



Fedxbytz

A quarterly newsletter of Federal Bank Retired Officers' Forum

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Remembering a Stalwart

The 25th death anniversary of K P Cherian, our iconic first General Manager, fell on 18th June, 2023.

A quarter of a century has passed, thus, since he left us, but it is invariably with great warmth, affection and admiration that we remember him still.

Younger by 11 years to his illustrious brother Late K P Hormis, his foresight and rare administrative skills played a key role in driving the rapid growth of the bank through the sixties, seventies and eighties. He was also a constant source of support to his brother as they strove ceaselessly to develop the fledgling Federal Bank into an institution of national standing and high repute.

In this endeavour, we know, they succeeded brilliantly.

Joining the bank in 1954 as Cashier, he was elevated to the position of Development Officer in 1969, and



K P Cherian
1928-1998

appointed General Manager of the Bank on 23rd May, 1973.

A law graduate of the University of Mysore, he had a Diploma in Business Management from the University of Kerala. He also completed a course in Advanced Banking Methods at Chase Manhattan Bank, New York.

K P Cherian's penchant for introducing innovative products and services to foster business growth (let's recall Akshai Nidhi, Students' Month, the Gift Linked Deposit Scheme, and others, here); his passion for embracing cutting-edge techniques and approaches to refine and upgrade the bank's systems and processes; his remark-

able farsightedness; his flair for making accurate projections and forecasts; and his tendency to be ahead of his times, were all characteristics that won for him wide acclaim during his days in the bank. He retired from service in 1988.

Calm, cool, self-confident and friendly, ever, he was a person of uncommon managerial wisdom. And his life – much like that of K P Hormis – was one totally dedicated to the bank and its welfare.

Now, on the occasion of the 25th anniversary of his departure from our midst, we pay our respectful tributes to him, and bow in deep reverence to his memory, remembering with gratitude his unwavering kindness to all, and his steadfast commitment and invaluable contributions to the bank.

Editorial team
Fedxbytz



From the Desk of the Chief Editor

Friends,

This issue of the newsletter starts with a tribute to late K P Cherian, a person for whom the Federal retiree-community has enormous affection and respect still. The 25th anniversary of his death passed by recently. The occasion called for an appropriate gesture honouring him, the editorial committee of Fedxbytz felt. Hence, the front-page tribute.

Ever a trusted co-navigator by the side of our founder-captain Late K P Hormis, Cherian Sir played a key role in keeping the Federal craft safe, steady and on-course, through the early phases of its journey. Our gratitude to him is immense, hence.

A remembrance note on K P Cherian by our senior member Shri Anto John V, also is included in this issue – making this almost a special issue on K P Cherian.

The first phase of AIBPARC's agitation seeking the settlement of our various demands has generated much energy and enthusiasm. Likewise, the fourth triennial Conference of AIBPARC's Kerala unit saw spirited participation by members of affiliated organisations, in large numbers. Photographs and brief reports of these happenings are provided in

this issue. As part of our efforts at honouring our veterans, we also carry a brief feature on Shri M P Yohannan, our super-senior member, who turned 90 last month.

It is gratifying that we are now receiving a large number of contributions towards the newsletter, indicating a growing interest in the publication. The flip side of this is that we have not been able to include some of the contributions received, for want of space. These will indeed be considered for the next issue. In this connection, let me also say that based on the feedbacks received from readers, we have restricted the size of this issue to 16 pages. Further, this being the age of short videos and reels, we have tried to promote short and crisp pieces of writings too. Hope our readers do find this to their liking.

In all, we have tried to provide our readers with a delectable mix of reading items. Hope that all of you do enjoy it. I would also request each one of you to please favour us with your feedback about the newsletter and its contents, so as to enable us to enhance its quality continuously.

With fraternal regards

Tom Thomas
Chief Editor, Fedxbytz & President, FBROF

Message from the Managing Editor



Friends,

On the threshold of the 4th issue, let me begin by thanking our members for the active participation and involvement in the successful conduct of our Area meetings, 4th Triennial Conference of AIBPARC, Kerala, agitational programmes of AIBPARC, and other organisational efforts. It indeed is gratifying that our fraternity is keen in the participation of AIBPARC activities across various states. The involvement in the publication of our newsletter is also encouraging. We are also alert in recognising the challenges

of time and converge our thought processes and actions to protect the interests of retired officers and the larger working-class movement. As we are marching towards our 28th National Conference, let us together take genuine efforts to make the conference a memorable one. We shall also collectively endeavour to make the platform of this newsletter more inclusive and informative through contributions from our Members and Family.

