



# fedxbytz

A quarterly newsletter of Federal Bank Retired Officers' Forum

Vol. 1, Issue No. 1

July-September, 2022

25 September, 2022

## From the Desk of the Chief Editor



*Dear friends,*

**B**eing a vehicle of communication that can add to the already strong feelings of camaraderie and fraternity that we have amongst ourselves in our Forum – in keeping with our Federal ethos - I am sure that this newsletter of FBROF – fedxbytz - will be warmly welcomed by all our members.

While this newsletter will provide news and updates of the FBROF community's activities across the country, it will also endeavour to carry other useful and enlightening pieces of information, as well as contributions of literary and artistic creations from members and their families. A few interesting columns will also be part of it, among others. And its periodicity will be quarterly.

As all would agree, this is an age when the prime modes of communication even within families are turning digital. Naturally, hence, when FBROF decided to publish a newsletter, the opinion of members of the editorial team set up for the purpose – as well as the Executive Committee of FBROF - was unanimously in favour of it being in the digital format.

This issue, however - being the inaugural one - has a digital as well as a physical version. Going forward, the newsletter will be a purely online publication.

We now place the newsletter before you, in the hope that it turns out to be an enduring source of delight to all its readers.

Warm Regards.

**Tom Thomas**

Chief Editor & President, FBROF

## Message from MD & CEO, Federal Bank



**"Finally,** to the game of tennis: I love you and I will never leave you," said

Roger Federer in his farewell speech after having played for 24 years. The legacy of retired Federer is one of the most admired sports careers in history. The legacy of a retired Federal is a most admired bank in the making. All of you were catalysts of growth of our institution and you can take pride in the fact that our journey towards MAB would be incomplete without you.

With the Federal spirit imbibed in the makers and readers of this newsletter, I am positive it will break new grounds.

Best Wishes

**Shyam Srinivasan**

MD & CEO

Federal Bank



## The Managing Editor speaks...

Dear Comrades,

The launch of this newsletter marks the realization of a long-held dream of the FBROF community. It is therefore not only a very happy occasion for our Forum, but a milestone event too.

A number of readers forwarded to us their literary creations in response to our call for creative works, for inclusion in the newsletter. I take this opportunity to thank them all. They have helped to make this newsletter fetchingly lively.

We have tried to make the newsletter as readable and aesthetically pleasing as possible, and we hope that our readers do find it beneficial and interesting. However, feedback from our readers would be most welcome.

Wishing all our members – and their families – happy reading!

Warm Regards

**K T Thomachan**

Managing Editor & General Secretary, FBROF

## Message from General Secretary, Federal Bank Officers' Association (FBOA)

I am pleased to contribute a few words to the FBROF digital newsletter, 'fedxbytz'.

We have access to this wonderful publication because of the hard work that was put in by everyone behind the scenes. I want to extend my congratulations to everyone and best wishes.



**Shimith P R**, General Secretary, Federal Bank Officers' Association (FBOA)

**Editor's Note:** This issue of the newsletter has a physical as well as digital version. The content included in both the versions is the same in all but the following three cases: (1) the article titled 'Charismatic Colleagues' by Mr Ninan Joseph, PF 1767, (2) article titled 'An introduction to P G Wodehouse - for the uninitiated' by Mr John Korulla P, PF 4046, and (3) the column: 'Tidbits'. In the case of these pieces, the full text is available only in the digital version.

A few items that are intended to be regular ingredients of the newsletter, are not included in this issue. These are: a feature on FBROF's activities during the preceding quarter, a brief note on Federal Bank's balance sheet of the previous quarter, and obituaries, if any. Reason is that these form part of the General Secretary's Report, which is also being released on 25 September, 2022, along with this newsletter, at FBROF's AGM. The future issues of 'fedxbytz' will carry these items.

It is also intended to include in the newsletter, among other things, a column for readers' letters. Readers are hence invited to share with us their views, opinions and ideas about the newsletter, so as to enable us to continuously enhance its quality. Your messages may be forwarded to the **email id: fbprofnewsletter@gmail.com**

## FedNews

### Updates on developments in Federal Bank



The Bank announced its FY23 Q1 results on 15 July, 2022.

With Net Profit recording a YoY growth of 64% during the quarter to reach ₹601 Crore, this has been one of the best ever quarters for the bank. The bank's performance in other areas too was strong, during the period.

Picture alongside shows a moment from an interview with MD & CEO Shyam Srinivasan, telecast by ET Now, on 16 July, following the announcement of the results.



- **India on the rebound path:** The real GDP growth rate for the first quarter of the current fiscal, viz., 2022-23, indicates that India is among the fastest growing economies of the world. Real GDP at constant (2011-12) prices registered a growth rate of 13.50 % in the first quarter.
- **Inflation, the unabated northward journey:** Monetary policy tightening, persisting war in Europe, cumulative hike of rates by 150 basis points since March 2022 by the Federal Reserve and the appreciating US Dollar were among the major factors contributing to inflationary trends globally and India was no exception to this. According to the Reserve Bank of India, CPI inflation eased to 7 % in the country during May - June 2022, from 7.80 % in April 2022.
- **Indian Rupee Depreciation:** Rupee depreciated from around ₹74 per US Dollar in early January 2022 to a low of ₹80 per US Dollar by the fourth week of July 2022. Indeed, the depreciation of the rupee isn't seen as due to any weakness in the macroeconomic fundamentals of the Indian economy. The major reasons cited for the depreciation of Indian Rupee are the mismatch between demand and supply of the US Dollar, soaring imports which had widened the trade deficit considerably, from USD

17.30 Billion in January 2022 to USD 25.60 Billion in June 2022, and the massive outflow of USD from the equity and debt markets.

