഹോ ആയിരക്കണക്കാകുന്ന ചെറുപ്പക്കാർ
ഫെഡറൽ ബാങ്കിൽ ഉദ്യോഗസ്ഥർ തൻ മക്കൾ
ലോകരാജ്യങ്ങൾ തോറും വസിച്ചിടുന്നു സ
ഖത്തോടെ,



നന്ദിയോടെന്നും സ്മരിച്ചിടുന്നു 'ഹോർമിസ്'

നീലകണ്ഠൻ ടി.ആർ

നാമം.
അർപ്പിപ്പൂ പ്രണാമങ്ങളായിരം മഹാത്മാവിൻ
പാദത്തിൽ ജന്മശത വാർഷികദിനത്തിൽ
ഞാൻ.

എന്നും സ്നേഹം, ആദരം...

1972–73 കാലഘട്ടം, ഹോർമിസ് സാറിന്റെ ബഹുവിധ വീക്ഷണത്തിൽ രൂപംകൊണ്ട More than a job, a career' എന്ന വളരെ അർത്ഥതലങ്ങൾ ഉള്ള പത്രപ്പരസ്യം, വക്കീൽ ആയി പ്രാക്ടീസ് ആരംഭിച്ചു തുടങ്ങിയ എന്നെ വളരെ ആകർഷിച്ചു. ഇന്റർവ്യൂവിൽ, സാർ എന്റെ കുടുംബ പശ്ചാത്തലം ചോദിക്കുകയും, ആലുവക്ക് വളരെ അടുത്താണ് എന്റെ വീടെന്ന് മനസ്സിലാക്കി, ആലുവ K.S.R.T.C. Evening Branch- ൽ എക്സിക്യൂട്ടീവ് ട്രെയിനി ആയി എന്നെ നിയമിച്ചു. അന്നുമുതൽ, മറക്കാൻ പറ്റാത്ത പിതൃനിർവിശേഷമായ സ്നേഹവും വാത്സല്യവും, ശിക്ഷണവുമാണ് സാറിൽ നിന്ന് എനിക്ക് ലഭിച്ചിട്ടുള്ളത്.

നിയമനം കഴിഞ്ഞ് ഏതാണ്ട് രണ്ടു മാസത്തിനുള്ളിൽ Career development- നു വേണ്ടി, എന്റെ തന്നെ ആവശ്യപ്രകാരം 1973 മെയ് മാസം ബോംബെ ഫോർട്ട് ബ്രാഞ്ചിലേക്ക് ട്രാൻസ്ഫർ ചെയ്തു. ഏറെ താമസിച്ചില്ല, സാറിന്റെ പ്രാദേശികത്വവും, സങ്കുചിത്വവും തൊട്ടുതീണ്ടിയിട്ടില്ലാത്ത വിശാലമായ മനസ്സ് കാണാൻ എനിക്ക് ഒരവസരം ലഭിച്ചു. ആ കാലഘട്ടത്തിൽ ബോംബെയിൽ ശിവസേന, മണ്ണിന്റെ മക്കൾ എന്ന മുദ്രാവാക്യവുമായി പല രീതിയിലുള്ള കലാപങ്ങൾ ആരംഭിച്ചിരുന്നു. അതിൽ കേരളത്തിലെ മറ്റു ബാങ്കുകൾ ആയ സൗത്ത് ഇൻഡ്യൻ ബാങ്ക്, കാത്തലിക് സിറിയൻ ബാങ്ക്, ബാങ്ക് ഓഫ് കൊച്ചിൻ തുടങ്ങിയ ബാങ്കുകൾ ആക്രമിക്കപ്പെടുകയുണ്ടായി. എന്നാൽ ഫെഡറൽ ബാങ്ക് ഏതോ വിദേശ ബാങ്ക് എന്നുള്ള ധാരണയിൽ ഞങ്ങളെ മാത്രം ആക്രമിച്ചില്ല. അങ്ങിനെ ഹോർമിസ് സാറിന്റെ വലിയ മനസ്സാണ് ശിവസേനയുടെ ആക്രമണങ്ങളിൽ നിന്നും ഞങ്ങളെ രക്ഷിച്ചത്.



വി.കെ.എ റഹീം

ഈ കാലഘട്ടത്തിൽ, ആലുവ റൂറൽ സൂപ്രണ്ട് ഓഫ് പോലീസ് ആയിരുന്ന ശ്രീ. മുഹമ്മദ് ഹസ്സനുമായി സാർ നല്ല ബന്ധത്തിൽ ആയിരുന്നു. അവരുടെ ബന്ധം ഞാൻപോലും അറിയാതെ എന്റെ വിവാഹത്തിൽ ആണ് എത്തിച്ചേർന്നത്. ബോംബെ ബ്രാഞ്ചിൽ ഏതാണ്ട് പത്തു മാസം ആയിക്കാണും. 1974 ഫെബ്രുവരി ആദ്യവാരം ഹോർമിസ് സാർ ബ്രാഞ്ചിൽ വന്നു. എന്റെ വിവാഹം നിശ്ചയിച്ചെന്നും, അതിനാൽ ആലുവയിലേക്ക് ട്രാൻസ്ഫർ ചെയ്യുകയാണ്, ഉടനെ റിലീവ് ചെയ്തുകൊള്ളുക എന്ന് വളരെ സ്നേഹത്തോടെ പറഞ്ഞു. സാറിന്റെ ആശീർവാദത്തിൽ, ആലുവ പാലസിൽവച്ച് 1974 ഫെബ്രുവരി 17-ാം തീയതി മുഹമ്മദ് ഹസ്സൻ സാഹിബിന്റെ മകളുമായുള്ള വിവാഹം നടന്നു.

വിവാഹത്തിനു ശേഷം, ഞങ്ങളുടെ ബാച്ചിലെ എക്സിക്യൂട്ടീവ് ട്രെയ്നീസിന്റെ ഒരു മാസത്തെ പ്രാക്ടിക്കൽ ട്രെയിനിംഗ് ആയിരുന്നു. ചില ക്ലാസ്സുകൾ ഹോർമിസ് സാർ നേരിട്ട് വന്നാണ് എടുത്തിരുന്നത്. അന്ന് സാർ ഞങ്ങളോട് ഉന്നയിച്ച ഒരു ചോദ്യം ഇതായിരുന്നു. If K.P. Hormis is presenting an account payee cheque for Rs.100 over the counter, what will you do?"

നിയമം അനുവദിച്ചില്ലെങ്കിലും, കസ്റ്റമറെ വേർതിരിച്ച് calculated risk എടുത്ത് customer satisfaction- ന് പ്രാമുഖ്യം കൊടുക്കുവാൻ കഴിവുള്ള ബ്രാഞ്ച് മാനേജർമാർ ആരൊക്കെയാണ് എന്ന് കണ്ടെത്തുകയായിരുന്നു എന്നുള്ളതാണ്, ആ ചോദ്യത്തിലൂടെ ഹോർമീസ് സാർ നടപ്പിലാക്കിയതെന്ന് എനിക്ക് ഉടനെ മനസ്സിലായി. ഒട്ടും താമസിച്ചില്ല, ട്രെയിനിംഗ് കഴിഞ്ഞ ഉടനെ പുതിയ ബ്രാഞ്ച് ചാലിയത്ത് തുടങ്ങുവാൻ എന്നെ നിയോഗിക്കുകയായിരുന്നു. അങ്ങിനെ ബാങ്കിൽ പ്രവേശിച്ച് ഒരു വർഷത്തിനുള്ളിൽ, ഹോർമിസ് സാറിന്റെ കൈയ്യിൽ നിന്ന് താക്കോൽ വാങ്ങിച്ചുകൊണ്ട് ഒരു പുതിയ ബ്രാഞ്ചിന്റെ മാനേജർ എന്ന പദവിയിലേക്ക് ഉയരാൻ എനിക്കു സാധിച്ചു എന്നുള്ള കാര്യം വളരെ കൃതാർത്ഥതയോടെ ഞാൻ ഇപ്പോഴും ഓർക്കുകയാണ്.

പക്ഷെ, വക്കീലായി പറവൂർ കോടതിയിൽ പ്രാക്ടീസ് തുടങ്ങിയിരുന്ന ഭാര്യയുടെ career- ന് കോട്ടം തട്ടാതിരിക്കുവാൻ ഒരു വർഷത്തിനുള്ളിൽ എന്നെ എടവനക്കാട് ബ്രാഞ്ച് മാനേജർ ആയി നിയമിച്ച് ആ പ്രശ്നവും സാർ പരിഹരിച്ചു തന്നു. എടവനക്കാട് ബ്രാഞ്ചിൽ വച്ച്, അഡ്വാൻസിൽ എന്റെ പരിചയമില്ലാ

യ്മ, ഒരു സ്ഥലത്തിന്റെ വാല്യൂവേഷനിൽ പ്രകടമായതി നാൽ ഹോർമീസ് സാർ എന്നെ ഹെഡ് ഓഫീസിലേക്ക് വിളിപ്പി ക്കുകയും, സ്നേഹപുരസ്സരം ഉപദേശിക്കുകയും ചെയ്തു. പിന്നീട് 3 വർഷം കഴിഞ്ഞ ഉടനെ, 1978-ൽ അഡ്വാൻസിൽ കൂടു തൽ അറിവ് നൽകുവാൻ DGM NKR ഡിപ്പാർട്ടുമെന്റിലേക്ക് ട്രാൻസ്ഫർ ചെയ്തു. അങ്ങിനെ തറവാട് വീട്ടിൽ നിന്നും പോയിവരാൻ സൗകര്യം ചെയ്ത് തന്നു. അസോസിയേഷ നിൽ കൂടുതൽ ആക്ടീവായതോടെ career development- ൽ എന്റെ ശ്രദ്ധ കുറഞ്ഞ വിവരം അറിഞ്ഞ ഹോർമീസ് സാർ എന്നെ ഉപദേശിക്കുകയും, തിരുത്തുവാൻ ശ്രമിക്കുകയും ചെ യ്തു. ഓരോ സ്റ്റാഫിന്റെയും വ്യക്തി ജീവിതത്തിലും, ഔദ്യോഗിക ജീവിതത്തിലും ശ്രദ്ധ ചെലുത്തി, ബാങ്കിനുവേണ്ടി അഹോരാത്രം ജീവിച്ചതിന്റെ പരിണിതഫലമായി ഹോർമീസ് സാറിന് Parkinson's Disease- ന്റെ ചെറിയ പ്രശ്നങ്ങൾ വരുക യും, അങ്ങിനെ ബാങ്കിൽ നിന്ന് റിട്ടയർ ചെയ്യുകയും ചെയ്തു. സാർ ബാങ്കിൽ നിന്ന് വിരമിച്ച ശേഷം അസോസിയേഷൻ ജന റൽ സെക്രട്ടറിയായി ഞാൻ തെരഞ്ഞെടുക്കപ്പെട്ടെങ്കിലും സാറു മായിട്ടുള്ള ബന്ധം തുടർന്നുകൊണ്ടിരുന്നു.

ജനറൽ സെക്രട്ടറി സ്ഥാനം രാജിവച്ച ശേഷം സാറിന്റെ ഉപദേ ശങ്ങളാണ് എന്നെ നിയന്ത്രിച്ചിരുന്നത്. അങ്ങിനെ, എറണാകുള ത്തുനിന്നും, പ്രൊമോഷനോടുകൂടി കോഴിക്കോട് നടക്കാവ് ബ്രാഞ്ചിലേക്ക് ബ്രാഞ്ച് മാനേജരായി നിയമിതനാവുകയും, 1988-ൽ Business development - ന് ബാങ്കിൽ ആദ്യമായി തുട ങ്ങിയ Federalite-ൽ ഒന്നാമനാവുകയും ചെയ്തു.