Warm regards

Thomachan K T
Managing Editor, Fedxbytz and General Secretary, FBROF



Dharnas and protest marches forming the first part of AIBPARC’s agitational programme seeking pension revision and the settlement of our other demands, have taken place at most state capitals of the country in the past three months. Photos in the top row show Shri Suprita Sarkar, General Secretary, AIBPARC, addressing participants at the Kolkata dharna. Likewise, pictures in the second row from above show Shri Tom Thomas speaking to partici-

pants at the Thiruvananthapuram Maha Dharna held on 27th June. Present on the dais on the occasion were Dr T M Thomas Isaac, former Finance Minister of Kerala, who inaugurated the dharna, and Shri B Sreekumar, Secretary, AIBPARC, Kerala. The other pictures above show glimpses from the dharnas that took place at Ranchi, Bengaluru, Hyderabad and Chennai. Unfortunately, for want of space, we haven’t been able to include photos from the other centres. ■

AIBPARC Kerala 4th Triennial Conference, Kochi



The fourth triennial conference of AIBPARC's Kerala unit held at Kochi turned out to be a mega event, with hundreds of participants from all parts of the state attending. Pictures above, in clockwise order from top left, show: (1) the newly elected team of office-bearers gathered on the dais immediately after the announcement of the election results, (2) Shri Suprita Sarkar, General Secretary, AIBPARC, delivering his keynote address, (3) a partial view of the audience at the meet, and (4) an image of Shri Tom Thomas delivering his Presidential Speech.

The list of our leaders elected as office bearers of AIBPARC, Kerala unit, along with the positions they will hold, is shown below.

| | |
|------------------------|-----------------------|
| Shri Tom Thomas | President |
| Shri Paul Mundadan | Senior Vice President |
| Shri K T Thomachan | Organising Secretary |
| Shri V M Rajanarayanan | Deputy Secretary |
| Smt Girija C George | Deputy Secretary |
| Shri B Venugopal | Assistant Secretary |
| Shri C L Varghese | Assistant Secretary |

Also, Shri V O Pappachan, Shri S Sathyamoorthy, Shri Paul Jose Mathew, Shri P S Babu, Shri K Ravindran, Shri Mathew Kattakayam, Shri G Rajasekharan Nair, and Shri Thomas Antony have been chosen as EC Members. The meet was followed by a well-attended protest demonstration. ■

The Quarterly Album



Two of our areas organised family get-togethers during the last quarter: Tiruvalla and Kolenchery.

The upper photo alongside shows the participants at the Tiruvalla meet, and the other, a moment from the Kolenchery meet.

With zestful participation by members and their families, both these gatherings turned out to be festive and joyful events.



Our Readers Write

• In my opinion, quality of the newsletter is very good. I suggest that the newsletter may be released in an offline mode for convenient reading.

Johnson Varghese, PF 1677.

• Yes (in support of Shri Johnson Varghese’s observation)

Chacko Varghese, PF 596

• It seems that number of readers of our quarterly newsletter is low.

Many members told me that they are not reading it. It is because our aged members are not interested in online reading, but on paper form. Kindly study.

AV Peter, PF 964

• The publication is attractive and has included academically brilliant articles. But, do the readers, the senior and the super senior citizens, need such intellectually

superior write ups to enjoy their retired life.

Can’t we include unacademic articles of interest to the readers.

Poulose P V, PF 981

The Newsletter is a very good initiative. If possible, it is better to fix a limit for every item included in the Newsletter.

Salil Kumar, PF 3035

Editor’s Note: Inviting our readers to provide their valuable feedback on the newsletter, so as to enable us to make it more interesting, readable and useful. You may forward your feedback-messages to: fbrofnewsletter@gmail.com

Federal Highfliers

Among the children of our members there are quite a few who are distinguishing themselves – or, have already distinguished themselves - in their chosen fields. We highlight below two of them. One is the ace cricketer Sandeep Warriar and the other, the award-winning cinematographer Abraham Joseph.

Sandeep Warriar



Having represented India in international cricket, as well

as Kerala and Tamil Nadu in Ranji Trophy and other domestic tournaments, Sandeep Warriar’s name is a well-known one among followers of cricket. He has also been a member of the Royal Challengers Bangalore, Kolkata Knight Riders and Mumbai Indians teams, in the Indian Premier League.

He is the son of Shri Sankarankutty P V, PF 1851, our member, and Smt Lakshmy.

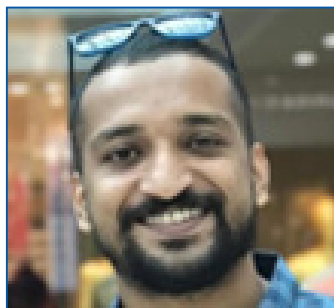
A right arm fast-medium bowler, he

made his first appearance in international cricket as a member of the Indian team against Sri Lanka, in July 2021. His debut in first-class cricket came in November 2012, when he was chosen for the Kerala side in a match against Goa. Since 2021, he has been representing Tamil Nadu in domestic cricket. He has to his credit more than a hundred wickets in first class cricket.

