

Reminiscences of the Workplace

By *Mr. R Nakkeeran, Former Chief Manager of Indian Bank*

First Lesson learnt

One of the very first lessons I had learnt after joining my first branch, Bangalore City Branch (as the city was known earlier). His advice was “ if you earn rupees one thousand as your salary, ensure that at the end of the month, your services rendered to the bank had resulted in an earning that is at least Rs. 100/ more than you are paid by the bank, and not a paisa less than your salary”. This first lesson from an unknown teacher had been etched in my mind so permanently that it had been my guiding principle right through the service with the bank.

Listening to the customers, always sporting a smile, not abandoning a job commenced midway, whatever may be the provocation.

This was one of the important lessons I had learnt at the second branch of my training phase, Bangalore Cantonment branch, from Shri. Sarangaraj Kumar, who was the branch manager in this branch. This gentleman was of a few words and his strength was in his ability to lend a patient ear to hear whatever the customer has to say, all the while sporting his trademark smile.

The most important lesson I picked up from him was his commitment to the work. One afternoon, he had just commenced checking of cash at the end of business hours, as he used to do once in a way. At that time, a call was received at the branch informing the demise of his father. When the message was delivered to him, he just remained in the cash counter, for a couple of minutes with his eyes closed, and we could observe a few drops of tears falling on the counter table. We offered to him that he may stop the checking of cash, and rush to reach his demised father. But he refused to accept it, saying having commenced the work, he will finish it off and then leave. He did so and after keeping the cash in the safe, he handed over the safe keys to the accountant, asked him to take care of the

branch and left. I had not seen such fierce dedication to the work on hand that was not disturbed even by the death of a beloved one. He has set a role model that is rather difficult, for others to follow.

A Lesson on Humanity and HR.

When I was posted as Chairman of Vallalar Grama Bank, Cuddalore (an RRB sponsored by Indian Bank, which later got merged with Adhiyaman Grama Bank to form the present day Pallavan Grama Bank), I faced a dilemma. We had just completed recruitment of the first batch of workmen and officers for the bank. The pay structure of these personnel that was linked to that of the State government employees till then, was made on par with that of the sponsor bank, by an order of the Supreme Court of India. The rule governing the allowing of contributory provident fund for the new recruits, was it was mandatory for personnel up to a certain cut off limit of basic pay and beyond that, it was optional for the banks to either allow or deny the facility. The pay of officers, on revision, removed them from the obligatory level to optional one. As the CEO of the fledgling bank, I had the option to deny the contributory PF, to the officers, as it will save substantial amounts on a recurring way. At the same time, the entire set of newly recruited officers will feel let down by the management, if such a decision is taken. While I was in this dilemma, the Chairman and Managing Director of the sponsor bank Shri. M Gopalakrishnan was visiting the area. I happened to be travelling with him in his car along with the local Regional Manager. I just mentioned him this issue and sought for his guidance. He just asked as to whose discretionary power this decision was lying. I said it can be decided at the level of the Board of the RRB. He immediately advised me to

recommend it to the Board and get it cleared. His advice was that employees need to be paid their dues, and later on they could be motivated to achieve the goals of the bank. They should never be hit on their stomach. The entire officer community of the RRBs sponsored by our bank, are enjoying this benefit till this day, thanks to this human approach of Shri. M Gopalakrishnan.

Lessons learnt to treat personnel reporting to us as fellow human beings first rather than as subordinates.

I was extremely lucky to have had the benefit of working under two gems of mankind, when I was working at Head Office, Agricultural Finance Department. They were the Officers on Special Duty, Mr. KS Krishnan and Mr. CG Subramaniam. Both of them were gentlemen to the core. Despite their coming to our bank, after retiring as senior executives in RBI/ NABARD, they will always give a patient hearing to whatever we have to say on any given matter. If they find our point acceptable, they will readily accept. If they have a different view, they will explain it and make us understand why theirs is a better option.

An Executive going out of the way to help a colleague:

I had been lucky to have worked in association with Mr. B Natarajan, initially at New Delhi, when I worked at the Zonal office, while he was the Chief Manager of our New Delhi main branch and later on directly reporting to him at HO Inspection Department. I had heard of an incident during his tenure as Zonal Manager, Delhi, though I was not working there at that time. A woman staff of the bank from south working in Delhi zone, who was pregnant, was having some specific health condition, and she was recommended to get her delivery be done at a particular Nursing Home that was well equipped. As it was a very popular one, admission at short notice for fresh patients was difficult. Hence she sought the help of the Zonal Manager Shri. B Natarajan, who had a personal

rapport with the management of the Nursing Home He immediately took up the case and ensured admission and treatment. To ensure proper care of the employee, he also called on the patient along with his wife, a couple of times. The time constraints with which the ZM N Delhi operates, is well known. He took this much care to ensure well being of an employee who sought help. Indian Bank had been blessed to have had the services of such rare human beings.

The Lighter side of life.

The NI Act says on cheques, once a bearer always a bearer. I modify it and say that once a guru, always a guru. This is about Mr. MR Bhavaratnam, my guru at Staff College. Though we subsequently worked together at HO Inspection, I had always treated him as my guru. Others might have come across his skills as a banker or teacher. Having worked together, I had seen his other skill that is his sense of humour. Here are some of the moments we enjoyed on this side.

(i) A member of his family was suffering from pain on a knee joint. The doctor after examining the patient, mentioned that due to ageing, the joint had worn out and is causing the pain. Our Guru's reaction to that was: Both the joints are of the same age, how is it one is painful while the other is normal?

(ii) Many officers working at HO, used to stay at the Officers' Quarters at Luz, Mylapore. Some were having cars and they used to help a few others not having cars, by accommodating them for to and fro trips. One day the officer in charge of the car, called up Mr. MRB, by around 11am to say that he was having an urgent work in the evening and hence suggested that the group may leave a little earlier than usual requesting him to be ready to leave by 5.30pm. For this MRB quipped "I am ready right now."

While the experiences I have had during my stint with Indian Bank, are far too many, I have selected a few of them and given here, which I thought are interesting and could be of interest to a larger audience.