ഹോർമിസ് സാറിന്റെ നിര്യാണം ജീവിതത്തിൽ ഏറ്റവും വേദ നിപ്പിച്ച ഒന്നായിരുന്നു. ബാങ്കിനു വേണ്ടി ജീവൻ ഹോമിച്ച്, ബാങ്കിനെ ഇന്നത്തെ വളർച്ചയിലേക്ക് നയിച്ച ഹോർമീസ് സാർ എന്ന ആ വലിയ മനുഷ്യനെ മനസ്സിലാക്കുവാൻ ഇന്നത്തെ തല മുറയ്ക്ക് കഴിഞ്ഞാൽ ഞാൻ കൃതാർത്ഥനായി.

ഫെഡറൽ സ്മരണകൾ

ഫെഡറൽ ബാങ്കിൽ നിന്ന് വിരമിച്ചെന്നാലും
ഫലഭൂയിഷ്ഠമാകട്ടെ നമ്മുടെ സുഹൃദ്ബന്ധം
നാമെല്ലാരും ഫെഡറൽ ബാങ്കിന്റെ സന്തതികൾ
നമുക്കൊരുമിക്കാം നല്ലൊരു നാളെക്കായി.

ഹോർമിസ്സ് സാർ വിത്തിട്ട ഫെഡറൽ ബാങ്ക്
ഹൃദയങ്ങൾ തോളേറ്റി പടുത്തുയർത്തി
പരിചയസമ്പന്നമായൊരു തലമുറ പടിയിറങ്ങീടുമ്പോൾ
പുതിയ തലമുറ ഏറെ കരുത്തുമായ് വന്നെത്തി.

കലപ്പയേന്തിയ കർഷകൻ മുഖമുദ്രയായെത്തി
കാർഷിക, കച്ചവട, വ്യവസായത്തിന്നാശ്രയമായെത്തി
കേരളം തൊട്ട് കാശ്മീരം വരെ ശാഖകളായി
കടലിനക്കരെ ചെന്നെത്തി ഫെഡറൽ ബാങ്ക്.

വിവരസാങ്കേതികത വിരൽതുമ്പിലെത്തി
വലിയ മാറ്റങ്ങൾക്കിത് വഴിയൊരുക്കി
വളരട്ടെ ബാങ്ക് ഇനിയും ബഹുവേഗം
തളരാതിരിക്കട്ടെ സേവന മനോഭാവം.

ഫെഡറൽ കുടുംബമെന്ന മഹത്തര ആശയം
ഫെഡറൽ ബാങ്കിന്റെ വിജയത്തിനാധാരം
പ്രസക്തം, പ്രധാനം ഇനിയും വരും കാലം
പരിപാലിക്കണം കൂടുതൽ വളരുവാൻ .



സന്തോഷം പകരുന്ന സൗഹൃദമേകുവാൻ
സഹായകമാകട്ടെ നമ്മുടെ ഈ കൂട്ടായ്മ
സുഖദുഃഖങ്ങൾ പരസ്പ്പരം പങ്കിടാം

ഇ. കെ. രാജവർമ്മ

ശാന്തി, സമാധാനം, സന്തോഷം സദാ മുഖ്യം.

പലതും പറഞ്ഞിരിക്കാം, കലഹിച്ചിട്ടുണ്ടാവാം
പരദൂഷണങ്ങൾ പരിധിവിട്ടിട്ടുണ്ടാവാം
പാടില്ല നമ്മൾ തമ്മിൽ ശാശ്വത ശത്രുത
ഒരുനാൾ നാമെല്ലാം പിണമായ് മാറേണ്ടതല്ലേ!

നാം വളർത്തിയ, നമ്മെ വളർത്തിയ
നമ്മുടെ ബാങ്കിന്ന് നാടിന്റെ ബാങ്കായി
നന്ദിയോടെന്നും സ്മരിച്ചിടാം സാറിനെ
നേരാം എന്നെന്നും ബാങ്കിന്റെ മേന്മക്കും ഭാവുകം.

ഒരു ചിരിയുടെ ഓർമ

ഒരിക്കൽ മാത്രമേ ഹൊർമീസ് സാറിനെ ഞാൻ കണ്ടിട്ടുള്ളു. അത് എന്റെ ഇന്റർവ്യൂ സമയത്തായിരുന്നു. പണ്ടത്തെ ഹെഡ് ഓഫീസിലായിരുന്നു ഇന്റർവ്യൂ. എന്നെ വിളിപ്പിച്ചു. തൊഴുത് നമസ്തേ പറഞ്ഞു നിന്നു. ഇരിക്കാൻ ആംഗ്യം കാണിച്ചു. കുറെ കാര്യങ്ങൾ ചോദിച്ചതിനൊക്കെ മറുപടി പറഞ്ഞു. എ. സി. റൂം ആയിരുന്നെങ്കിലും നെറ്റിയിലും മീശയുടെ ഭാഗത്തും (അന്ന് മീശയായിട്ടില്ല) വിയർപ്പ് പൊടിയുന്നു. എല്ലാംകൊണ്ട് (ആകാരവും സ്ഥാനമാനങ്ങൾ കൊണ്ടും) ഒരു വലിയ മനുഷ്യന്റെ മുൻപിൽ പേടിച്ച് ഇരിക്കുമ്പോൾ ഒരു ചോദ്യംകൂടി. ശശികുമാർ കല്യാണം കഴിച്ചതാണോ? അല്ല എന്നു മറുപടി പറഞ്ഞു. ധൈര്യം വീണ്ടെടുത്ത് അതെന്താ സാർ അങ്ങനെ ചോദിച്ചത് എന്ന് ഞാൻ ചോദിച്ചു. ചെറുചിരിയോടെ, അല്ല, മോതിരമൊക്കെ വിരലിലുണ്ടല്ലൊ. ഞാനും സാറിന്റെ കൂടെയുണ്ടായിരുന്ന ആളും (P.A.K.Krishnan) ചിരിച്ചു. എന്തൊരാശ്വാസം. പേടിച്ചിരുന്ന എന്നെ ആശ്വസിപ്പിക്കാൻ ചോദിച്ച ചോദ്യവും ആത്മവിശ്വാസം പകർന്ന ആ ചിരിയും മറക്കാനാവില്ലൊരിക്കലും.



ശശികുമാർ സി

മനസ്സിലെ അണയാത്ത ദീപം

എന്റെ ഔദ്യോഗിക ജീവിതത്തിൽ എനിക്ക് വെളിച്ചം വിതറിത്തന്ന മഹത്വ്യക്തി ശ്രീ. കെ.പി. ഹോർമിസ് സാർ മാത്രമാണ്. ഞാൻ അദ്ദേഹത്തെ 1969 ജൂൺ മാസത്തിലാണ് ആദ്യമായി കാണുന്നത്. ഞാൻ തൃശ്ശൂർ കോ.ഓപ്പറേറ്റീവ് കോളേജിൽ ത്രിവത്സര ഡി.സി.പി. കോഴ്സിന്റെ 2 വർഷം പൂർത്തിയാക്കിയ വിദ്യാർത്ഥിയായിരുന്ന സമയമായിരുന്നു. സാമ്പത്തിക പരാധീനതയിൽ പഠിത്തം തുടർന്നുകൊണ്ട് പോകുവാൻ പറ്റാത്ത സാഹചര്യം. ആ സമയത്ത് സ്റ്റൈപെൻഡറിയായി ഡി.സി.പി. വിദ്യാർത്ഥികളെ എടുക്കുന്ന ബാങ്കിന്റെ പരസ്യം കാണുവാൻ ഇടയാവുകയും തുടർന്ന് ശ്രീ. കെ.പി. ഹോർമിസ് സാറിനെ ഫെഡറൽ ബാങ്കിന്റെ ഹെഡ് ഓഫീസിൽ ചെന്നുകാണുകയും ചെയ്തു. എന്റെ പരാധീന തകൾ ശ്രദ്ധിച്ചുകേട്ടശേഷം എന്നോട് ഡി.സി.പി. കോഴ്സ് എങ്ങനെയും പൂർത്തിയാക്കിയതിനുശേഷം ബാങ്കിൽ ജോലിക്ക് അപേക്ഷിക്കുവാൻ ഉപദേശിച്ചു. ഇക്കാലയളവിൽ എന്റെ ബന്ധു കൂടിയായ ശ്രീ പി.എ.കെ. കൃഷ്ണൻ ഹോർമിസ് സാറിന്റെ പി.എ. ആയി ഫെഡറൽ ബാങ്കിൽ ജോയിൻ ചെയ്യുവാനും ഇടയായി.

1970 ഏപ്രിലിൽ ഡി.സി.പി.യും അതോടൊപ്പം കെ.ജി.ടി.ഇ. ടൈപ്പ്റൈറ്റിങ്ങും ഷോർട്ട്ഹാന്റും കൂടി പാസ്സാവുകയും മുൻപു പറഞ്ഞതനുസരിച്ച് ഹോർമിസ് സാറിനെ ആലുവയിൽ ചെന്നു കാണുകയും ഉണ്ടായി. അന്ന് അദ്ദേഹം ഏതാണ്ട് ഒരു ഇന്റർവ്യൂ പോലെ, എന്നാൽ വളരെ അനൗപചാരികമായ രീതിയിൽ എന്നോട് സംസാരിക്കുകയും ചെയ്തു. തുടർന്ന് അദ്ദേഹം സർട്ടിഫിക്കറ്റ് ലഭിച്ചതിനുശേഷം വന്ന് കാണുവാൻ പ



കെ.ആർ സുബ്രഹ്മണ്യൻ

റയുകയുണ്ടായി. അതനുസരിച്ച് ആഗസ്റ്റുമാസം സർട്ടിഫിക്കറ്റ് സഹിതം സാറിനെ ചെന്നു കാണുകയും അദ്ദേഹം പെരുമ്പാവൂർ ശാഖയിലേക്ക് എന്നെ ട്രെയിനിയായി നിയമിക്കുകയും ചെയ്തു.

ഏതാനും മാസങ്ങൾക്കുശേഷം ഹെഡ് ഓഫീസിലേക്ക് സ്ഥലം മാറ്റം ലഭിച്ചു. ശ്രീ. കെ.പി. ചെറിയാൻ സാർ ഡി.ഒ.എം. ഡിപ്പാർട്ടുമെന്റ് മേധാവിയായിരുന്ന കാലം. അദ്ദേഹത്തിന്റെ കീഴിൽ പർച്ചേസ് & പ്രിമൈസസ് എന്ന സെക്ഷനിലേക്കാണ് എനിക്ക് ട്രാൻസ്ഫർ നിയമനം തന്നത്. ശ്രീ. സി.ഒ. തോമസായിരുന്നു അന്ന് ഈ സെക്ഷന്റെ മാനേജർ.