Wishing Sandeep several more years of active and successful cricket at the international and national levels.

Abraham Joseph

Abraham Joseph, son of Smt. Beena Mathew, PF 2921, recently won the Kerala State Film Critics Award for his outstanding work as a cinematographer in his debut film ‘Kumari’.



Ever a passionate cinema-

tographer, this award comes to Abraham as a well-deserved recognition for his lifelong and ceaseless pursuit of excellence in his craft.

His work in “Rekha,” his second film, too, has been widely acclaimed.

Joining the Malayalam film industry as an Assistant Cinematographer on completing his post-graduation in Journalism from the Manipal Institute of Communication, he worked

under several eminent cinematographers, learning from them the practical aspects of his craft. Later, he moved to Mumbai and joined 'Squirkle', a production company, where he worked on documentaries and corporate films, gaining proficiency in cinematography as well as editing. He also worked in

the sets of various feature films and ad films. In 2018 he joined Film and TV School of the Academy of Performing Arts (FAMU) in Prague for a Masters in Cinematography. This gave him an opportunity to refine his skills as well as gain exposure in international film-making techniques,

he says.

Returning to Kerala after five years in Europe, he has been busy with films – among them 'Kumari' and 'Rekha.'

Fedxbytz warmly applauds his splendid achievements, and wishes him all success in all his endeavours. ■

Veterans' Corner

The veteran in focus in this issue is Shri M P Yohannan, our third-seniormost member. Here is a brief feature on him prepared by a two-member team of our editors, comprising of Shri Smith P S, Editor, and Shri Johny Joseph, Editor-in-charge.

Shri M P Yohannan, PF 67, is FBROF's third-seniormost member, in terms of age, and is also one of its founder members.

He turned 90 on 1st June this year.

We - members of the editorial team entrusted with the task of preparing this feature – made our visit to Shri Yohannan's home on the forenoon of 25th June, 2023. Accompanying us on this visit were four members of our Kolenchery Area - Shri C V Joseph (Area Secretary), Shri T V Yohannan (Convenor – Helpdesk),

Shri Baby John and Shri Joseph T Abraham – all close acquaintances of Shri Yohannan. Shri Baby Abraham, of Aluva Area, another longtime friend of his, also was with us.

It was with great warmth that Shri Yohannan – and his youngest daughter and family, with whom he stays - welcomed us. We, on our part, honoured him by draping around his shoulders, the traditional gold-fringed shawl. This elated him, we thought.



To our great joy, we found Shri Yohannan reasonably fit for his age – both physically and mentally. His memory still intact, he was all eagerness for updates on the current whereabouts and circumstances of his former colleagues and friends, all of whom he still remembers by name. Well-liked in his working days for his unfailing pleasantness, he still retains this demeanour, we found. His alertness too impressed us.

Apart from a stiff knee joint – which has affected his mobility somewhat - and a mild respiratory

problem – which his daughter and family help him manage through daily nebulization – he has no major health problems. Remarkably free of lifestyle diseases, he still loves to have goodies, his daughter said.

He lost his wife Smt Saramma Yohannan three years back. But he has taken this loss in his stride, we felt. He has four daughters, all of whom are well-settled. He also has 8 grandchildren and 3 great-grandchildren.

As we were leaving after spending a memorable

three quarters of an hour with him, Shri Yohannan saw us off with his customary warmth and cordiality. The impression he leaves is that of a calm and equable person, at peace with the world and whatever life has brought him.

Fedxbytz wishes Shri Yohannan - on behalf of FBROF and all its members - several more years of good health and happy life ahead. We wish his family members too, the very best in the times to come. ■

Recognition



Smt Girija C George, PF 3078, of our Aluva Area, has been honoured with the Sevana Award, 2023, instituted by the IMA Anti-Drugs Movement & others, for her dedicated participation and involvement in the palliative-care activities conducted under the aegis of the Aluva Municipality.

We place here on record our appreciation and admiration for her social commitment and public-spiritedness.

In this regard we also note with deep appreciation her sterling work as Convenor of our Aluva Helpdesk.

She is a member of this newsletter’s editorial team too.

Achievers’ Gallery



Sabarish Krishna Moorthy, S/o Krishnamurthy K.S, was awarded the PhD degree by the State University of New York, Buffalo, USA, for his work on software-defined flying networks.

Book Release



Shri Babu K A, our member and former Executive Vice President (EVP) of the bank, has come out with a delightful book in Malayalam, recounting the story of his life in the bank. It is titled ‘Mazhameghangalkku Mele’, meaning ‘Above the Rain Clouds’. The image above shows its cover.

The book also records, among other things, the bank’s growth and development through the

past four and a half decades. Written in a racy and highly readable style, this book makes for compelling reading. And it inspires too - tremendously. The book is available on Amazon.