- **Digital Lending Implementation Guidelines issued by RBI:** Reserve Bank of India has issued its guidelines on the implementation of Digital Lending. Some highlights of the guidelines to be followed by the Regulated Entities are as follows: disbursements and repayments to be

**The Digital Banks will principally rely on the internet and other proximate channels to offer their services and not physical branches. The paper recommends a three step sequence towards establishment of a full stack digital business banking licence. The sequence starts with a restricted digital business banking licence followed by regulatory sandbox and finally the full stack digital business banking licence**

executed through the bank accounts of the borrower with the Regulated Entity without any pass through or pool account of the Lending Service Provider or any third party, a standardised Key Fact Statement to be provided to the Borrower, all inclusive cost of digital loans in the form of Annual Percentage Rate to be disclosed to the Borrower, etc.

- **NITI AYOJ unveils roadmap for licensing Full Stack Digital Business Banks:** The paper issued by Niti Ayog refers to Digital Banks as those defined under Banking Regulation Act 1949. As suggested in the Paper, the Digital Banks will accept deposits, disburse loans and offer a full suite of services that the B R Act empowers. However, the Digital Banks will principally rely on the internet and other proximate channels to offer their services and not physical branches. The paper recommends a three step sequence towards establishment of a full stack digital business banking licence. The sequence starts with a restricted digital business banking licence followed by regulatory sandbox and finally the full stack digital business banking licence. ■

## In Focus

Mr. Joseph P.L. : **Elegant at 92**

**Date of birth:** 23-06-1930

**Place of domicile:** Varapuzha

**Address:** Puthussery House,  
Puthenpally, Varapuzha P.O.,  
Ernakulam District, Kerala.  
PIN 683 517

**Mobile No:** 8078026174

**Period of service at the bank:**  
27-01-1965 to 30-06-1990

**Branches/ Offices worked  
in:** Puthenpally (Varapuzha),  
Kizhakkambalam,  
Champakara, CC Department,  
Edappally and Cheranalloor.

The Super Senior in focus in this issue, Mr Joseph P L, PF 133, is the oldest member of the Federal Retiree community. He is also one of the only two nonagenarians of our Forum, as of now.

For us - members of the fedxbytz team in charge of this column - our visit to Mr Joseph P L's home, as part of preparation of this feature, turned out to be an exceedingly pleasant and educative experience.

On our arrival at his home, Mr Joseph P L (whom we shall be referring to as 'Joseph Sir' henceforth in this write-up) received us with great warmth and enthusiasm. To our delight, we found that, at 92, he remained a remarkably fit and alert person. He looked young for his age too. We soon also found that Joseph Sir's ability to recall names and events effortlessly, and captivatingly string them all together into stories, made it a pleasure for all to listen to him. He was unwaveringly positive and cheerful too, all through the time we were with him - which added to his charm.

His banking career began in the year 1956, when he joined St George Union Bank, Varapuzha, as an officer. This tiny bank was amalgamated with Federal Bank on 27 January 1965, which made Joseph Sir, from that date, an employee of Federal Bank. Thereafter, as we know, he remained a Federal employee till June 1990, when he retired. Of the 25 years

he spent in the bank, he was a principal officer for 18 years - from 1972 up to June 1990. In this connection, he recalled with gratitude the positive regard that the Bank's founder Mr. K.P. Hormis and first General Manager Mr. K. P. Cherian had for him. On retiring, Joseph Sir set up his own firm providing loans against gold ornaments, a business he was - naturally - very familiar with. Over the past 31 years, this business has flourished and it is his son, Linjo, who manages it now. Joseph Sir still visits the shop occasionally, though.

Asked about the secret of his good health, he cited two factors—moderate food intake and an active lifestyle. His principal physical activity now is gardening, he said, and he spends much time daily watering his plants and carrying out other light gardening chores. Further, he likes to read. And so, having no problem with his eyes, he reads the newspaper thoroughly in the morning, and also a selection of periodicals in the afternoon. Watching the news on TV too is a regular habit. He also has a WhatsApp account.

As for his longevity, he has genetics on his side. His father died at the age of 89 and his mother, at 99. His oldest brother lived up to 98

## Achievers' Gallery

and another brother, up to 93. An older sister, now living, has completed the age of 101.

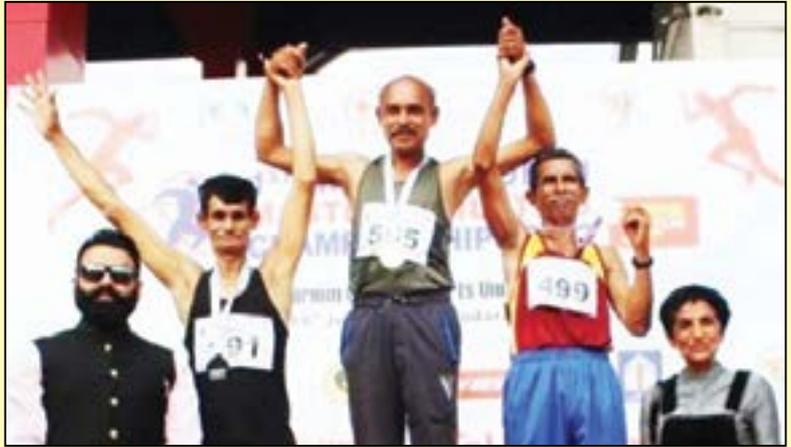
He lost his wife Kochuthresia on 4 September 2018. This was entirely unexpected, and hence, was a shock to him. But according to his family, he has managed to cope with it well. He has three daughters and a son, all of whom are well settled, and he is a proud grandpa to nine grandchildren. He has one great-grandchild too. He lives with his son, daughter in law and their two children, who, Joseph Sir said, take meticulous care of him.