ഫെഡറൽ ബാങ്ക് ജീവനക്കാർ സി.എ.ഐ.ഐ.ബി. രണ്ടു പാർട്ടും പാസ്സാകണമെന്ന് ഹോർമിസ് സാറിന് വളരെ താത്പര്യമായിരുന്നു. അതിനുവേണ്ട പ്രോത്സാഹനം നൽകുവാൻ അദ്ദേഹം ശ്രദ്ധിച്ചിരുന്നു. സി.എ.ഐ.ഐ.ബി. പാർട്ട് 1 പാസ്സായാൽ ഒരു ഇൻക്രിമെന്റും പാർട്ട് 2 പാസ്സായാൽ 2 ഇൻക്രിമെന്റും കൂടുതലായി നൽകുകയും ചെയ്തിരുന്നു. അത് പ്രൊഫഷണലിസത്തിന്റെ ഒരു വലിയ കാഴ്ചപാട് ആയിരുന്നു എന്നതിൽ സംശയമില്ല. ഒരുപക്ഷേ ഫെഡറൽ ബാങ്കുകാർ പ്രൊഫഷണലിസത്തിൽ എന്നും മുൻപന്തിയിൽ നിൽക്കണം എന്ന ഒരു വലിയ ദർശനമായിരു ന്നിരിക്കണം അദ്ദേഹത്തിനു ഉണ്ടായിരുന്നത്.

ഹോർമിസ് സാർ പ്രസിഡന്റായിരുന്ന കാലത്ത് ആലുവ ബാങ്കേഴ്സ് ക്ലബിന്റെ ആഭിമുഖ്യത്തിൽ എല്ലാ ബാങ്ക് സ്റ്റാഫിനുമായി സി.എ.ഐ.ഐ.ബി. കോച്ചിംഗ് സെന്റർ നടത്തിയിരുന്നു എന്നത് അദ്ദേഹം എല്ലാ ബാങ്ക് ജീവനക്കാരും തങ്ങളുടെ പ്രൊഫഷൻ മികച്ചതാക്കണം എന്ന ഒരു ദാർശനിക ദർശത്തിനുടമയായതിന്റെ തെളിവായിട്ടാണ് എനിക്ക തോന്നുന്നത്.

അന്ന് ബാങ്കിങ്ങ് തീയറി & പ്രാക്ടീസിന്റെ ക്ലാസ്സ് ഹോർമിസ് സാറു തന്നെയായിരുന്നു കൈകാര്യം ചെയ്തിരുന്നത് എന്നുകൂടി ഓർക്കുമ്പോഴാണ് ആ വ്യക്തിത്വത്തിന്റെ മാറ്റ് നാം അറിയുക.

ഹൊർമിസ് സാറിന്റെ പ്രത്യേക താത്പര്യത്തിൽ ഇന്ത്യൻ ഇൻസ്റ്റിറ്റ്യൂട്ട് ഓഫ് ബാങ്കേഴ്സ് ആലുവായിൽ സബ് സെന്റർ തുടങ്ങിയതും സാറിന്റെ ഒരു വലിയ സംഭാവനയായിരുന്നു. പിൽക്കാലത്ത് ഡി.ജി.എം. ആയിരുന്ന ശ്രീ. സി.കെ. ഈനാ

ശു ആയിരുന്നു അന്ന് ആ സെന്ററിന്റെ സെക്രട്ടറിയായി പ്ര
വർത്തിച്ചിരുന്നത് എന്നതും ഓർക്കുകയാണ്.

1972ൽ എംപ്ലോയീസ് യൂണിയൻ നടത്തിയ സമരത്തിന്റെ
ഫലമായി ബാങ്കിൽ ആദ്യമായി സ്റ്റെനോഗ്രാഫർ തസ്തിക
സൃഷ്ടിക്കപ്പെട്ടു. തുടർന്ന് നടത്തിയ സ്റ്റെനോഗ്രാഫർ ടെസ്റ്റിൽ
ഒന്നാം റാങ്കോടെ പാസ്സായ എന്നെ ചെയർമാൻ സെക്രട്ടേ
റിയേറ്റിൽ സ്റ്റെനോ ആയി നിയമിച്ചത് ഹോർമിസ് സാറുമായി
വളരെ അടുത്ത് ഇടപെടുവാനും ആ മഹാവ്യക്തിത്വത്തെ
അടുത്തുനിന്ന് അറിയുവാനും എനിക്ക് ഇടയായി എന്നത് എന്റെ
ഒരു വലിയ ഭാഗ്യമായിട്ടാണ് ഞാൻ കാണുന്നത്. ഒരു ദശാ
ബ്ദക്കാലത്തോളം ഹൊർമിസ് സാറിനൊപ്പം പ്രവർത്തിക്കുവാൻ
സാധിച്ചത് അതിലേറെ അനുഗ്രഹമായി ഞാൻ കാണുന്നു.

എന്റെ പിതാവ് മരിച്ചപ്പോൾ ഹൊർമിസ് സാറും ചെറിയാൻ
സാറും എന്നെയും എന്റെ മറ്റു കുടുംബാംഗങ്ങളെയും സ്വാന്തന
പ്പെടുത്തുവാൻ ഏറെ ശ്രദ്ധിച്ചിരുന്നു എന്നതും മറക്കാനാവില്ല.
മറ്റുള്ളവരുടെ ദുഃഖത്തിലും സന്തോഷത്തിലും ഒരുപോലെ
പങ്കുകൊള്ളുവാനുള്ള ഒരു വലിയ മനസ്സിന്റെ ഉടമയായിരുന്നു
അദ്ദേഹം.

ബാങ്കിന്റെ ഉന്നതസ്ഥാനത്തിരിക്കുമ്പോഴും ഇടക്കൊക്കെ
കെ.എസ്.ആർ.ടി.സി. ബസ്സിൽ സഞ്ചരിച്ചിരുന്ന അദ്ദേഹത്തെ
അനുധാവനം ചെയ്യാൻ എനിക്കും സാധിച്ചിരുന്നു. ആലുവ
യിൽ നിന്നും തൃശ്ശൂരിലേക്ക് അദ്ദേഹത്തോടൊപ്പമുള്ള ബസ്
യാത്ര ഇന്നും എന്റെ കൺമുമ്പിൽ തെളിഞ്ഞു കാണുന്നു.
അദ്ദേഹത്തിന്റെ എളിയ രീതിയിലുള്ള ജീവിതം അത്യുന്ന
തിയിൽ എത്തിയാലും കൈവിടുന്നില്ല എന്നത് എന്നെ പലപ്പോ
ഴും അത്ഭുതപ്പെടുത്തിയിട്ടുണ്ട്. മനസ്സിലും ജീവിതശൈലിയിലും
എപ്പോഴും സാധാരണക്കാരിലെ ഒരു സാധാരണക്കാരനാണ്
ഹൊർമിസ് സാർ എന്നു തീർത്തുപറയാൻ സാധിക്കും.

ചെയർമാന്റെ ക്യാബിൻ എല്ലാവർക്കും കടന്നുചെല്ലാവുന്ന
ഒന്നായിരിക്കണമെന്ന് അദ്ദേഹത്തിന് നിർബന്ധമുണ്ടായിരുന്നു.
സന്ദർശകർക്ക് ഏതു സമയത്തും അദ്ദേഹത്തെ കാണുവാനുള്ള
സ്വാതന്ത്ര്യം അദ്ദേഹം നൽകിയിരുന്നു. മഹാത്മാഗാന്ധിയുടെ
പ്രസിദ്ധമായ വാക്കുകളാണ് ഒരു ഗാന്ധിയൻ കൂടിയായിരുന്ന

ഹോർമിസ് സാറിന്റെ ഇടപാടുകാരോടുള്ള ബന്ധത്തിന്റെ ആധാരശില.

"A Customer is the most important visitor on our premises.
He is not dependant on us, we are dependant on him.
He is not an interruption in our work, he is the purpose of it
He is not an outsider in our business, he is part of it.
We are not doing him a favour by serving him.
He is doing us a favour by giving us an opportunity to do so."

ഇക്കാര്യം ഹൊർമിസ് സാർ ഞങ്ങളെയും എപ്പോഴും ഓർമ്മപ്പെടുത്തുമായിരുന്നു. കസ്റ്റമർ ഓറിയന്റേഷൻ ആണല്ലോ കസ്റ്റമർ സർവ്വീസിന്റെ അടിസ്ഥാനവും. ആ ഒരു ഓറിയന്റേഷൻ ഫെഡറൽ ബാങ്കിന്റെ ശീലമായി മാറി.

പാലക്കാട് ശാഖ തുറന്നപ്പോൾ ഞാൻ ട്രാൻസ്ഫർ റിക്വസ്റ്റ് കൊടുത്തു. അപ്പോൾ ഹോർമിസ് സാർ പറഞ്ഞു ''ഡോൺഡ് ട്രൈ ടു ഗോ, ഐ വാണ്ട് യുവർ സർവ്വീസസ് ഹിയർ.'' ഒരു മേലുദ്യോഗസ്ഥനിൽ നിന്നും കിട്ടുന്ന അപൂർവ്വമായ അംഗീകാരം. ഇന്നും ഏറെ പ്രചോദനമായ ആ വാക്കുകൾ എന്റെ മനസ്സിൽ മായാതെ നിൽക്കുന്നു. ഇന്ത്യൻ ഇൻസ്റ്റിറ്റ്യൂട്ട് ഓഫ് മാനേജ്മെന്റ്, അഹമ്മദാബാദിൽ എനിക്ക് സ്റ്റെനോയായി ജോലി ലഭിച്ചപ്പോൾ ഹൊർമിസ് സാറും ചെറിയാൻ സാറും ഒരുമിച്ച് എന്നെ ഉപദേശിച്ചത് ''നമമുടെ ബാങ്ക് വളരുന്നു അതിന്റെ ഗുണം നിങ്ങൾക്കും ലഭിക്കും. സുബ്രഹ്മണ്യൻ അത് നഷ്ടപ്പെടുത്തരുത്.'' ഫെഡറൽ ബാങ്കിന്റെ വലിയ വളർച്ചയും ആ വളർച്ചയിൽ ബാങ്കിലെ ജീവനക്കാരുടെ ഉയർച്ചയും ആത്മവിശ്വാസത്തോടെ സ്വപ്നം കണ്ട ചെയർമാനും അദ്ദേഹത്തിന്റെ അനുജൻ ചെറിയാൻ സാറും. ബാങ്കിന്റെ പിൽക്കാലത്തെ വളർച്ചയും ഇന്നത്തെ നിലവാരവും ഫെഡറൽ ബാങ്കിന്റെ ആ ശില്പികളുടെ ദീർഘ ദർശനത്തോടെയുള്ള ദൂരക്കാഴ്ചയുടെ കൊടിയടയാളം തന്നെയല്ലേ!

പിതൃവാത്സല്യത്തോടെ പറഞ്ഞ വാക്കുകൾ ധിക്കരിക്കുവാൻ എനിക്കും ആവുമായിരുന്നില്ല. ഇന്ന് അതിൽ ഒട്ടും നഷ്ടബോധവുമില്ല. മറിച്ച് ചാരിതാർത്ഥ്യം മാത്രം.

ബാങ്കിന്റെ ചെയർമാൻ എന്ന നിലയിൽ ബാങ്കിന്റെ വളർച്ചയുടെ ഓരോ പടവിലും അദ്ദേഹം അത്യധികം സന്തോഷിച്ചിരുന്നു. പ്രതിസന്ധി ഘട്ടങ്ങളിൽ മാനസിക വ്യഥ അനുഭവിക്കുമ്പോഴും ഒട്ടും ഉലയാത്ത മനസ്സ് – അദ്ദേഹത്തിന്റെ വിൽപവർ (മനഃശക്തി) അപാരമായിരുന്നു. ശരിയായ തീരുമാനമെന്ന് അദ്ദേഹത്തിന്റെ മനഃസാക്ഷി പറയുന്നിടത്ത് അദ്ദേഹം പിന്നെ അണുവിട മാറാൻ തയ്യാറാകുമായിരുന്നില്ല.

''മലകൾ ഇളകിലും മഹാ ജനാനാം മനമിളകാ!''