The quote seen to the left side in the image given, is from Dr E Sreedharan, the widely esteemed ‘Metro Man’ of the country. We give below a rough translation of the passage.

“The compilation of a handful of beautiful essays based on own experiences. More than that, this is the luminous record of the spectacular journey of a teenager, who, after joining for work at the age of 15, on completing his Class X, rose to the highest levels of Federal Bank’s hierarchy through continuous study, training, effort and proficiency in leadership. This book is that fascinating journey, and it can inspire all.”

The book was released on 23rd June, 2023. Fedxbytz wishes Shri Babu K A’s book all success. We also wish Shri Babu the very best in all his future literary endeavours as well as personal life. ■

Heart diseases in the Senior Citizens - How to overcome the challenges?

Heart diseases are very common in the elderly population. Elderly population is generally defined as those above 65 years. With increasing lifespan, a better classification of elderly is based upon the functionality than the actual age alone. Hence, we can classify elderly into three categories – “young old” [who are active and healthy], “old” and “old old” [who are sick, frail and with chronic diseases].

As treating doctors, we understand certain general things about diseases in the elderly. The main characteristic feature is multimorbidity that is two or more chronic diseases present in the same individual, the treatment of one or disease of one may affect the other illness. Medicines used for one disease may affect the other illness. So also, the symptoms of many diseases are not pronounced as in the young. Fever and pain are less prominent. Hence a pneumonia can occur without fever, a heart attack can occur without chest pain. Healing process is also very slow in older adults. Thus, hospitalisation may be longer. Your doctor will also take utmost care when using multiple drugs to avoid side effects as the reserve function of many organs may be declining especially the kidneys.

Most common chronic diseases the elderly include cardiovascu-

lar problems, diabetes, chronic obstructive pulmonary diseases (COPD), cancer, chronic renal failure, dementia, depression, osteoporosis, and osteoarthritis. Cardiovascular diseases (CVD) are still the leading cause of death of people over age 65. CVD are also responsible for 82% of all deaths in patients more than 65 years.

Age related structural changes occur in the heart as we get older which include increased thickness of the left lower chamber of heart - the left ventricle, reduced number of heart muscle cells, increased fibrosis and calcification of the valves, and also the loss of cells in the sinoatrial node which is the pacemaker of the heart. This will reduce the functional efficiency of the heart to an extent.

The most common diseases of the heart in the elderly are –

1. Coronary artery disease

Heart attacks and associated diseases are the commonest heart problems in the elderly. As I said earlier, chest pain need not be always present or mild chest pain also can indicate a heart problem especially

DR VINOD THOMAS

MD. DNB.DM.DNB. FESC. FACC. FICC

LEAD CONSULTANT CARDIOLOGIST AND HEAD OF CARDIOLOGY

RENAI MEDICITY SUPERSPECIALTY HOSPITAL, KOCHI

Phone 9847060345

email vinutom1@gmail.com



in people with Diabetes. This is called silent angina. Clot dissolving medicines carry a higher risk of bleeding in the elderly. Hence emergency angioplasty is the best treatment for a major heart attack. So also consult your cardiologist or physician regarding the duration of usage of multiple blood thinning medicines as the bleeding risks are high in the elderly.

2. Hypertension or high BP

The most common form of hypertension in the elderly is isolated systolic hypertension [ISH], that is high systolic or upper value of BP and normal or low diastolic BP or the lower value of BP. For example, BP value may be 170/80. This kind of hypertension requires special medications to control the BP. So also, one should be careful to not let the BP fall too low with medications as there is risk of giddiness, black outs and falls with very low blood pressure values. People who are have history of low sodium levels may not restrict sodium in the diet for controlling BP.

3. Heart rhythm disturbances

Atrial fibrillation or irregular heart rhythm is the commonest rhythm disturbance in the elderly. It can cause dysfunction of heart as well as there is risk of stroke due to increased risk of clot formation in the heart. This rhythm disturbance should be treated properly. Sinus node or pacemaker dysfunction is also common, manifested by low heart rate [less than 60/min] and sometimes gaps or misses in heart beats. In extreme cases some people require pacemaker implantation or a device to support deficiency of heart beats.

4. Heart failure

This is usually manifested by shortness of breath, breathing difficulty in the night and fluid swelling of feet and face. It can occur due to increased stiffness and reduced relaxation of heart or reduced pumping function of the left ventricle [called ejection fraction]. Recurrences and hospitalisations are common for

this condition and requires fluid intake restriction and specific medications.

5. Diseases of Heart valves

Ageing also affects heart valves. Thickening, calcification and sometimes valvular dysfunction is also common in the elderly. Most common valvular issues are Aortic valve narrowing [Aortic stenosis] and Mitral valve leakage [Mitral regurgitation], both are left sided valves. If severe these valves have to be replaced or repaired. Fortunately, these replacements and repairs can be done without open heart surgery but rather by percutaneous treatments through the arteries.