In the tenth decade of his life, thus, Joseph Sir is as happy and contented as can be. And he is a respected and well-loved figure, not only in his family circles but also in the local community as a whole. He is also a distinguished and valued guest at most functions taking place in the area.

It was almost an hour and half since our arrival when we took leave of Joseph Sir. With his dignified bearing, genial conduct, and unwavering positivity, the impression he leaves in people's minds is that of a person of rare grace and elegance.

We wish this venerable and inspirational former colleague of ours—on behalf of the FBROF community—several more years of active, productive and happy life.

*(Prepared by: the fedxbytz team in charge of this column, led by the Editor-in-Charge.)*



**Mr Alex V John**, PF 5069, has done the Federal family – especially its retiree group – proud! He won gold medals in triple jump and pole-vault in the '60 to 64' age group, at the First National Master Athletics Championships, 2022, conducted by the Athletics Federation of India, at Vadodara, Gujarat.



**Mr. Noby Thomas Cyriac**, s/o Mr. Cyriac P E, PF 556, has completed his PhD in Law with the highest distinction (Summa cum laude) from the University of Hamburg, Germany, and is now working with M/s Norton Rose Fulbright, Hamburg.

**Anoushka M B**, daughter of Manoj Kumar U K, PF 5334, bagged All India Rank 8 (Humanities Stream) in CBSE Class XII Examination, 2022, by scoring 492/500, i.e., 98.4%.



The elder daughter of Manoj Kumar U K, PF 5334, **Aparna M B**, too is an achiever: She bagged Rank 62 in the Civil Services Exam 2020-21 and is currently posted as Assistant Collector (Assistant Commissioner) Ludhiana District.

**Fedxbytz congratulates all these achievers, most heartily.**

# How to save all your Contacts in Google?

Losing one's Contacts due to the non-working of SIMs or phones is a common problem.

Contacts can be stored in both local memory, i.e., your device's storage, and in a memory card. But the more effective way is to use the services of Google for the purpose. The advantage is that, if you always keep the info in your device synced to your Google account, you will never have to worry about losing your Contacts. If you happen to lose your mobile handset, you can just sign in to a new device with all your credentials and all your existing contacts will get restored instantly.

The procedure to be followed for saving your Con-



tacts in Google is simple. In your phones, go to Settings and tap Google, then look for 'Backup' and Turn it 'ON'. All your contacts will get backed up and will be available for restoration at any time, later.

To know further on the subject you can use the following links: <https://support.google.com/contacts/answer/9423168?hl=en>;

<https://support.google.com/contacts/answer/1069522?hl=en&co=GENIE.Platform%3DAndroid>

<https://support.google.com/contacts/answer/1069522?hl=en&co=GENIE.Platform%3DAndroid>

These links cover mainly Google Account with Android phones. You can explore further for iPhones and other service providers like Yahoo, Hotmail too.

## Creative Spark

# May His Soul Rest In Peace

Reminiscence,  
by Peter A V,  
PF 964

I, who was not familiar with any language other than Malayalam, landed at Dimapur in Nagaland on 25 July, 1979. I had been transferred with promotion as Officer from our Vadanappally branch, and naturally, it took me some time to get acquainted with the unfamiliar Naga faces and their tribal languages.

My accommodation there was two rooms of a house in Duncan Basthi, two kilometers away from Dimapur town. The other rooms of the house were occupied by Mr Zumomo Ovung and his fam-



ily comprising of wife, Mrs Apeny Lotha, and their one-year-old son, Ipansung Lotha. Since Mr Ovung was a very influential member of the Lotha tribe, my Dimapur life was generally very peaceful.

One of my closest friends there was Bobby. He was very handsome, it must be said, though only six months old. He used to happily welcome me when I arrived back home from the bank and would always be at my side when I cooked my food in the kitchen. Nobody could enter our house without his

permission.

As you might well have realized by now, Bobby was a young dog.

When three summers and winters had blossomed and faded after my arrival at Dimapur, my mother felt that it was time for me – her youngest offspring - to get married, and I was chained in wedlock on 25th April, 1982, in anticipation of a favourable transfer to Thrissur, my hometown. However, I got no transfer, and had to return to Dimapur alone, after my marriage.

To my surprise I noticed that my Bobby was missing.

“Where is our Bobby?” I asked Mr Zumomo Ovung. He just smiled with hesitation. But then came the honest answer from his wife, Mrs Apeny “Athoonaa, Ipansunglaga birthday party theh nah, amihaankattikanakhaiseh.” which meant “We slaughtered him for the birthday party of our son, Ipansung, and have eaten him.”

Everyone laughed. But I could only pray to God Almighty, “May his Soul, rest in Peace.”

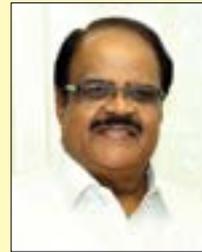
A motivational poem by **Varghese Koikara, PF 405**

## “You Can”

Awake, rise up lazy man  
Work hard to win, for  
No other substitute  
Therefor.