സത്യത്തിനും മനഃസാക്ഷിക്കും നിരക്കാത്തത് ഒന്നും ചെയ്യുവാൻ അദ്ദേഹം തയ്യാറായിരുന്നില്ല. അതുതന്നെയാണ് ഫെഡറൽ ബാങ്കിന്റെ മൂല്യങ്ങളായി അദ്ദേഹം വളർത്തികൊണ്ടുവന്നതും. ആ മൂല്യങ്ങളിൽ ഉറച്ചു നിന്നുകൊണ്ട് അദ്ദേഹം മെനഞ്ഞെടുത്ത ഫെഡറൽ ബാങ്ക് ഇനിയും കൂടുതൽ ഔന്നത്യത്തിലേക്ക് നടന്നു കയറട്ടെ എന്ന് പ്രാർത്ഥിക്കുന്നു. അതുതന്നെയായിരിക്കും ആ പുണ്യാത്മാവിന് നമുക്ക് നൽകാവുന്ന ഏറ്റവും വലിയ അർച്ചനയും ആദരവും.

തീഷ്ണമാണ് ആ കാലഘട്ടത്തിന്റെ ഓർമ്മ

ഞാൻ ബാങ്കിൽ ചേരുമ്പോൾ ബാങ്കിന്റെ മൊത്തം ഡെപ്പോസിറ്റ് ഒരു കോടി പോലും ഉണ്ടായിരുന്നില്ല. അക്കാലങ്ങളിൽ മലയാറ്റൂർ പെരുന്നാൾ കഴിഞ്ഞാൽ ഞാനും സാറും പള്ളിയിൽ പോയി കുറെ കുടങ്ങൾ നിറയെ ചില്ലറ നാണയങ്ങൾ കൊണ്ടു വരും. നേർച്ച തുകയാണ്. ഞങ്ങൾ കുറച്ചുപേർ കൂടവും ഏന്തി ഇരുപത്തഞ്ചിന്റെ പൊതികളാക്കും. ഓരോ കുടവും എണ്ണി കഴിയുമ്പോൾ ആ തുക പള്ളിയുടെ അക്കൗണ്ടിൽ വരവുവയ്ക്കും. ഈ ചില്ലറ പൊതികൾ കോൺട്രാക്ടർമാർക്കു കൂലി കൊടുക്കുവാനായി നിർബന്ധിച്ചു കൊടുത്തു തീർക്കും.

ആദ്യ കാലങ്ങളിൽ ബാങ്ക് ഫോർമാനായി പല കുറികൾ നടത്തിയിരുന്നു. തിരുവിതാംകൂർ ചിട്ടി ആക്ട് അനുസരിച്ച് ഓരോ സബ്സ്ക്രൈബറും ബാങ്കുമായി അപേക്ഷ പ്രത്യേകം പ്രത്യേകം ഒപ്പിട്ട് രജിസ്റ്റർ ചെയ്യണം. കുറി നറുക്കെടുപ്പിന്റെ തലേദിവസം കെട്ടുകെട്ടായി അനേകം അപേക്ഷകൾ ഉണ്ടായിരിക്കും. ഞങ്ങൾ കുറേപ്പേർ രാത്രി മുഴുവൻ ഇരുന്ന് ഓരോ ടിക്കറ്റുകളുടെ ഗ്രൂപ്പായി തിരിക്കും. ഹോർമീസ് സാർ ആ രാത്രി മുഴുവനും ഞങ്ങളുടെ കൂടെ ഇരുന്ന് അപേക്ഷ ഫോമിലെല്ലാം ഒപ്പിട്ടു തീരുമ്പോൾ നേരം വെളുത്തിരിക്കും.



പി.വി തോമസ്

ഫീൽഡ് വർക്കിലെ ഉപദേശങ്ങളും സഹായങ്ങളും

ഞാൻ പെരുമ്പാവൂർ ബ്രാഞ്ചിൽ ആയിരുന്ന സമയത്ത് എറണാകുളം അതിരൂപതയുടെ സോഷ്യൽ വർക്കിന്റെ ഭാഗമായി കർഷകർക്ക് പമ്പു സെറ്റുകൾ വിതരണം ചെയ്യുന്ന ഒരു പദ്ധതി ഉണ്ടായിരുന്നു. ഈ സ്കീമനുസരിച്ച് ബാങ്ക് കൊടുക്കുന്ന ലോണുകളുടെ തുല്യ

മായ സംഖ്യ രൂപത ബാങ്കിൽ നിക്ഷേപിക്കും. പെരുമ്പാവൂർ ബ്രാഞ്ചിൽ നിന്നും രണ്ടു പഞ്ചായത്തുകളിലുള്ള കർഷകരെ ഗ്രൂപ്പായി തിരിച്ച് ഒരു സൊസൈ റ്റിയുണ്ടാക്കി. അതിന്റെ പേ ര് ഫെഡറൽ കർഷകസംഘം എന്നായിരുന്നു എന്നാണ് എന്റെ ഓർമ്മ. ഈ കർഷകർക്ക് അവർ കൂട്ടായി തെരഞ്ഞെടുക്കുന്ന പമ്പ് സെറ്റുകൾക്ക് ലോണും കൊടുത്തു. രണ്ടു പൊതു ചട ങ്ങുകൾ രണ്ടിടത്തായി നടത്തിയാണ് പമ്പുകൾ വിതരണം ചെയ്തത്. ഇതിനു വേണ്ടി നോട്ടീസിന്റെ മാതൃക ഹോർമിസ് സാറാണ് പറഞ്ഞു തന്നത്.

രണ്ടു ചടങ്ങുകളിലും സാറു വന്നു വേണ്ട ഉപദേശങ്ങൾ തന്ന് ഭംഗിയായി കാര്യങ്ങൾ നടത്തിതന്നു. അതിന്റെ ഫോട്ടോ അക്കൊല്ലത്തെ ബാലൻസ് ഷീറ്റിൽ പ്രസിദ്ധപ്പെടുത്തുകയും ചെയ്തിട്ടുണ്ട്.

എനിക്ക് പ്രസംഗിക്കുവാൻ തീരെ വൈഭവമുണ്ടായിരുന്നില്ല. സാറിനതു നന്നായി അറിയാം ഞാൻ പാലക്കാടു ഏരിയ മാനേജർ ആയിരുന്നപ്പോൾ പുതുനഗരം എന്ന സ്ഥലത്ത് ഒരു ബ്രാഞ്ചു ഉള്ളു. ഉദ്ഘാടന ദിവസം സാറും എത്തിയിരുന്നു. ഉദ്ഘാടന സമയത്തിനു മുൻപ് സാറെന്നെ വിളിച്ചു. ആ മീറ്റിം ഗിൽ സാറിന്റെ കൂടെ ഇരിക്കണമെന്നും സ്വാഗതപ്രസംഗം പ റയണമെന്നും പറഞ്ഞു. എന്നിട്ടു സ്വാഗതപ്രസംഗം പറയേണ്ടത് എങ്ങിനെയാണെന്ന് സാറുതന്നെ പറഞ്ഞു പഠിപ്പിച്ചു തന്നു. You must project yourself as area manager എന്നും പറഞ്ഞു പഠിപ്പിച്ചു. എനിക്കത് ഭാവിയിൽ വലിയ അനുഗ്രഹമായി മാറി.

വ്യക്തി ബന്ധങ്ങൾ

വ്യക്തികളെ തിരിച്ചറിയാനും നല്ല ബന്ധങ്ങൾ നിലനിർത്താ നും സാർ വളരെ പ്രാധാന്യം കല്പിച്ചിരുന്നു. ഞാൻ പെരുമ്പാ വൂർ ബ്രാഞ്ചിലായിരിക്കുമ്പോൾ അവിടുത്തെ ഒരു പ്രമുഖ കുടും ബത്തിൽപ്പെട്ട ഒരു ഡോക്ടർ പെട്ടെന്ന് മരിച്ചുപോയി. അന്ന് സാർ ബോംബെക്ക് പോയിരിക്കുകയായിരുന്നു. പിറ്റേ ദിവസമാ ണ് ശവസംസ്കാര ചടങ്ങുകൾ നടക്കുന്നത്. സാർ ബോംബെക്ക് പോയിരിക്കുകയാണല്ലൊ, ഇനി വന്നാൽ തന്നെ ശരീര ക്ഷീണം കാണുമല്ലൊ എന്നൊക്കെ കരുതി ഞാൻ സാറിനെ വിളിച്ചു പറഞ്ഞില്ല. ശവസംസ്കാര ചടങ്ങിന് ഞാൻ പോയിരുന്നു. അപ്പോഴാണ് ഞാൻ അറിയുന്നത് സാർ വന്നു

വീട്ടുകാരെ അനുശോചനം അറിയിച്ചു തിരിച്ചു പോയി എന്ന്. സാർ എന്നോട് പറഞ്ഞിട്ടുണ്ട് ഒരു മരണവീട്ടിൽ പോകുവാൻ ന മുക്ക് ആരുടെയും ക്ഷണം വേണ്ട. പക്ഷെ ഒരു കല്യാണത്തിന് പോകണമെങ്കിൽ നമ്മെ ക്ഷണിച്ചിരിക്കണം. 1966-ൽ എന്റെ അമ്മ മരിച്ചപ്പോഴും 1970-ൽ അച്ഛൻ മരിച്ചപ്പോഴും സാർ വന്നു.

ഒരു ദിവസം ഞാൻ സാറിന്റെ മുറിയിൽ നിൽക്കുമ്പോൾ കടു ങ്ങല്ലൂരുകാരനായ ഒരു കുട്ടി എസ്.എസ്.എൽ.സി. ബുക്കുമായി വന്ന് സാറിനോട് പറഞ്ഞു, എനിക്ക് എസ്.എസ്.എൽ.സി.ക്ക് ഫസ്റ്റ് ക്ലാസ് ഉണ്ട്, പക്ഷെ റെക്കമെന്റ് ചെയ്യാനും മറ്റു ആരു മില്ല. എനിക്കൊരു ജോലി തന്ന് സഹായിക്കണം. ഉടനെതന്നെ സാറിന്റെ മറുപടി ഇങ്ങനെയായിരുന്നു. എസ്.എസ്.എൽ.സി. ഫസ്റ്റ് ക്ലാസിൽ പാസായിട്ടുണ്ടല്ലൊ. ആരുടേയും റെക്കമെ ന്റേഷൻ ആവശ്യമില്ല. ആ കുട്ടിക്ക് അപ്പോൾ തന്നെ അപ്പോ യിന്റ്മെന്റ് ഓർഡർ കൊടുത്തു.

പിന്നെ ഒരവസരത്തിൽ ഒരു കച്ചവടക്കാരൻ വന്നു സാറിനോട് വലിയ ഒരു സംഖ്യ ബിസിനസിനായി ആവശ്യപ്പെട്ടു. അപ്പോൾ സാറിന്റെ മറുപടി വളരെ അർത്ഥവത്തായിരുന്നു. പെരിയാറി ലൂടെ എത്രയോ വെള്ളം ഒഴുകിപ്പോകുന്നു. നമുക്ക് ആവശ്യമു ള്ളത് അതിൽ നിന്നും മുക്കി എടുത്താൽപോരെ. ആ വെള്ളം മുഴുവൻ തടഞ്ഞു നിർത്തി നമുക്കു മാത്രമായി എടുക്കാൻ ശ്രമി ച്ചാൽ നമ്മുടെ ശ്രമങ്ങൾ പാഴാവുകയും നമ്മുടെ കയ്യിലുള്ളതും കൂടി പോവുകയും ചെയ്യും. ഓവർ ട്രേഡിം ഗിനെക്കുറിച്ച് ഇതിലും നല്ലൊരു ഉപദേശം കിട്ടാൻ വിഷമമാണ്.