So, is it all bad for the heart in the elderly? The answer is a big No. You can keep your heart healthy and efficient in any age. Use these 7 cardinal principles to reduce heart disease risk in the elderly

1. Control your blood pressure to optimum levels as high BP is the main villain for heart failure, stroke and heart rhythm distur-

bances. Moreover it is a silent disease.

2. Control diabetes mellitus or reduce Diabetes risk avoid refined sugars and keep average sugar or HBA1C values < 7 %.
3. Control your weight and maintain a body mass index of <25
4. Eat healthy by avoiding refined sugars, saturated fats, trans fats in fried foods and eat more fruits and take optimum protein in your diet to avoid muscle wasting.
5. Regular physical activity moderate intensity 30 min aerobic exercise every day will help to improve the efficiency of heart and improve the oxygen utilising capacity of the body.
6. Keep mental stress to minimum and avoid smoking
7. Reduce LDL cholesterol to an ideal value of 100mg/dl by diet or if required medications.

Also, last but not the least don't forget do an annual heart checkup with your cardiologist for early detection of heart problems. ■

Fedxbytz Features

Economy, Finance, Business & Banking - Updates

Global Outlook: Persisting Weaknesses shadow

Global Growth: Geo-political tensions, trade disruptions, recessionary trends, inflation, cost of living crisis, and capital outflows from emerging markets continue to shadow the prospects of global growth. The Economic Outlook of the World Economic Forum projects a moderation of Global GDP growth from 3.3 % in 2022 to 2.7 % in 2023. A pick up is anticipated in 2024 at a rate of 2.9 %. Monetary tightening continues in countries like the UK with hiking of borrowing

costs for the 13th consecutive time, to fight inflation. The US Federal Reserve also has cautioned about raising the interest rates somewhat by the end of 2023, as inflationary pressures continue to run high.

Domestic Economy: Strength and Resilience continues: Indian Economy and Financial Sector stand strong and resilient in a world of unprecedented headwinds and swift cross currents. Uncertainties



Tom P. Roy
Joint Editor

on the horizon have come down and headline inflation is on a downward trajectory. Real GDP or GDP at Constant (2011-12) Prices in the year 2022-23 is estimated to attain a level of ₹160.06 lakh crore, as against the First Revised Estimates of GDP for the year 2021-22, of ₹149.26 lakh crore. The growth in real GDP during 2022-23 is estimated at 7.2 per cent,

as compared to 9.1 per cent in 2021-22.

Inflation: Thanks to Monetary Policy tightening and supply side measures, headline Consumer Price Inflation came down to 4.25 % in May 2023 as against 7.04 % in May a year earlier. The easing of inflation was observed across food, fuel and core categories (categories excluding food and fuel). ■

Creative Spark

Contributions from our members and their family members

Nostalgic Memories about Our Respected Cherian Sir

I met K P Cherian Sir for the first time when I was transferred from Thrissur to the Chairman's Secretariat in 1968.



• An old photo of **Shri K P Cherian**

Total Deposits of the Bank from its 31 branches was only Rs. 3.72 Crore and advances, Rs. 2.22 Crore, in 1968. Our main activities were Chitty and Gold loan till the early seventies. Chitty business brought working funds in the form of the Chitty Subscription and Fixed Deposit by the subscribers, which they earmarked for their house construction or children's marriage. Federal Bank Chitty was very popular because of its novel and unique advertisement campaign which was the brainchild of Cherian Sir.

When RBI banned Chitty because

of the non-banking nature of the business, Hormis Sir realized that targeting agriculturists was the only way for the Bank to mobilise rural money, and hence decided to open branches in villages.

Cherian Sir took branch expansion as a challenge. He travelled the length and breadth of Kerala to identify potential locations. 1970s was the golden era of the Bank in branch expansion. Almost every week we opened a branch with our beautiful 'Elephant and Temple umbrella' advertisement, which was the talk of the town. We opened 18 branches on 18th August 1975, the 30th birthday of the Bank. 53 branches were opened in 1975 and 54 branches the next year. We had opened branches in Assam, Nagaland and Meghalaya States in 1972-73 and in all the major cities like Delhi, Mumbai, Chennai, Bangalore, Coimbatore etc

We started large scale recruitments with the beautiful eye-catching advertisement captioned "More Than A Job A Career" showing a young man climbing the career stairs, which attracted the cream of the youth. This created job op-

portunities for thousands of educated youths. I was lucky to get involved in the Bank's enviable growth as its first HR Head

(1969-77) when the maximum recruitments were made. I was also the first Company Secretary (1971 - 1984). When I joined the Bank in 1967, we were the smallest Bank in Kerala, with its northernmost branch in Thrissur. But in 1974 we conquered the first position. The dream of Hormis Sir to be the Largest Private Sector Bank in the country was realized in 1979, the year he stepped down from the Bank, though we lost the position later. While the Federals had a fatherly affection towards Hormis Sir, Cherian Sir was a loving elder brother.