Time is running fast  
Lethargic men trailing always.  
Explanations fail, arguments in vain  
Time lost forever.

Taj Mahal was built not in a day or two  
Men skilled running in to thousands  
Made it a monument for centuries.  
Acquire skills for survival therefore.



You can, if you think you can.  
You can be anything you want.  
You can have, if you choose  
Don't care about how big it is.

Choose the right thought  
Experience the outer effects  
Of your inner thoughts.  
It's time to change, right now

## Reading Rejuvenates

A light piece of writing on the delights of reading by **Neelakantan T R, PF 792**

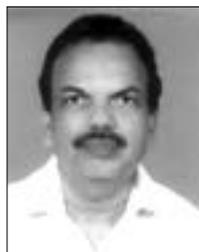
Reading is an effort to understand ourselves. When we like a book it means that many incidents or characters in it synchronise with our thoughts, emotions, or personal traits. That is the reason why some like a book and some do not.

If a writer's thinking is similar to mine, I am inclined to read that writer's book and wait for their next book too.

We loved stories of Muttath Varkey<sup>1</sup>, Kottayam Pushpanath<sup>2</sup> and other writers like them in our teens. We liked Kayar<sup>3</sup> or Khasakkinte Ithihasam<sup>4</sup> at some point of time in our life. If we are happy, we go for books of VKN<sup>5</sup> or Kunchan Nambiar<sup>6</sup> or Basheer<sup>7</sup>. If you are sad you go for Kaalam<sup>8</sup> or Iruttinte Aatmavu<sup>9</sup>. Happy contents are more relished by happy men.

Failures make us strong and stories of great people's failures give us courage to face life boldly.

Reading makes us feel relaxed and rejuvenated. In these times of dominance of the electronic media, people are



more inclined to avoid books. But reading books takes us into the enchanting realms of imagination which can be delightful as well as comforting.

The novel *Les Miserables* by Victor Hugo portrays the good and the bad in people, the happiness, the agony and the surpris-

es of life, as well as all the other emotions. It also depicts the value of hope and the unending possibilities of human life. So if anybody has not read *Les Miserables*, I would recommend that they may please get a copy of the book and start reading it now.

### Footnotes

1 & 2: *Both, once popular, easy-to-read writers in Malayalam.*

3 & 4: *Malayalam novels of a serious kind.*

5, 6 & 7: *Malayalam writers known for their humorous writings*

8 & 9: *Sombre works, both*

# Wanted Prayers, Not postulates!

A philosophical poem by  
S.R.Ravi, PF 1922



*(S.R.Ravi, is a writer, critic and poet. He has to his credit three books of poems entitled "Lyrics of Life" and "Blade of Green Grass" and "Of Cloudless Climes".)*

**W**e need prayers today, not postulates  
Shun them, those postulates that are dogmatic  
Postulates that seal the fate; that divide;  
Legislate laws that need to be dumped in the attic!

We have convoluted all religions into denominations  
To the exclusion of human values; discriminations  
That sort Whites from the Blacks; camouflage;  
Outrage beliefs; do not build humanised bridges!

Time to go deep into prayers, not religions!  
Into prayers that are simple, prayers about good rains  
About good harvest, and not grandiose visions  
But about beautiful flowers and such small gains!

Common prayers about sunbeams and song of birds  
Of flowing rivers and shady trees below the blue sky  
Of a sweet breeze that can soften our day to day words  
Prayers that can pacify human hearts and take their thoughts high!

## Some interview experiences

It was November or December of the year 1976. Excited by the tagline 'More than a Job, A Career', of the Federal Bank ad calling for fresh recruits, I had appeared for the Executive Trainee Test – which was conducted by NIBM, Pune - and unexpectedly cleared it. Thereafter, three or four rounds of interviews and group discussions also were completed, and then came the last and final interview: at which I was face to face with the full Board.

I faced the board with confidence, and the interview proceeded without a hitch till almost the very end. It somehow happened that whenever someone asked me a question, it was the right answer that I gave. Then came the final question, which was from the Chairman. He asked: "If there's a rule in our bank that marriage between two officers working in this



**Lucy Davis, PF 2629, recounts a few interview experiences in this write-up.**

institution is not permitted, what would be your opinion about that?" My answer was quick and without a second thought.. "It would be utter foolishness" I said "because, marriage is purely a personal matter and it's not fair to impose this kind of a restriction by a corporate of our Bank's standing."

Those words had fallen out from my mouth and, of course, there was no chance to recall those. I was hence sure that neither my dream of a job nor a career was going to come true. It was as though, everything was gone with the wind! I came out of the room

then - without losing my composure though - and quickly vacated the place. However, to my surprise, when the results were announced, I found that both the job and the career were mine, for I had been selected.

There was, however, an occasion when I felt humiliated and sorry for myself, at an interview.

I had walked into the boardroom for a promotion interview and on being asked to sit, had sat down. I saw that members of the interview board had just finished their tea. Seeing an empty cup in front of me, I realized that the candidate who had come before me too had been offered tea. What happened next was completely unexpected. The person sitting right opposite me, a high official of the Bank, suddenly asked: "Can you keep that cup away?" I hesitated for a moment but took the cup and put it away, whereupon he asked "Why can't you keep it on that table?" I then picked up the cup again and placed it on the table indicated. I had thought of saying that I would go out and call the attendant, but since those early dreams of a 'Career more than a Job' hadn't yet faded from my mind, I carried out that task. Needless to say, he would not have behaved like that if he had intended to promote me.