Catch them young എന്ന സാറിന്റെ തത്വമനുസരിച്ച് Students month എന്ന ഒരു സ്കീം നടത്തിയിരുന്നു. അതനുസരിച്ച് ഹൈസ്കൂൾ കുട്ടികളെകൊണ്ട് SB Account എടുപ്പിക്കുകയും അവർക്ക് Dictionary പോലുള്ള പഠനസഹായികൾ സമ്മാന മായി കൊടുക്കുകയും ചെയ്തിരുന്നു. ഓരോ ഏരിയയിലും ഏറ്റവും കൂടുതൽ അക്കൗണ്ട് തുടങ്ങുന്ന സ്കൂളുകൾക്കും ചില പാരിതോഷികങ്ങൾ നൽകിയിരുന്നു.

Human resources development എന്ന ആശയം സാറിന്റെ ഉള്ളിൽ വളരെ നേരത്തതന്നെ ഉണ്ടായിരുന്നു. അതനുസരിച്ച് യു.സി. കോളേജിലെ ഇംഗ്ലീഷ് ഡിപ്പാർട്ടുമെന്റ് മേധാവി ആയിരുന്ന നമ്പ്യാർ സാറിനെക്കൊണ്ട് ശ്രീമൂലം ക്ലബ്ബിൽ വച്ച് ഞങ്ങൾക്ക്

രാവിലെ ക്ലാസ് എടുപ്പിച്ചിരുന്നു. അത് വളരെ പ്രയോജനകരമായിരുന്നു.

അതുപോലെതന്നെ Indian Institute of Management, Ahmedabad-ലെ ഒരു പ്രൊഫസറെ ക്ഷണിച്ചുവരുത്തി Lecture class നടത്തിയിരുന്നു. വായിച്ചും പഠിച്ചും വളരുക, പഠനത്തിന് അവസാനമില്ല എന്നതായിരുന്നു സാറിന്റെ ആപ്തവാക്യം. SSLC First class-ൽ പാസ്സായ മിടുക്കന്മാരായ കുട്ടികളെ തെരഞ്ഞെടുത്ത് Diploma in Commercial Practice (DCP) എന്ന സർക്കാർ അംഗീകൃത കോഴ്സിന് ട്യൂഷൻ കൊടുത്ത് പരീക്ഷക്കിരുത്തിയിരുന്നു. ഫെഡറൽ ബാങ്കിൽ നിന്നും പരീക്ഷക്ക് വന്നിരുന്ന കുട്ടികളിൽ ഭൂരിപക്ഷവും First class-ൽ പാസ്സാകുമ്പോൾ സാധാരണയായി മറ്റു സ്ഥാപനത്തിൽ നിന്നും പരീക്ഷ എഴുതിയ കുട്ടികൾ മിക്കവാറും ആരും തന്നെ പാസ്സായിരുന്നില്ല. പാസ്സായ എല്ലാ കുട്ടികളെയും ബാങ്കിലേക്ക് എടുത്ത് മിടുക്കന്മാരുടെ ഒരു staff strength ബാങ്കിനുണ്ടാക്കുകയും ചെയ്തു.

ഹോർമിസ് സാറിന്റെ കാലത്ത് ബാങ്കിന്റെ ബ്രാഞ്ചുകളെ ചെറിയ ഏരിയ ഗ്രൂപ്പുകളായി തിരിച്ചിരുന്നു. മിക്കവാറും എല്ലാ മാസങ്ങളിലും ഏരിയ മാനേജർമാരും ഡിപ്പാർട്ടുമെന്റ് ഹെഡ്ഡുമാരും ചേർന്ന് ബാങ്കിന്റെ വളർച്ചാവലോകന മീറ്റിങ്ങുകളും നടത്തിയിരുന്നു. സാറിന്റെ സ്നേഹനിർഭരമായ പെരുമാറ്റവും സംസാരവും വളരെ വിലപ്പെട്ട ഉപദേശങ്ങളും മറക്കാനാവില്ല. 'You must be a friend, philosopher and a guide to your colleagues and customers.' ഇതു സാർ ആവർത്തിച്ച് പറയുമായിരുന്നു. മീറ്റിംഗിന് ഇടയ്ക്ക് സാറുമൊത്തുള്ള ആലുവ പാലസിലെ ഉച്ചഭക്ഷണം എന്നും ഓർക്കുന്ന ഒരു നല്ല അനുഭവം തന്നെയാണ്.

ദീപ്തസ്മരണകൾ

1969. ഞാൻ ബാങ്കിൽ ഗ്രാജുവേറ്റ് ട്രെയിനിയായി ചേരുന്നു. നിയമനവുമായി ബന്ധപ്പെട്ട് ഹോർമിസ് സാറിനെ നേരിട്ട് കാണുകയുണ്ടായി. ഒറ്റ നിലയിലുള്ള ബാങ്കിന്റെ ആദ്യത്തെ ഹെഡ് ഓഫീസ് കെട്ടിടത്തിലെ, ചെയർമാന്റെ മുറിയിൽ വച്ചായിരുന്നു കൂടിക്കാഴ്ച. എന്റെ ജന്മനാടായ കാഞ്ഞൂരിനോടും എന്റെ അങ്കിൾ ഫാ. ഡൊമിനിക് കോയിക്കരയോടും സാറിനുണ്ടായിരുന്ന ബന്ധം സാർ എടുത്തു പറഞ്ഞു. അന്നാണ് സാറിന്റെ സഹോദരൻ ചെറിയാൻ സാറിനെ ആദ്യമായി കാണുന്നതും, പരിചയപ്പെടുന്നതും.

ആദ്യത്തെ നിയമനം ഹെഡ് ഓഫീസിൽ, ഭാസ്കരൻ സാറിന്റെ ഡിപ്പാർട്ട്മെന്റിൽ. മാസങ്ങൾ കടന്നുപോയി. ഒരു കുടുംബാംഗത്തോടെന്നപോലെയുള്ള സാറിന്റെ സ്നേഹവും,പരിഗണനയും അനുഭവിച്ചറിയുന്നതായിരുന്നു. ബാങ്കിലെ എന്റെ എക്സ് പീരിയൻസ് 69ൽ ഗ്രാജുവേറ്റ് ട്രെയിനിയായി ചേർന്ന്, 72ൽ സൂപ്പർവൈസറി തസ്തികയിലേക്കും, 76ൽ ബ്രാഞ്ച് മാനേജർ പദവിയിലേക്കുമുള്ള എന്റെ കരിയർ ഗ്രാഫിന്റെ ഉയർച്ച, ആ സ്നേഹത്തിന്റെയും പരിഗണനയുടെയും ഫലമായിട്ടായിരുന്നു.

ബാങ്ക് ആദ്യമായി നടത്തിയ, ഓഫീസർ തസ്തികയിലേക്കുള്ള പ്രൊമോഷൻ ടെസ്റ്റിലെ വിജയികൾക്ക് ബോർഡ് റൂമിൽ, ബാങ്കിന്റെ മുഴുവൻ ഡയറക്ടേഴ്സിന്റേയും സാന്നിദ്ധ്യത്തിലായിരുന്നു ഇന്റർവ്യൂ. അന്ന് എന്നെ മറ്റു ഡയറക്ടേഴ്സിന് സാർ പ്രത്യേകം പരിചയപ്പെടുത്തിയത് ഓർമ്മയിൽ തെളിയുന്നു. അതിനടുത്ത ദിവസം സാറിനെ വ്യക്തിപരമായ ആവശ്യത്തിന് നേരിൽ കണ്ടപ്പോൾ പ്രൊമോഷൻ ഓർഡർ കിട്ടിയില്ലേ എന്ന് പ്രത്യേകം എടുത്തു ചോദിക്കുകയുണ്ടായി. 70ൽ ജർമ്മൻ റെമഡീസ് എന്ന



വർഗ്ഗീസ് കോയിക്കര

വിഖ്യാതമായ ഫാർമസ്യൂട്ടിക്കൽ കമ്പനിയിൽ മാർക്കറ്റിംഗ് വിഭാഗത്തിൽ ഒരു ജോലിയുടെ സാദ്ധ്യത എനിക്കുണ്ടായി, വേതന വ്യവസ്ഥകൾ ബാങ്കിനേക്കാൾ മെച്ചമായിരുന്നു. സാർ എന്നെ ആ ശ്രമത്തിൽ നിന്നും പിൻതിരിപ്പിച്ചു. അന്ന് സാർ പറഞ്ഞു ''വർഗ്ഗീസ് മറ്റെങ്ങും പോകണ്ട. ബാങ്കിൽ സേവന, വേതന വ്യവസ്ഥകൾ വളരെ വേഗം ഇംപ്രൂവ് ചെയ്യും.'' സാർ പറഞ്ഞതു പോലെ ബാങ്കിലെ കാര്യങ്ങൾ പ്രതീക്ഷിച്ചതിലും എത്രയോ ഉയരങ്ങളിലേക്ക് പോയി.

76 മുതൽ 82 വരെ ഞാൻ ബാങ്കിന്റെ മഞ്ഞപ്ര ശാഖയുടെ മാനേജരായിരുന്നു. തുടർച്ചയായി ആറു വർഷം ഒരേ ബ്രാഞ്ചിൽ മാനേജരായി തുടർന്നതിന് പിന്നിലും സാറിന്റെ പ്രത്യേക പരിഗണന മാത്രമായിരുന്നു.

തൃശ്ശൂരിനോട് സാറിന് ഒരു പ്രത്യേക അടുപ്പം തോന്നിയിരുന്നു. സാറിന്റെ സഹധർമ്മിണി അമ്മിണി മാഡത്തിന്റെ നാട് എന്നതിനുപരി, കേരളത്തിലെ പല പ്രമുഖ ബാങ്കുകളുടെയും ആസ്ഥാനം സ്ഥിതി ചെയ്യുന്ന പട്ടണം എന്നതും അതിനു കാരണമായിരുന്നു.

എന്റെ സഹോദരിയുടെ വിവാഹവുമായി ബന്ധപ്പെട്ട് 74ൽ ഒരു ലോണിനുവേണ്ടി സാറിനെ കാണുകയുണ്ടായി. പേഴ്സൺ ലോണുകൾ എംപ്ലോയീസിന് കിട്ടുവാൻ ബുദ്ധിമുട്ടുള്ള കാലം. ബാങ്കിന്റെ മുഖ്യവരുമാന സ്രോതസ്സുകളിൽ ഒന്നായ കുറി ഡിപ്പാർട്ട്മെന്റുമായി ബന്ധപ്പെടുന്നതിനുള്ള നിർദ്ദേശം സാർ നൽകി, കാര്യം നടക്കുകയും ചെയ്തു.

