For success of any institution, one of the most essential requirements is a good leadership. Indian Bank has emerged as a premier bank in the country due to the leadership provided by a galaxy of persons. To name a few Sri.Sundaram Pillai, Sri.G.Lakshmi Narayanan, Sri. M V Subbarao, Sri.M.G.K. Nair and Sri.M.Gopalakrishnan. I salute them and submit my Pranams. I wish to briefly recall their role and contribution.

Sri.Sundaram Pillai as Chief Executive has laid the foundation for growth of the bank by recruiting talented man power and by updating systems and procedures especially, in the area of inter branch transactions.

Sri. G.Lakshmi Narayanan as first CMD after nationalization, embarked on a rapid branch expansion particularly in North India, Maharashtra and W Bengal. This has enabled the bank to acquire all India status and also rapid development of business. He has shown how to lead from the front. He has visited almost all branches (Tiny rural branches included). He had a way of identifying talent for many new branches and was generous in recognizing good performers & encouraging them. The result was all round growth.

Sri.M.V.Subba Rao, under whom I had the privilege of working as his P.A., was a man of deep knowledge, had absolute faith in fundamental values and was hard working. Due to the momentum generated by Sri.G.L. the bank had grown in terms of business and Sri.M.V.SubbaRao's priority was to update the systems and procedure, so as to sustain the business growth & tackle the problems arising due to increase in clientele & business. When he approves a note, he used to correct even spelling mistakes. His remarks and noting will be very sharp and enhance the quality of the note.

Sri.M.G.K Nair, a practical and dynamic banker, has shown the way to improve the profitability of the bank. He impressed the need to tap the sources of profit other than credit. The bank was able to

generate income from investments and treasury business. Another area of his vision was rural development. Creation of Gramodaya Kendra was his brain child.

Sri.M.Gopalakrishinan has the distinction of rising from ranks, to occupy the Chairmanship. He has served as President of the Officers association and has the honour of serving as first Director in the Board representing Officers. He is a man of a multifaceted personality both as a banker & social activist. As a personnel man I greatly value his role in development of human resources. He is always a team leader carrying people with him. His concern for staff is reflected in his efforts to acquire quarters for the Officers, in cities like Chennai, Mumbai, New Delhi, Kolkata etc. The quarters enabled the officers posted from south to have comfortable stay at affordable rent. Today these apartments, ZO premises and Guest Houses at Mumbai and Delhi acquired at his initiative are valuable assets and have enhanced the capital base of the bank. In the same way he is instrumental in creating Indian Bank Management Academy for Growth & Excellence (IMAGE) for the bank. —This beautiful academy, a state of Art Training facility, is number one in its kind.

"FIBRE" itself is a result of his concern for the retired executives of the bank and his desire to provide a forum for them to nurture the friendship developed amongst them while in service and to engage in community service.

I had the opportunity of working under captains like Sri. S.Rajagopal, Sri. T.S.Ragavan & Smt. Ranjana Kumar who have contributed to the continued growth of the bank overcoming occasional turbulences.

When we celebrate our Tenth Year of FIBRE let us pay our respects to all our leaders. It will be appropriate to show our gratitude to our President by praying for his good health and well being.