But there was an interview that I happened to enjoy too. It was my last promotion interview before retirement. For almost three quarters of an hour, the top three officials of the bank chatted with me in a very friendly way about the important things that had happened in course of my career in the bank. Honestly, I thought that I would go up a grade and walk down the steps of the bank with great pride.

But after a couple of days I realized that their intention was only to let me leave head office with peace of mind.

**Letha B, PF 2676**, who is a practitioner of Recycle Art, provides a brief introduction to this art form here. Pictures of two of her beautiful creations too are provided. This could be an eye-opener to many, we hope

## Turning Trash into Treasures



**R**ecycle Art is a growing movement and its popularity has surged in recent years. It is a form of creative work using discarded materials.

The process of repurposing materials to create something new in art really began with Pablo Picasso (1881-1975) who specialised in collage. He would paste together separate bits of paper, newsprint etc., to create new images.

This art can literally turn our trash into treasures. Using a bit of imagination and creativity we can recycle and transform the unused or discarded items cluttering our homes into beautiful artefacts, and thus give a refreshing look and feel to our living spaces.

The purpose of Recycle Art, basically, is to promote recycling and conservation of resources. Here are photographs of two of my creations, for which, the materials used are bamboo, thorny twigs and multi-coloured bits of plastic carry bags.



# Humble Pranams – To Our Beloved Hormis Sir

**B Venugopal,  
PF 2965,** writes  
on Mr K P Hormis  
and the book K P  
Hormis: A Legacy  
Beyond Banking.

The book ‘K. P Hormis: A Legacy Beyond Banking’, is basically a compilation of tributes to Hormis Sir. A bit of history and a brief study of Hormis Sir’s personality too are



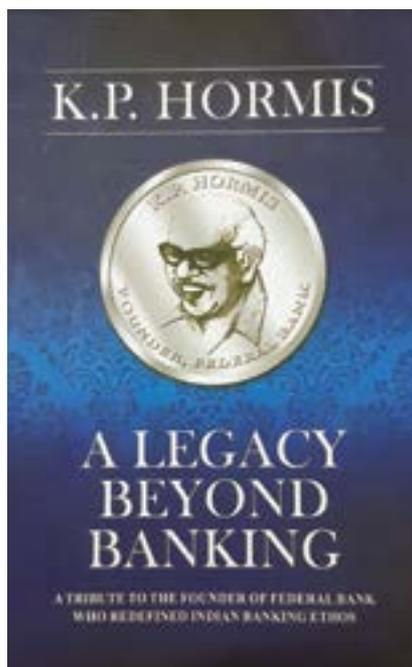
included in it. The undercurrent of respect, admiration, affection - and often, veneration – that runs through the tributes, make them compelling reading.

Being a management wizard and leader of eminence, Hormis Sir was indeed a ‘path maker’ and ‘path breaker’ in several areas of the field of modern management practice. The book “K. P Hormis: A Legacy Beyond Banking”, therefore, can undoubtedly serve as a Management Encyclopaedia as well as a ready-reckoner for guidance on management practices and techniques

I have hence tried to list the instances mentioned in the book that are illustrative of the unique traits of Hormis Sir’s personality and leadership style as well as the rare prowess and skill he displayed in different circumstances and contexts. I note below these circumstances / contexts / traits, along with the respective page numbers: Adversity - page 152, Austerity - page 177, Change - pages 168 & 169, Clairvoyance - page 323,

Common man’s welfare - pages 132 & 126, Decision Making - page 264, Disciplining - page 216, Human Relations - pages 185 & 198, Human Resources - page 291,

Leadership - pages 254, 207, 213 & 234, Man Management - page 322, Motivation - pages 219, 224 & 324, Positive Approach - pages 224 & 314, Proprietary Interest - page 137, Satisfactory Life - pages 193, 220 & 273, Selflessness - pages 142 & 163), Smile - pages 242 & 322, Rural Development - page 229, and Woman Empowerment - page 252. This is not an exhaustive list, I am sure, but just an indicative one only. Nevertheless, I hope



that it will be of help to all those seeking this unique Management Guru’s mantras in times of necessity, as well as to those striving to update and fine-tune their managerial skills and aptitudes.

The name “Hormis” had definitely been a synonym for Federal Bank and undoubtedly this larger-than-life-personality reigned as ‘The Invincible Imperator’ of the Federal Empire during the entire period he was at the helm. He was a man of integrity and strength, who was also simple and loving, unassuming but assertive, and philanthropic too.

I bow my head with reverence before his unflinching loyalty, unflagging determination and above all his unswerving and lifelong effort that transformed a comparatively ‘mini bank’ from a ‘position of practically nothing’ to a coveted ‘position of everything’ in the banking industry. It is true that Hormis Sir is physically gone, but his inspiring memories, remain - to nourish, revivify and resuscitate our minds and thoughts.

Humble Pranams, Hormis Sir!  
Umpteen Pranams!

# How I met my target for the day...

## 12000 steps in 35 minutes



**O**ff on an auto ride. The morning was cool. Google maps showed some traffic snarls on the normal route. It was an outing planned to the post office at the ITI Circle, to send a book to a dear friend. I decided to go by an auto,

which would save me from the tensions of finding a parking space, and after some searching Uber confirmed an auto ride to the ITI Circle. The driver gave a ring in a few seconds to make sure of the mode of payment. I was sure he wanted cash and that if I didn't agree to that, the ride would be cancelled. I readily agreed to his terms hence.