75 മുതൽ ഞാൻ നാടകത്തിൽ സജീവമായി. ഒപ്പം സിനിമയിലും. എന്റെ കലാരംഗത്തെ പ്രവർത്തനങ്ങൾക്ക് വലിയ പ്രോത്സാഹനവും അംഗീകാരവുമാണ് സാറിൽ നിന്നും ലഭിച്ചത്. ബാങ്കിന്റെ റിക്രിയേഷൻ ക്ലബ്ബിന്റെ പേരിൽ അനേകം നാടകങ്ങൾ അവതരിപ്പിച്ചു. സംസ്ഥാനത്തെ അമേച്വർ നാടകവേദികളിൽ, നടന്ന മത്സരങ്ങളിൽ നിരവധി അവാർഡുകൾ ബാങ്കിനു വേണ്ടി നേടുവാൻ അവസരമുണ്ടായി. 78ൽ റിക്രിയേഷൻ ക്ലബ്ബ് അവതരിപ്പിച്ച ചാവേർപ്പട, IRE ഉദ്യോഗമണ്ഡൽ സംഘടിപ്പിച്ച സംസ്ഥാനതല നാടകമത്സരത്തിൽ ഒന്നാംസ്ഥാനം കരസ്ഥമാക്കി. ബാങ്കിനുവേണ്ടി അവാർഡ് ഏറ്റുവാങ്ങിയത് സാറായിരുന്നു. എഫ്.എ.സി.ടിയിലെ

ഓഫീസേഴ്സിനു വേണ്ടിയും ബാങ്കിന്റെ ഡയറക്ടേഴ്സിനും, ജീവനക്കാർക്കും വേണ്ടിയും ചാവേർപ്പട അരങ്ങേറിയപ്പോൾ സാറിന്റെ വിലപ്പെട്ട സാന്നിദ്ധ്യം ഞങ്ങൾക്ക് അനുഗ്രഹമായിരുന്നു. അഭിനേതാക്കളെ അനുമോദിക്കുവാൻ സാർ ഒപ്പമുണ്ടായിരുന്നു.

എന്റെ കലാരംഗത്തെ മികവുറ്റ നേട്ടങ്ങളുടെ അംഗീകാരമായി 75ലെ ബാങ്കിന്റെ ആനുവൽ ജനറൽ മീറ്റിംഗിൽ എന്നെ പ്രത്യേകം ക്ഷണിച്ച് ആദരിക്കുകയുണ്ടായി. അതും സാറിന് കലയോടും, കലാകാരന്മാരോടുമുള്ള സ്നേഹത്തിന്റെ വേറിട്ടൊരു ഉദാഹരണമായിരുന്നു.

ബാങ്കിൽ ക്ലാസ് ഫോർ ജീവനക്കാരുടെ ഡെസിഗ്നേഷൻ പ്യൂണിന് പകരം ബാങ്ക്മാൻ എന്നാക്കി നിശ്ചയിച്ചത് സാറിന്റെ ജീവനക്കാരോടുള്ള മനുഷ്യത്വപരമായ സമീപനത്തിന്റെ ദൃഷ്ടാന്തമാണ്. കരിയർ ഗ്രോത്തിനെപ്പറ്റി അദ്ദേഹത്തിന്റെ കാഴ്ചപ്പാട് 'ബാങ്ക്മാൻ ടു ചെയർമാൻ' എന്നതായിരുന്നു.

തന്റെ കൂടെയുള്ള ജീവനക്കാർ സമൂഹത്തിൽ സ്ഥാനമുള്ളവരായിരി ക്കണമെന്ന് അദ്ദേഹം ആഗ്രഹിച്ചു. മാനേജർമാർക്ക് ബാങ്കിന്റെ ചിലവിൽ ബൈക്ക് നൽകിയതും, മാനേജർമാർ ബാങ്കിന്റെ അംബാസിഡർമാരാണെന്ന് വിശേഷിപ്പിച്ചതും ആ വീക്ഷണത്തിന്റെ ഭാഗമായിരുന്നു.

ഒരിക്കൽ നടന്ന കൂടിക്കാഴ്ചയിൽ വർഗ്ഗീസ് വേഷത്തിന്റെ കാര്യത്തിലും, അപ്പിയറൻസിന്റെ കാര്യത്തിലും ശ്രദ്ധിക്കണമെന്ന് ഓർമ്മപ്പെടുത്തി. താടി വടിയ്ക്കാതെ അലസമായിട്ടായിരുന്നു ഞാൻ ചെന്നിരുന്നത്. സാറിന്റെ ഉപദേശം എനിക്ക് വലിയൊരു പാഠമായിരുന്നു. അന്നുതൊട്ട് അത്തരം കാര്യങ്ങളിൽ ഞാൻ അതീവ ശ്രദ്ധാലുവാണ്. ഇന്നും അതു തുടരുന്നു.

തൈനോത്തിക്കടവിലെ സാറിന്റെ വീട്ടിൽ എപ്പോൾ ചെല്ലുമ്പോഴും സന്ദർശനമുറിയിൽ നൽകിയിരുന്ന സ്നേഹോഷ്മളമായ പെരുമാറ്റം ഹൃദ്യമായിരുന്നു. ചൂടുചായയുമായി അമ്മിണി മാഡം എത്തുമായിരുന്നു.

എനിക്കും എന്റെ കുടുംബത്തിനും ഹൊർമീസ് സാറിനോട് വലിയ കടപ്പാടാണുള്ളത്. ആ ദീപ്തസ്മരണകൾക്കു മുമ്പിൽ ഒരിക്കൽ കൂടി പ്രണാമം.

ഉറുമീസ് സാറിനെ ഓർക്കുമ്പോൾ

മൂക്കന്നൂരിൽ ജനിച്ച് വളർന്നിട്ടും പത്താം ക്ലാസ് പാസ്സാകുന്നതുവരെ എനിക്ക് ഉറുമീസ് സാറിനെ അറിയില്ലായിരുന്നു എന്ന് പറഞ്ഞാൽ വേദനിപ്പിക്കുന്ന യാഥാർത്ഥ്യം മാത്രമാണ്. അക്കാലത്തെ ഒരു സാധാരണ നാട്ടിൻപുറത്തെ മറ്റു കുട്ടികളും അങ്ങനെയായിരുന്നിരിക്കാം. പിന്നെ ബാങ്ക് എന്നൊക്കെ പറയുന്നത് അക്കാലങ്ങളിൽ ഇടത്തരക്കാരിൽ ഉയർന്നവർ പോകുന്നയിടവുമായിരുന്നു.

ഫസ്റ്റ് ക്ലാസ്സോടുകൂടി പത്ത് പാസ്സായപ്പോൾ എന്റെ അടുത്ത കൂട്ടുകാരൻ ശശിയുമായി ആലോചിച്ച് കോളേജിൽ ചേരാൻ തീരുമാനിച്ചു. ഒരു ഡിഗ്രിയെടുത്ത് അദ്ധ്യാപക പരീക്ഷ പാസ്സാകണമെന്നാണ് ആദ്യം തോന്നിയത്.

പക്ഷെ അന്ന് വൈകീട്ട് അപ്പൻ വീട്ടിലെത്തിയപ്പോഴാണ് ഉറുമീസ് സാറിനെപ്പറ്റി പറഞ്ഞത്. പിറ്റേ ദിവസംതന്നെ അപ്പനോടൊപ്പം ആലുവയിലേക്കു പോയി. ആദ്യമായിട്ടായിരുന്നു ആലുവ ടൗണിലൂടെ നടന്നുപോയത്. ഉറുമീസ് സാറിന്റെ വീടു തന്നെയല്ലേയെന്ന് ഉറപ്പുവരുത്തി ഞങ്ങൾ ഗേറ്റിനടുത്ത് നിന്നപ്പോൾ ഉമ്മറത്ത് നിന്നിരുന്ന വെളുത്ത പോമറേനിയൻ കുരച്ചു തുടങ്ങി. വാതിൽ തുറന്നുവന്ന ആളെ നോക്കി അപ്പൻ പറഞ്ഞു, ഉറുമീസ് സാറാണത്. ഒറ്റ നോട്ടത്തിൽതന്നെ ആ രൂപം ഞാൻ മനസ്സിൽ ഒപ്പിയെടുത്തു. ആകെ കഷണ്ടി കയറിയ തലയിൽ പേരിനു മാത്രം മുടിനാരിഴകൾ. വെളുക്കെ ചിരിക്കുന്ന മുഖം. കാന്തമായ സംസാരം. ഗേറ്റു തുറക്കാൻ വന്ന വേലക്കാരിയോടൊപ്പം ഞങ്ങൾ വീട്ടിനകത്ത് പ്രവേശിച്ചു.



പി.വി വർക്കി

''മൂക്കന്നൂരിൽ നിന്നാണ്, ഇവന് ഫസ്റ്റ് ക്ലാസ്സുണ്ട്.''

''മൂക്കന്നൂരിലെവിടെയായിട്ടുവരും?''

''തറവാട് പാലാ കവലയിൽ നിന്ന് കൊമരയ്ക്ക് പോകുന്ന വഴിയിലാ. തറവാട്ടിൽ ഒരു ചക്കുണ്ടായിരുന്നു. കൊപ്രായും എള്ളും ആട്ടിയിരുന്ന ചക്ക്. ''

''ആ ചക്കുണ്ടായിരുന്ന ദേവസ്സിച്ചേട്ടൻ?''

''അപ്പനായിരുന്നു,'' അപ്പൻ അഭിമാനത്തോടെ പറയുന്നത് കേട്ടു.

''ഞാനും ചെറിയാനും കൊപ്ര ആട്ടിക്കാൻ വന്നിട്ടുണ്ട്.''

എന്റെ അപ്പൂപ്പനെക്കുറിച്ചും അറിയുമെന്ന് പറഞ്ഞത് എന്നെ സന്തോഷിപ്പിച്ചു. അതിനിടയിൽ അമ്മിണിച്ചേച്ചി ചായയുമായി വന്നു. ''ചായ കുടിക്ക്. എന്താ മോന്റെ പേര്?'' ഞാൻ പേരു പറഞ്ഞു. നാട്ടുകാരെ കണ്ട സന്തോഷമെന്നോണം അവരും ചിരിച്ചു.

''പത്രത്തിൽ പരസ്യം വരും. അപ്പോൾ കോളേജിൽ അപേക്ഷ കൊടുക്കണം.''

''എന്നാ ഞങ്ങളിറങ്ങട്ടെ.''

ചായ കുടിച്ച് ഇറങ്ങാൻ തുടങ്ങുമ്പോൾ വെളുത്ത നായക്കുട്ടി വീണ്ടും ഓടിവന്നു. മടിച്ചു നിന്ന എന്നെ നോക്കി ഹൃദ്യമായി ചിരിച്ചുകൊണ്ട് സാക്ഷാൽ ഉറുമീസ് സാറും ഗേറ്റോളം നടന്നുവന്നു. ഗേറ്റിനടുത്ത് എത്തുന്നതിനു മുൻപ് എപ്പഴോ പറഞ്ഞു. ''നാലു വർഷം നല്ല ബുദ്ധിമുട്ടാകും. നന്നായി പഠിക്കണം കേട്ടോ.''

ഗേറ്റ് കടന്നു വരുമ്പോൾ ഒരു കുടുംബ ബന്ധുവിന്റെ വീട്ടിൽ പോയി വന്നതുപോലെയുള്ള അനുഭവം. ഉറുമീസ് സർ സ്വപ്നം കണ്ടിരുന്ന ഫെഡറൽ കുടുംബം അങ്ങനെയായിരുന്നിരിക്കണം. സാറിന്റെ ഔന്നത്യത്തിന്റെ നൂറിലൊന്നുപോലും അവകാശപ്പെടാനോ കല്പിച്ചുകൊടുക്കാനോ ആകാത്ത നിരവധി അവസരങ്ങളിൽ ആ കഷണ്ടിയേറിയ തലയും വെളുക്കെ ചിരിക്കുന്ന മുഖവും മാത്രമായിരുന്നു എന്നും പ്രചോദനമായത്.