Cherian Sir had a special flair for innovations. The Daybook Cum Trial Balance was his brainchild. So also, he simplified the Gold Loan Ledger with a Card and Gold loan Token. The famous Akshaya Nidhi, the unique savings cum investment scheme was his baby. Adding the



**Anto John V,
PF 309**

Industrial Wheel to the erstwhile emblem of the Bank, Farmer in Action was his idea. It gave a great message that the Bank is part of national growth with the farmers and Industrialists.

His daughter Neena told me once that Cherian Sir taught his wife the

PERT/CPM theory after his DBM Class in the sixties, explaining that it is nothing but what she was doing in the kitchen when there was no fridge, mixie, microwave oven, etc.

Though Hormis Sir founded Federal Bank with Cherian Sir as his right hand, both were not all that

focused on the Finance Management of their homes and the truth is that they sacrificed their lives to build this great institution. But they did ensure that the succeeding generations of Federals were reasonably prosperous. ■

From Pause to Prayer

(A Poem)

Do I not remember that I am blank when I pray
With only a fringe of my mind left
Whatever time I pray, either at night with light bereft
Or early hours at the break of day?

Of course, the thoughts are wondrous sailing north
Reminding me of days long since taken
To the paths that are true driving me since my youth
To the goal that is my own, unperturbed even if shaken.

I realise now that all the pause was my summer
Where teasing trees grew all over the mind
Now winter has come with its bareness and wind
Surely my halo where I am awakened from slumber.

Now the break of dawn and sweet song of bird
Assure me that my summer was a pause
And my winter is a prayer, its every word
An unrestrained divine Psalm, without a clause...



S R Ravi,
PF 1922

Shri S R Ravi is a writer, poet and critic. He is now settled in Chennai. He has to his credit three books of poems titled "Lyrics of Life" and "Blade of Green Grass" and "Of Cloudless Climes".

Those Tempestuous Ten Minutes

Thursday, the 27th of October, 2022, was a merry sunny day with bright sunshine, blue sky and a moderately cool breeze. As usual the daily routine in our house was progressing. Had bath, poojas and a sumptuous breakfast. Food items were served to the regular visitors like crows, pigeons, small lovely chirping birds, the impish mynah and also our dear 'chandu' (pet dog). The buzz, chirp and

flutter of these innocent creatures was enjoyable.

After sometime, myself and my better half were casually talking to each other – planning a visit, in fact, to a famous temple. Hardly had she finished her words than I saw her head drooping limply, creating a feeling in me that something was wrong. I asked her what was the problem. There was no reply. Again, I asked the same

question – still there was no response. Her abrupt silence dismayed me. Immediately I lifted her head up and I was stunned to witness the most horrendous and harrowing drama of my life. My better half was struggling and gasping for breath, twisting her tongue with



Venugopal B,
PF 2965

difficulty, as though trying to say something. She was sweating profusely too. But she failed to utter any word.

My son came in then. All our efforts to revive her went in vain. Within no time we lifted her up and dashed to the nearby hospital where she was immediately admitted to the Emergency and Trauma Care Unit. On a prima facie examination itself the doctors declared her dead - from a sudden and massive cardiac arrest. An agonizing shock flashed through my body and the world seemed to be reeling around me. In the heat of the moment, I found myself shouting

at the doctor, vehemently arguing that he was totally mistaken, and yelling that I would be moving my wife to a better hospital and better doctors for better treatment. A team of doctors rushed to me to convince the 'as it is' situation and console me. The turn of events occurred within just ten minutes: 12 noon to 12:10 PM

In the midst of this tumult, I had a glimpse of my better half reposing in tranquillity. Even then I was optimistic and confident that she would not be able to leave me, her dear sons, the little mynah, our naughty pet dog and of course, the innocent and pretty small

chirping birds, forever. How could she leave all her dear ones within no time, I thought. No, that could never happen. Time was ticking away but my hopes for her were rising insensibly and I kept visualizing her fast recovery, her soft words, her captivating smile and above all, her unfathomable love and affection.

I strongly felt that what was happening was just a dream - a ghastly dream - in the depth of my sleep. And I badly wanted to rouse myself out of this 'scary dream' imminently, to meet her live and fresh.

With prayers to The Almighty. ■

An Invaluable Lesson

“Sathyamoorthy, are you not ashamed of making such silly mistakes?!!!” Varghese was in full rage, his face red with anger, frustration and agitation.