The Uber app kept its promise. The auto arrived in exactly 5 minutes. The driver, a man in his forties asked in Kannada, whether he should be taking the Varanasi road on the left or the 5<sup>th</sup> main on the right. I told him he could choose any, and off he proceeded taking a left turn. In hardly ten minutes the auto stood at the ITI circle. The amount paid in cash, with a small tip, lit up the driver's unmasked face with a broad smile.

The post office was crowded with people waiting to withdraw money from their savings accounts. The counter for speed post and registered post, however, had just two or three people in the queue. My work completed, I soon was standing at the footpath outside the post office thinking if a walk back home in the pleasant weather would serve as a substitute for the usual walking session, a part of my daily exercise routine.



The footpath looked neat and pleasant with newly paved tiles in red and grey. The tall trees lining the roadsides gave enough shade for the few who walked the path. A few feet down the road, at a storm drain filled with water from the monsoon show-

ers a few truants from the neighbouring government schools could be seen playing, throwing stones and splashing the not so clean water on the footpath and the surroundings. Doubting if my masked face could convey a friendly smile I gestured a thumbs up and treaded the stretch hurriedly before the next splash could wet me. The cheerful gay abandon with which the kids enjoyed, brightened my day too.

With the clouds retreating, the sun started shining bright, and I thought of booking an auto or a cab, pausing by the roadside. As I was immersed in the search on the phone, looking for cabs, oblivious of my surroundings, someone came to me asking if I needed some help! I raised my head and looked around to find that even some wayside hawkers were watching me. I shook my head in the negative, at which, the good Samaritan who wanted to help me, dropped the idea and started walking swiftly down the road.

Crossing the road at the junction, an idea flashed in my mind: to buy my favourite magazines at a stall at the beginning of the Temple Road. This tiny shop owned by a Malayali couple from Kozhikode used to stack magazines and dailies in southern languages as well as a few English magazines like Femina, Woman's Era, etc. As I reached the turning, the shop was found closed: a juice shop had come up in its place. The last time I had visited the place the lady of the shop had mentioned how times were tough post Covid and they might have to close down the business and shift to their ancestral town Kozhikode.

Thoughts overpowering my mind I breezed through the Temple Road to reach my home in another ten minutes. My smart watch happily displayed my activity at 35 mins and steps covered at 12000, meeting the target for the day.

Once you have been a banker, achieving your targets becomes a way of life, indeed. Here, **Gita Joseph R, PF 6124**, engagingly recounts the story of how she met a daily target of hers, on a day.

# Charismatic Colleagues

In this lively write-up **Ninan Joseph, PF 1767**, remembers a few of his colleagues who impressed him with their sincerity, positivity and supportiveness, in course of his official life in the Bank.

There was this clerk, a frail girl, commuting all the way from Pune to Mumbai, regularly arriving late and leaving early with a load of guilt. She was incorrigible on this front. I, as her immediate boss, could not fathom a way to bring her around to stick to the rules. Staying in Mumbai and making it home on weekends was simply not an option for her. She had a baby to take care of, and aging in-laws. A transfer to Pune, where we had only one branch then was a dream. There were seniors in line waiting for a vacancy. With such odds stacked against her, she won us over with her work culture. The moment she arrived at the office she would slip into a vacant seat, do more than what she could, faultlessly, completely unmindful



of the tasks allotted to her and sharing the work of others seemingly overburdened.

At that time we were not fully computerized, so posting and balancing of certain account heads had to be done manually. She used to carry those ledgers home and finish the job on the train or at weekends. Come, half-yearly and annual closing, she would stay back overnight at a faraway place in the Mumbai suburb with a distant relative and contribute her bit to tally accounts and ready the balance sheet. Our pleas to her, not to join us for such late night exercises were always ignored. She felt she was morally bound to be there. She never had any complaints, the usual moaning about excess work. She was not offsetting her guilt. That was her basic nature, always ready to lend a hand without asking. Unfortunately she is no more, she was snuffed out prematurely.

Another guy, a young clerk, a post graduate in Mathematics was with me in this Mumbai branch. I mentioned his qualifications because he was a great help in devising formulas for the database and application I was creating for this specialized branch. I was habitually early in office for two reasons. One to beat the rush and two to work undisturbed, without nagging

phone calls, without those impatient customers. This guy used to join me during these early hours, sit beside me quietly and work on all those time-bound actions for the day preparing to overwhelm customers with quick professional service. Sometimes, our hours extended beyond the normal and he was there until I wound up. He too never bothered about office orders or the clock. He was there to own the work, to delight the customer and close the day without leaving anything for the next day. He was so absorbed in work that he never had the time to improve his professional qualifications through CAIIB or even appear for the promotion process. Sensing the long wait and uncertainty for a promotion I encouraged him to join a new generation bank. Many years later and through three banks he is now a successful Regional Head in a new generation bank.

This girl a little older than my daughter was with me in Bangalore. Though I was in a senior position in the office hierarchy I seldom had a team to manage or anyone to assist me with the secretarial work. I used to feel lonely and isolated at times. However, this girl used to walk into my cabin with a refreshing smile and strike



up a conversation to ease my tension. Since I was in charge of the office administration, it was my responsibility to allocate work and see that every critical section was staffed. As usual there were complaints from all, every now and then, about the workload, more so when somebody was on leave. However, to my relief, I used to take advantage of this girl's good nature and burden her with more work, which she used to cheerfully accept. She knew the predicament I was in and would respond accordingly. She was endearing to one and all with her cheer, good manners and confidence.

I was a branch manager in Bangalore for a while. I had taken charge at a time when some frauds were unearthed at the branch and my predecessor was transferred as a consequence.