എന്നും അതിരുകളില്ലാത്ത വാത്സല്യം

ബാങ്കിംഗ് രംഗത്തെ അതികായനും കാരുണ്യവാനുമായിരുന്ന ഹോർമിസ് സാറിന്റെ കാലത്ത് ബാങ്കിൽ ജോലി ചെയ്യാൻ സാധിച്ചത് ജീവിതത്തിലെ അമൂല്യ ദിനങ്ങളായിരുന്നു. എന്റെ ഔദ്യോഗിക ജീവിതത്തിൽ സാറുമായി ബന്ധപ്പെട്ട് അനേകം സുന്ദര മുഹൂർത്തങ്ങൾ ഓർമ്മയുടെ പൂവാടിയിൽ ഇന്നും പൂവിട്ടു നിൽക്കുന്നു. അവയിൽ ചിലതുമാത്രം നിങ്ങളുമായി പങ്കുവയ്ക്കാം.

1968 ജൂൺ മാസം മൂന്നാമത്തെ ആഴ്ച. അഗ്രികൾച്ചർ 1–ാം ക്ലാസ്സ് ഡിപ്ലോമ സർട്ടിഫിക്കറ്റുമായി അതിരാവിലെ ഞാൻ ഹോർമിസ് സാറിന്റെ വീട്ടിലെത്തി, ഞാൻ ചെന്നതിന്റെ ഉദ്ദേശം പറഞ്ഞു. കോഴിവളർത്തുവാൻ ഒരു ലോൺ വേണം. എന്റെ സർട്ടിഫിക്കറ്റുകൾ സാറിനെ കാണിച്ചു.

സാർ ചിരിച്ചു.

ഞങ്ങൾ ഇവിടെ കൃഷിക്ക് ലോൺ കൊടുക്കുന്നുണ്ട്. ഒരാളെ വേണം. അഡ്രസ്സ് ഓഫീസിൽ കൊടുത്തിട്ട് പോകു.

ബാങ്കിൽ പോയി പി.എ. സ്വാമിയെ കണ്ട് അഡ്രസ് കൊടുത്തു. കൃത്യം ഒരാഴ്ചക്കുള്ളിൽ സാറിന്റെ കത്ത്. അടുത്ത ആഴ്ച ബാങ്കിൽ ജോലി.

അങ്ങിനെ ലോൺ വാങ്ങാൻ ചെന്ന ഞാൻ ബാങ്കിൽ ജോലിക്കാരനായി. സാർ അയച്ച കത്തും നിയമന ഉത്തരവുകളും ഞാൻ ഇപ്പോഴും സൂക്ഷിച്ചുവച്ചിരിക്കുന്നു.



തുടർന്ന് 60 രൂപ മാസ സ്റ്റൈപ്പന്നിൽ ജോലി. ട്രെയിനിംഗ് കാലാവധി സാധാരണയുള്ള 3 വർഷത്തിനു പകരം ഒരു വർഷം. തുടർന്നു ഒരു വർഷം തികയുന്നതിനു മുൻപ് ജോലി സ്ഥിര

എം.ആർ യോഹന്നാൻ

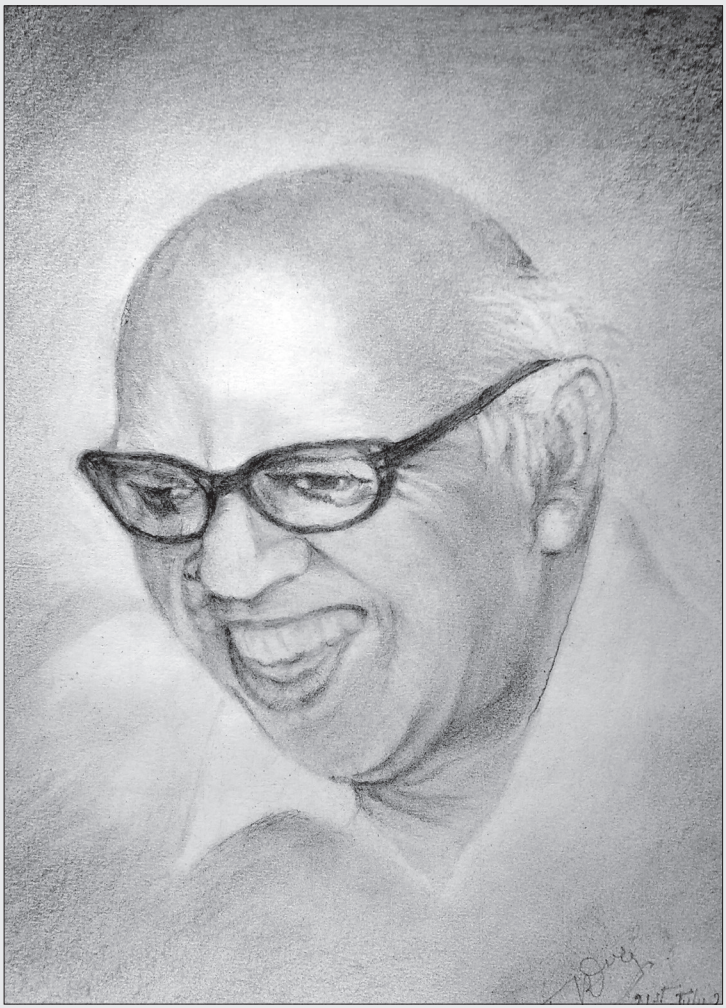
പ്പെടുത്തി.
ഇതിനിടയിൽ പി.എ. സ്വാമി ഒരു ദിവസം ഡിപ്പാർട്ടുമെന്റ്ിൽ വന്ന് പറഞ്ഞു – നിങ്ങളുടെ അപേക്ഷ ഫയലിൽ കാണുന്നില്ല. അതിനാൽ ഒരു അപേക്ഷ വേണം.
ഞാൻ ജോലിക്ക് അപേക്ഷ കൊടുത്തിരുന്നില്ല. പിന്നെ എങ്ങിനെ ഫയലിൽ കാണും? മുൻ തീയതി വച്ച് അപേക്ഷ കൊടുത്തു.
ജോലിക്കു പോകുന്നതിനു മുൻപ് സാർ എന്നെ വിളിച്ച് കസേരയിൽ ഇരുത്തി. ജോലിയിൽ ശ്രദ്ധിക്കേണ്ട കാര്യങ്ങൾ ഒരു മേലധികാരിയുടെ ഉത്തരവാദിത്വത്തോടെ, ആചാരാനുസൃതമായ വാത്സല്യത്തോടെ, പിതൃസഹജമായ സ്നേഹത്തോടെ എന്റെ മനസ്സിലേക്ക് പകർന്നു നൽകി.
വളരെ അഭിമാനത്തോടെ, നിറഞ്ഞ മനസ്സോടെ പറയട്ടെ, അദ്ദേഹത്തിന്റെ നിർദ്ദേശങ്ങൾ അണുവിട തെറ്റിക്കാതെ 2006–ാമാണ്ടിൽ ബാങ്കിൽ നിന്നും, പടിയിറങ്ങാൻ കഴിഞ്ഞതിൽ ഞാൻ തികച്ചും സന്തോഷവാനാണ്. ഈ ഓർമ്മക്ക് എന്താണ് പേരു വിളിക്കുക. വാത്സല്യമെന്നോ, കാരുണ്യമെന്നോ, എനിക്കറിഞ്ഞുകൂടാ.
വർഷം 1971 – എന്റെ സഹോദരിയുടെ വിവാഹം പെട്ടെന്നാണ് തീരുമാനിച്ചത്. പണത്തിന് ബുദ്ധിമുട്ടായി. 25 പവൻ സ്വർണ്ണം വാങ്ങുവാൻ 3000 രൂപയെങ്കിലും വേണം. മുട്ടാവുന്ന വാതിലുകൾ മുട്ടി. ഒന്നും നടന്നില്ല.
ഒരു ദിവസം ഞാൻ നേരത്തെ ഹെഡ് ഓഫീസിൽ ചെന്നു. 3000 രൂപയ്ക്കുള്ള ലോൺ അപേക്ഷ തയ്യാറാക്കി അന്നത്തെ മാനേജരായിരുന്ന ശ്രീ. ശിവരാമകൃഷ്ണൻ സാറിന്റെ അടുത്തു ചെന്നു. അപേക്ഷ കണ്ട് സ്വാമി ഞെട്ടി. സ്റ്റാഫിന് എം.ഡി. പാസ്സാക്കുന്ന പരമാവധി ലോൺ 500 രൂപയായിരുന്ന സമയം.
സ്വാമി പറഞ്ഞു. ഇത് റെക്കമെന്റ് ചെയ്തുകണ്ടാൽ സാർ എന്നെ ചാടിക്കും.ഞാൻ സങ്കടത്തോടെ സീറ്റിൽ വന്നിരുന്നു. എന്റെ സങ്കടഭാവം കണ്ടിട്ടാകാം സ്വാമി രഹസ്യമായി പറഞ്ഞു. നീ സാറിനെ നേരിട്ട് കാണു.
ഉള്ളിൽ ഭയമുണ്ടെങ്കിലും കാര്യത്തിന്റെ ഗൗരവം എന്നെ മുന്നോട്ട് നടത്തി. പി.എ സ്വാമിയുടെ അനുവാദത്തോടെ സാറിനെ കണ്ടു.
ഇത്രയും ചെറിയ ശമ്പളം വച്ചുകൊണ്ട് വലിയ ലോൺ എടുക്കേണ്ട. കുറച്ചൊക്കെ വീട്ടിൽ ഉള്ളവർ ഉണ്ടാക്കട്ടെ.

അതുപോരേ,? സാർ പറഞ്ഞു നിർത്തി.
ഞാൻ സങ്കടത്തോടെ വിവരങ്ങൾ പറഞ്ഞത് സാർ കേട്ടു.
എന്നിട്ട് അപേക്ഷയുടെ താഴെ പച്ച മഷിയിൽ 'Yes' എന്നെ
ഴുതി. കൂട്ടത്തിൽ ഞാൻ തിരിച്ചടവിന്റെ കാലാവധി എഴുതിയി
രുന്ന 30 മാസത്തിനുള്ളിൽ ഒരു തിരുത്ത്. '100 മാസം.' ചിരിച്ചു
കൊണ്ട് അപേക്ഷ എനിക്കു തിരിച്ചു നൽകി.