Flaring up, he told the others: “He made a silly, simple mistake of 50 paise in Postal Stamps and I had to spend hours to locate it and reconcile the day’s Daybook.”

A first-time experience, I felt very bad and blushed with shame. I did not understand what mistake I had made.

Varghese was normally a cool-headed fellow.

Just twenty and only recently out of college, I was a fresh Graduate Trainee, just two months old in the branch and the bank. The Branch was Agra, where I had joined in June, 79.

Like most novices of those days, I too was allotted the Despatch Section. Naturally, I had no understanding of such things as the Despatch Register, ledger entries, balancing, tallying, and so on.

Indeed, that was the age of physical registers and ledgers, and manual computing and calculations. The only luxury, so to say, was the Calculator.

DBTB of the branch was pending for about two months, and so too was Balancing of Accounts.

Relations among members of the branch team was very good. Shri. George John was the Branch Head and Shri. George C Koshy, his Assistant. The team included Shri K J Varghese, Shri Abraham Joseph, Shri Mohanachandran Nair, Shri K K Thomas, Shri C D Simon, Shri Sun-

ny P Pullan, Shri Levy Mathews, Shri Dhruv Kumar and Shri Sher Singh. All the Keralites of the branch, including George C Koshy stayed together in one rented House.

The team was taking concerted efforts to make the books up-to-date. It was in the midst of this drive that Varghese was confronted with this error - which wasted his precious time. No wonder that he got agitated.

I had made some innocuous accounting error. Result was that, for me, Stamp Stock was tallied but for Varghese, his DBTB was not.

When he flared up, out of inexperience and immaturity, I also



S Sathyamoorthy,
PF 3209

shouted back. And said: "After all it's a matter of 50 paise. I will give it to you. Take it from me and close the issue".

Hearing me retort like that, ALL looked at me, shocked and bewildered.

Hearing my outburst, Varghese

was back to his cool again. He came to me and said: "Do you understand the implications of what you said just now? You say that you will give the 50 paise from your pocket. See, today it's okay for you to pay the amount of 50 paise. Tomorrow what will you do

if the difference-amount is Fifty Rupees, or Fifty Thousand or Fifty Lakh? Paying a difference-amount is no solution at all."

Though I could not fully fathom these words then, it was a very big, very serious, very basic, wonderful, and invaluable lesson. ■

Remembrances of Things Past (A Prose Poem)

At times, all unawares, this furtive desire steals into the mind:

to go back to that old office once more...

to sit in one of those plastic Godrej chairs... and attend the counter...

to lift up those huge ledgers... and post in them the vouchers brought by the Bankman...

to process the cheques received from the customers and have those delivered at the cash counter...

to sit waiting for the lunch recess to start at 2.00 PM and exchange news and pleasantries with colleagues while having lunch...

and much else, like that...

Mad desires that can never be fulfilled now...

Still, as one goes down the memory lane, reminiscing, it is some kind of a bliss that one feels...

the frantic rush to catch the bus in the morning...

the hurry to reach back home in the evening...



Daisy P A,
PF 3512

That I could juggle welland shine in my roles, as a homemaker and a bank officer both, is what I have always felt...

But those days are all now irretrievably gone...

And as one spends one's days now in contented retirement, after having discharged one's responsibilities, the feeling that one may start preparing for the next journey now, is also gaining in strength...

Still, why is it that the mind yearns to walk back to those olden days?

Do all have yearnings like these?

But as the poet sang... "Even when I know that these are longings that can'tever be fulfilled, I love to keep on longing like this..."

Ache for space

(A Poem)

Two years of inertness
Has exhausted me a lot
In this concave plane-
Where days and nights
Flew with breathless notes.

Then, what 'inertness' am I talking about?
When I was stuck with 'n' number of things
Where I was doodling with my naughty-pie
Along with infinite house-hold chores!

I had sleepless nights
And rattling days;
Still, I was inert within
With an ache for space!

Women are always in search of a platform,
Which gives them a space to stand.
A platform that nurtures their flimsy desires
That dances with the flowing time!
A platform that accepts them -
With all their goodness and baseness!



Swathy Prasad
Assistant Professor,
UC College, Aluva
Daughter of
Shri Rajendraprasad V N, PF 3612

This ache for space
Prevails within every woman
Whether young or old!
They simply want a pampering hand,
An acknowledgement note
And an appreciating smile
For their unending exertions!

It is not about any jewellery that shines
Nor the luxuries of present times.
It is all about the love, care and affections
That cry out with smiles –
Providing a space by curing the aches!

Art Space



Caricatures of Aamir Khan, Salman Khan, SreekumaranThampi (eminent Malayalam lyricist, poet and film personality) and Nedumudi Venu (Malayalam film actor) by **Shri Ajith Kumar K M, PF 4522.**



Artwork by
**Shri Varghese
Koikara,**
PF 405



A picture of Dr Samuel Hahnemann,
founder of Homoeopathy, drawn by by
Shri Rajan Thomas, PF 2128, way back in
1976, during his college days.