My priority, more than business development, was recovery. I had to chase these delinquent account holders and persuade them to pay up, besides tracking down the fraudsters. Bangalore and its environs were completely new and strange to me and I was looking for someone within or without the office to share my concerns, both business and personal. I was unhappy with the team because I noticed that there was no coherence and each one was for their own self. None of them showed a collective interest in furthering the branch goals. All of them were operations oriented. They would come, do a few transactions and leave. That was all. They were not bothered

whether we had certain business goals too. So as a branch manager my first challenge lay in building a team. That was something I could not accomplish in pace with my targets and priorities. The bank never considered the work climate as important, they demanded time bound results unmindful of other concerns.

If I am phoned about recovery and fraud at one moment, it would be deposits and advances at the other, not to mention the innumerable reminders for this, that or the other statement. In fact I felt I spent more time answering impatient phone calls and attending meetings than finding time to interact with staff and customers. But I had to keep holding my cup of woes alone.

It was at that time, as I learnt later, that this middle-aged lady in my office was observing me. In the first few staff meetings where I expressed my plans and concerns, I had noticed her listening intently and nodding her head in approval, but I dismissed the hope that what I was stating had really sunk in, with the usual scepticism. This lady once stepped into my cabin after some telephonic abuse from my Regional Office had me crestfallen. I spilled my cup of woes and was relieved for a while. As days went by she took on the task of being my idea catalyst and brand ambassador in the branch, the result of which was that a seemingly scattered team gradually evolved to a cohesive group looking at the same goals I had. From

being a lethargic disunited group they emerged as a team and volunteered to step out to search for new business. Though the results were not staggering, I had built a team that would stand with me in good stead. No sooner was this accomplished than I was transferred citing poor performance.

She was a person who was ambitious, she wanted to compete in every sphere. She joined my branch in Bangalore on a transfer from another branch in the city. Like every new person, she too was a bit aloof during the initial stages though after a while she was on my page. She used to come to office hurriedly and be just in time for the opening. Sometimes, I used to lose my cool but that was overtaken by her quick response to work and customer enquiries. She shared a lot of my concerns in business development as well as recovery. Her long years in Bangalore and gregarious nature helped with a number of leads to new customers. She demonstrated persistence in approaching customers frequently, though I was of the type who would give up such pursuits easily. We've travelled together to many corners of the city and even beyond, hunting for those elusive borrowers and communicating with them in their language. All these relentless efforts either in mobilizing deposits or recovery came to fruition only after I was transferred for poor performance to a nondescript post in RO. My successors were lucky in a way. I suppose that is the way of world.

A few years back when I was with our Inspection Department on mobile duty, I had the assignment to inspect Pondicherry branch. I had heard a lot about this town, especially its French links with its charming lifestyle, villas, streets, beaches, and so on. On the contrary, I was in for a surprise when I landed there because it was just as dusty and overcrowded as any coastal town in Tamil Nadu. I, therefore, did not expect the branch to be any better and I had formed my opinion of the branch from the outside itself. It was on the first floor of a building where the ground floor housed a building materials dealership.

On taking the narrow staircase and entering the branch I was surprised to find a fully air-conditioned office, spotlessly clean, though the interiors were not much to talk about. There were no books or files scattered on the desks. Everything was neatly arranged. When I strolled into the dining, toilet and the open storage area, I was in for the biggest surprise ever. In a dusty and grimy place like this there was not a speck of dust anywhere. Usually, slips, forms of stationery and old files have a good layer of dust and cobwebs too. In most other branches we go through old files with disgust because that would dirty our hands, desk and clothes not to mention the sneezes it provokes. It was indeed a sublimely different experience here.

I noticed that much attention was being given to all these little things by the part-time sweep-

er. She kept herself engaged throughout, dusting slips, and files and cleaning all those unreachable corners. She was always walking around with a cloth wiping dust off shelves, desks, computers and furniture. She wasn't bothered who we were. She went on with her work unmindful of who came or went. I checked it out with the branch head and others to know whether she was doing it to impress us. They said that's the way she works; quiet, unassuming and dedicated. When we revealed our appreciation to her, she took it with a cool gesture and a faint smile as if to say that it matters little. After a week's stint I left with an indelible impression of this remarkable person who works day in and day out without setting sights on rewards or recognition

My last assignment in the bank at the Head Office, confined me to a room with no one except me in my team. I was in the talent development and training premises and for a few months I was even given charge of this department for namesake, though no one was reporting to me. Here too I never had any assistance. In case I needed help I had to plead and coax someone, which in turn would be at the mercy of the Principal. However, there was one Manager in the office who used to step in once in a while to say 'Hi' and



for a quick chat. I wasn't sure that he would be of help during my tenure there. Again I dismissed him as one of those 'Hi-Bye' guys and never thought he would become a lasting friend. One of his attributes that made him endearing was his readiness to help, which spoiled me in a way that I kept asking him for all and sundry favours. He was always there with a 'yes' and numerous alternate ways to tackle everyday problems. He too was somebody whom I could open up to. I have been rude and harsh at times when he comes up with unworkable plans, but despite my unacceptable behavior he always stood by me faithfully.

Indeed there are many more with sterling qualities in my memoirs, it is just that I chose these people at random. People like these made our lives at the offices cheerful and worthwhile. Sometimes, if not often we take them for granted. Instead our focus tends to be on those who deliver great numbers. Surely that is great, but this is no less great.