1972-ൽ എന്റെ വിവാഹം. ആദ്യ ക്ഷണക്കത്ത് സാറിന് കൊ
ടുത്തു. സമയവും തീയതിയും സ്ഥലവും ഡയറിയിൽ കുറിച്ചിട്ട്
സാർ പറഞ്ഞു, ഞാൻ വരുന്നുണ്ട്.
പക്ഷെ വിവാഹത്തിന്റെ തലേന്ന് സാറിന് ബാംഗ്ലൂർ പോകേ
ണ്ടി വന്നു. ഫോൺ സൗകര്യം കുറവായതിനാൽ ഞാൻ വിവരം
അറിഞ്ഞില്ല.
അക്കാലത്ത് സാധാരണ അതിരാവിലെയുള്ള വിശുദ്ധബലി
യോട് ചേർന്നാണ് വിവാഹം ആശീർവദിക്കുക. രാവിലെ 5.30-ന്
ഞാൻ പള്ളിയിൽ എത്തുമ്പോൾ ശ്രീ. എം.ടി ടോം അവിടെ
യുണ്ട്. ഹോർമിസ് സാറിന് വരുവാനുള്ള തടസ്സം അറിയിക്കു
വാനും ആശംസകൾ നൽകുവാനും തലേദിവസം തന്നെ ടോം
സാറിനെ ഏർപ്പിച്ചിരുന്നു.
വിവാഹം കഴിഞ്ഞ് ഞാനും ഭാര്യ ആനിയും ഹെഡ് ഓഫീസിൽ
ചെന്നു. ആദ്യം സാറിനെ കണ്ടു. സാർ പറഞ്ഞു. ഇന്ന് നമുക്ക്
ഒരുമിച്ച് എന്റെ വീട്ടിൽ ഊണ് കഴിക്കാം. നേരത്തെ തീരുമാ
നിച്ച ഒരു അത്യാവശ്യ പരിപാടി ഉണ്ടായിരുന്നതിനാൽ ആ
അസുലഭാവസരം ഉപയോഗിക്കുവാൻ എനിക്ക് കഴിഞ്ഞില്ല.
ഇതിനെ വാത്സല്യമെന്നല്ലാതെ മറ്റെന്തു പേരാണ് വിളിക്കുക?
സ്ഥലം അങ്കമാലി ഫെറോന പള്ളി.
ജോർജ് മുണ്ടാടന്റെ വിവാഹത്തിനായി ഞങ്ങൾ നേരത്തെ പ
ള്ളിയിൽ എത്തി. സുഹൃത്തുക്കളുമായി സൊറ പറഞ്ഞിരിക്കുന്ന
തിനിടയിൽ ഹോർമീസ് സാറും ബിഷപ്പ് ഗ്രേഷ്യൻ
മുണ്ടാടനും കാറിൽ വന്നിറങ്ങി. ഞങ്ങളുടെ മുൻപിലൂടെ പള്ളി
യിലേക്ക് നടന്നുവരുന്നു.
ഞാൻ അന്ന് ഖാദിയിലായിരുന്നു. മീശ അന്നത്തെ പരിഷ്ക്കാ
രമനുസരിച്ച് 'റ' മോഡലിൽ (വേണമെങ്കിൽ കൂട്ടിമുട്ടിയ്ക്കാം).
ഞങ്ങളെ കണ്ട് സാറും ബിഷപ്പും നിന്നു.
ഞങ്ങൾ കൈകൾ കൂപ്പി. സാർ എന്റെ മുഖത്തേക്ക് നോക്കി.
ഒരു ചെറു പുഞ്ചിരി എന്നിട്ട് ഒരു ചോദ്യവും.

യോഹന്നാൻ മീശ കൂട്ടിമുട്ടിക്കുവാനുള്ള ശ്രമത്തിലാണോ?
സാറും ബിഷപ്പും സുഹൃത്തുക്കളും ഉറക്കെ ചിരിച്ചു. ഞാനും അതിൽ പങ്കു ചേർന്നു.
ഉയർന്ന ജീവിത ചിന്തകൾക്കും തിരക്കിനുമിടയിൽ ഫലിതവും ഹോർമിസ് സാറിന് വഴങ്ങുമായിരുന്നു.

Glimpses of the Hormis era





















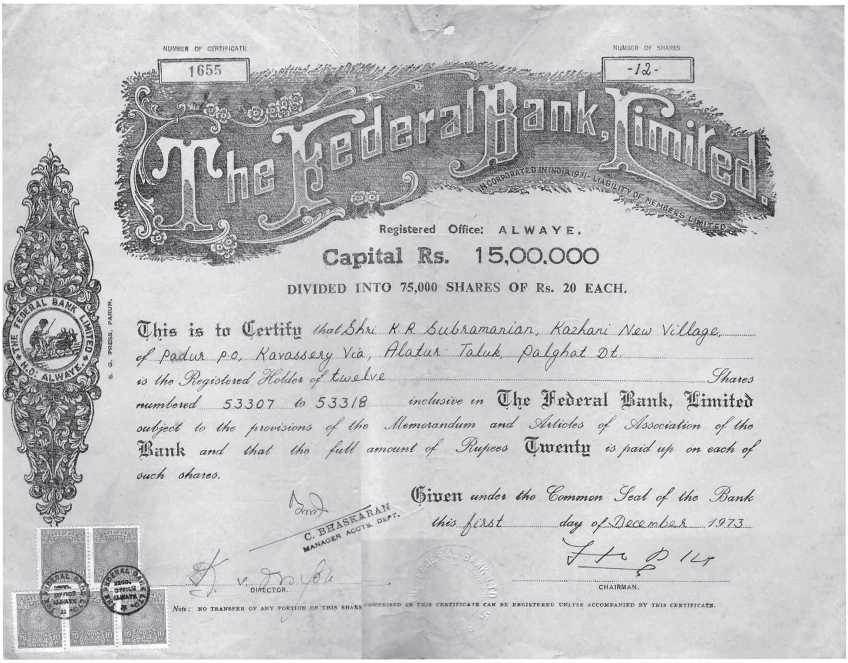












NUMBER OF CERTIFICATE 1655

NUMBER OF SHARES -12-

The Federal Bank, Limited.

INCORPORATED IN INDIA 1931 — LIABILITY OF MEMBERS LIMITED

Registered Office: ALWAYE.

Capital Rs. 15,00,000

DIVIDED INTO 75,000 SHARES OF Rs. 20 EACH.

This is to Certify that Shri. K.R. Subramanian, Kazhani New Village, of Padur P.O. Kavassery Via, Alatur Taluk, Palghat Dt. is the Registered Holder of twelve Shares numbered 53307 to 53318 inclusive in The Federal Bank, Limited subject to the provisions of the Memorandum and Articles of Association of the Bank and that the full amount of Rupees Twenty is paid up on each of such shares.

Given under the Common Seal of the Bank this first day of December 1973

C. BHASKARAN
MANAGER AUDIT& DEPT.

DIRECTOR.

CHAIRMAN.

Note: NO TRANSFER OF ANY PORTION OF THIS SHARE COMPRISED IN THIS CERTIFICATE CAN BE REGISTERED UNLESS ACCOMPANIED BY THIS CERTIFICATE.









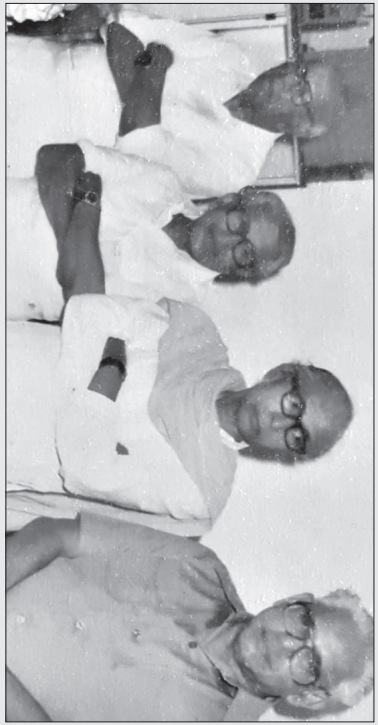



















NVAYE. (A SCHEDULED BANK) Br: NELLIKKUNNU.
ALERS IN FOREIGN EXCHANGE









"His footsteps will always lead us"

With profound grief and sorrow we announce the sad demise of our Founder and Former Chairman, Shri K.P. Hormis on 9 pm on Tuesday, the 26th January, 1988. The end came after a brief illness at Lissie Hospital, Ernakulam where Late Hormis was undergoing treatment for the past few days. The funeral is scheduled to take place on Thursday, the 28th January, 1988 at 11.30 am at St Mary's Church, Mookkannoor, his native place. The body of Shri Hormis will be brought to Federal Towers at 9.30 am on 28-1-88 to enable the staff members to have a last glimpse of the departed leader and will proceed to Mookkannoor at 10.10 am.

Born on 18-10-1917 at Mookkannoor, Shri K.P. Hormis graduated from Madras University and subsequently obtained his Degree in Law. Before associating himself with the Bank he was a practicing lawyer at Perumbavoor. He, along with few others, took control over the erstwhile Travancore Federal Bank Ltd. In 1944 and became the Founder, Managing Director and Chief Executive Officer of the newly-constituted Federal Bank Ltd. In 1945. He was also a member of the Legislative Assembly in 1954-56 and actively participated in

the freedom struggle of the country. The three and a half decades subsequent to 1945 witnessed a spectacular growth of the Bank and its activities, and under his stewardship the Bank grew from strength to strength and became the biggest private sector bank of Kerala. He continued to be the Director of the Bank until 1984.

A stalwart in banking, late Hormis was an inspiration to each of us. He set an example to show how unity in action, openness in thought and dedicated efforts will ultimately result in success and accomplishment of greater heights. In his death, an era has come to an end and it is an ineffable loss, not only to the Federal Family but to the banking industry, the more so, in the state of Kerala. The void created by his death cannot be filled up. He has left behind his indelible imprints to show us the path towards success.

Late K.P. Hormis was also associated with various socio-cultural and sports organizations and had held the following positions.

- Managing Committee member, Indian Banks' Association
- Founder-President, Kerala Bankers' Association
- President of Kerala Management Association
- Member of the Governing body, Bharata Mata College, Thrikkakkara
- Director, Social Institute, Kalamassery

- Director, Social Service, Archdiocese of Ernakulam
- Director, Dharmadeepthi, Aluva
- Director, Friendship House, Aluva
- Faculty member, University of Cochin
- Vice-President, Kerala Table Tennis Association

Shri Hormis is survived by three sons and a daughter.

The news of Shri Hormis' death came as a great shock to all of us on 27th January, 88, and the bereaved Federal Family convened a meeting at HO to condole his death and passed a resolution to the effect.

It will not be an exaggeration to state that the Federal Family has lost its aged and experienced Head of the Family. A luminous star in the firmament of the Bank has disappeared. Let us follow his footsteps and take our Bank to greater heights. The bereaved Federal Family expresses its heartfelt condolences to the family members of Late K.P. Hormis and pray to the Almighty that the noble soul of late K.P. Hormis rests in eternal peace.

(***Circular issued by Federal Bank on the demise of K.P. Hormis on 26th January 1988)***

"Hormis Sir is no more, but his spirit will live among us"

Sri K.P. Hormis, our beloved Founder-Chairman, has left for his eternal abode at 9 pm on 26th January, 1988, leaving indelible footprints on the sand of time. He was seventy.

K.P. Hormis is an unforgettable name in the public life of Kerala and the banking history of India. With hardly any banking background to his credit, he ventured into the field of banking in 1945. Banking on a dormant license of a dormant bank in Central Travancore in Kerala, he founded Federal Bank and nourished it to make it a major banking institution in the country.

With a magic spell, he captained the Bank as its Chief Executive for 34 years and shaped its destiny to commanding heights.

Today, more than 5000 personnel manage the affairs of the Bank. In other words, more than 5000 families are provided with their daily bread on account of direct employment in the Bank. Thousands of entrepreneurs throughout the country are assisted by the Bank. All this was made possible thanks to the vision and dedication of a

man hailing from a little-known village in Kerala.

Sri Hormis was not fortunate enough to have the satisfaction of enjoying in placid quiet the autumn years of his life. Suffering from Parkinson's Disease, he gradually lost his memory towards the end. Nevertheless, in rare moments when he regained consciousness, he spoke only about Federal Bank which was so much an integral part of his every living tissue. With the passing of Sri K.P. Hormis, Federal Bank has lost its soul, but his spirit lives and that spirit will live among us as long as Federal Bank survives.

Occasionally, God sends us Men who have:

"Strong minds, great hearts

True faith and ready hands,

Men whom the spoils of office cannot buy,

Men who have honour,

Tall men, sun-crowned, who live above the fog

In public duty and in public thinking."

Here leaves such a man recalled by The Sender. We salute that noble soul.

We express our heartfelt condolence to the bereaved family and join thousands who mourn his death.

May his soul rest in peace.

(Circular issued by Federal Bank Officers' Association on the demise of K.P. Hormis)

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