Tidbits

by **The Tidbits Team**

Chat GPT – the ultimate guru!

Chat GPT, the advanced language model developed by the Artificial Intelligence Company OpenAI, has taken the world by storm.

As readers would know, we can ask almost anything to it, and it will respond with intelligent and often insightful answers, in the format, size, style and tone we specify.

It is based on the latest advances in natural language processing and machine learning. Trained on vast amounts of data, its ability to comprehend text and generate human-like responses is amazing.

Hence, apart from being a source of information, ideas and insights, it can be a virtual assistant, com-

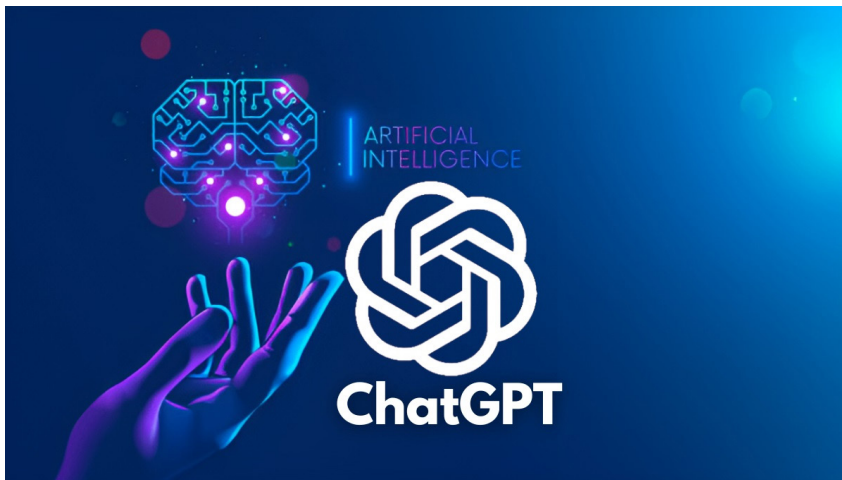
panion, guide, consultant and much else too, to us.

We asked Chat GPT for tips on leading a positive, productive, meaningful and happy retired life.

And here is this all-knowing AI driven guru's response! Marvelous, we would say.

1. *Set goals and make a plan: Create a list of personal goals and aspirations for your retirement years. Whether it's traveling, learning new skills, volunteering, or pursuing hobbies, having a plan will give you a sense of purpose and direction.*
2. *Stay physically and mentally active: Engage in regular physical exercise to maintain*
3. *Cultivate social connections: Stay connected with friends, family, and the community. Join clubs, social groups, or volunteer organizations that align with your interests. Building and maintaining strong relationships can bring joy, provide support, and prevent feelings of isolation.*
4. *Explore new interests: Retire-*

good health and vitality. Additionally, challenge your mind through activities such as reading, puzzles, learning new languages, or taking up a new hobby. Keeping both your body and mind active will enhance your overall well-being.



- ment is an excellent opportunity to explore activities and interests that you may not have had time for previously. Take up a new hobby, learn to play a musical instrument, start painting, or enroll in a course that piques your curiosity. Embrace the chance to discover and pursue new passions.
5. *Give back through volunteering: Volunteering not only helps others but also brings a sense of fulfillment and purpose to your life. Find causes or organizations that resonate with you and offer your time, skills, and experience to make a positive impact in your community.*
 6. *Maintain a healthy lifestyle: Focus on maintaining a balanced and healthy lifestyle. Eat nutritious meals, get enough sleep, and practice relaxation techniques like meditation or yoga. Taking care of your physical and mental well-being is crucial for enjoying retirement to the fullest.*
 7. *Travel and explore: Retirement allows you the freedom and flexibility to travel and explore new destinations. Whether it's local day trips, international adventures, or anything in between, travel broadens your horizons, exposes you to new cultures, and creates lasting memories.*
 8. *Set a routine but remain flexible: Establishing a routine can provide structure and stability in your retired life. However, remember to leave room for spontaneity and flexibility.*
 9. *Financial planning and budgeting: Ensure you have a sound financial plan in place for your retirement. Budgeting and managing your finances wisely will help alleviate any concerns and allow you to make the most of your retirement years without unnecessary stress.*
 10. *Embrace positivity and gratitude: Cultivate a positive mindset and practice gratitude. Focus on the present moment, appreciate the small joys in life, and express gratitude for the experiences, relationships, and opportunities that retirement brings.*
- Remember, retirement is a new chapter in your life. Embrace the possibilities, pursue your passions, and create a retirement that is both fulfilling and meaningful to you. Enjoy this well-deserved phase of your life to the fullest! ■*

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