# An introduction to P G Wodehouse

## - for the uninitiated

We fans call P G Wodehouse the Master. He wrote for about eight decades. As for when he started writing, he had said: "I know I was writing stories when I was



five. I don't remember what I did before that. Just loafed, I suppose."

His mastery of the art of humorous storytelling remains unparalleled, it could be said. Listen to this description of the author by Ramendra Kumar – another zealous PGW fan and a much-followed blogger: "Writers of every genre have enriched English literature with their genius. Some have been admired for the intricacy of the plots, others for their finely etched characters. A few have won rave reviews for the language while some have been applauded for the style. But rarely has an author been universally acknowledged for the complete mastery of the language, plot, style and characterization. Yes, the wizard in question is Pelham Grenville Wodehouse – the pasha of plot, the czar of characterization, the maestro of metaphor, the sultan of simile and the indisputable lord of the language."

One of the most endearing quali-

ties of Wodehouse's writing is that the world he creates for his readers is one where nothing really bad ever happens, and the people, for all their failings, are never vicious.

When someone criticised PGW for his repetition, Stephen Fry, who took on the part of arguably Wodehouse's best known character, Jeeves, in a TV series said, "You don't analyse such sunlit perfection. You just bask in its warmth and splendour."

Listen to Plum (this is how PGW's fans and admirers refer to him, affectionately) dedicating a book of his: "To my daughter Leonora without whose never-failing sympathy and encouragement this book would have been finished in half the time".



How about reading a part of the preface he wrote for his book 'Summer Lightning?' "A certain critic - for such men, I regret to say, do exist - made the nasty remark about my last novel that it contained all the old Wodehouse characters under different names. He has probably now been eaten by bears, like the children who made mock of the prophet Elisha: but if he still survives he will not be able

A brief piece of writing by **John Korulla P, PF.4046**, introducing P G Wodehouse, a favourite author of his, to those not very familiar with this immensely popular master of humor-writing.

to make a similar charge against Summer Lightning. With my superior intelligence, I have out-generalled this man by putting in all the old Wodehouse characters under the same names. Pretty silly it will make him feel, I rather fancy"

Now for some random quotes/ excerpts:

"I could see that, if not actually disgruntled, he was far from being grunted"

"Tea?"

"Yes, your Lordship."

"Oh?" said Lord Elmsworth. "Ah? Tea, eh? Tea? Yes. Tea. Quite so. To be sure, tea. Capital."

"There are moments, Jeeves, when one asks oneself, 'Do trousers matter?' "

"The mood will pass, Sir."

"What ho!" I said.

"What ho!" said Motty.

"What ho! What ho!"

"What ho! What ho! What ho!"

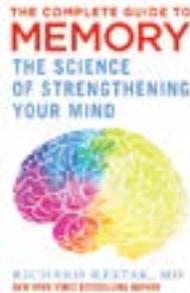
After that it seemed rather difficult to go on with the conversation."

Haven't read Wodehouse yet? You're fortunate! Now, why did I say that?

## A neurologist's advice to Seniors:

# To fight memory loss and Alzheimer's, stop drinking, keep reading, look after your hearing

Reading longer works of fiction can help fight memory loss, says Richard Restak, a past president of the American Neuropsychiatric Association, and an authority on the human brain, in his book *The Complete Guide to Memory: 'The Science of Strengthening Your Mind'*. Many patients in the early stages of dementia stop reading fiction, he says, because it's too difficult to remember what a character said or did a few chapters earlier – which, he further states, is unfortunate, because reading complex novels can be a valuable mental workout in itself. If keeping track of characters is already difficult for you, he advises, it's fine to underline the first mention of a new character and then flip back to remind yourself



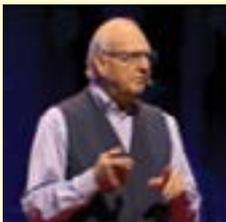
later if necessary. “Do whatever you have to, to keep yourself reading” he advises.

He also touches upon the findings of a Lancet study which says that up to 40% of Alzheimer's cases could be prevented or delayed – much like heart disease and many cancers – by limiting 12 risk factors, from smoking to obesity and heavy drinking. Quit alcohol by 70 at the latest,

he advises. Over 65, you typically have fewer brain neurons than when you were younger, so why risk them, he asks.

He's an advocate of the short afternoon nap too, since getting enough sleep helps brain function. He also recommends tackling hearing or vision problems promptly, because they make it harder to engage in conversations and hobbies that keep the cogs turning.

## The secret of joy and satisfaction in retired life



‘The 4 phases of retirement’ is the title of an interesting TED-talk video on retirement and post-retirement life, in which, the speaker, Dr Riley Moynes, shares with us an interesting finding of his. True joy and satisfaction in retired life comes, he

says, when we are able to engage in activities that are meaningful to us and give us a sense of accomplishment, while, at the same time, are of benefit, or service, to others too. Quite a valuable insight this is, we feel.

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## He found his Ikigai early

The Hindu, of July 18, 2022, carried a report titled: ‘At 90, Naryanan Nair mixes tea with the same verve as in 1947’. We quote from the opening portion of the report here:



“At 90, Madathil Veettil N a r a y a n a n Nair still mixes tea with the

same verve and finesse as he had as a young lad when India achieved Independence in 1947. He has been running a traditional tea shop for the past 75 years on the banks of the Bharathapuzha at Painkulam, near Shoranur. Mr Nair says he forgot to marry because of his passion for mixing tea.”

One of those blessed individuals who were able to find their ikigai or true vocation in life, may we say of him?