
FIBRE
FIBRE
FORUM NEWS
FORUM OF INDIAN BANK RETIRED EXECUTIVES
QUARTERLY E-MAGAZINE
JULY 2026 | VOLUME 1 | ISSUE 1
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WELCOME TO NEW MEMBERS
United by Friendship, Guided by Values,
Committed to a Stronger Indian Bank Family

JULY 2026 · INAUGURAL ISSUE

Remembering
Our FIBRE Founder President

Shri M. GOPALAKRISHNAN
91st Birth Anniversary

29/07/1935 -- 29/07/2026

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Editorial Team	**Shri A. Srinivasan**	**Shri G. V. Balasubramanian**
	Dr. U. A. Balasubramanian	**Shri R. Balasubramanian**
Editor	**Shri S. V. Sai Baba**	

PRESIDENT'S MESSAGE

It gives me immense pleasure to present the inaugural issue of **FIBRE Forum News**, the Quarterly e-Magazine of the **Forum of Indian Bank Retired Executives (FIBRE)**.

FIBRE was established with the objective of strengthening the bonds among retired executives of Indian Bank and providing a platform to stay connected, exchange knowledge and continue contributing to society. Over the years, our Forum has grown into a vibrant family of experienced bankers spread across the country.

This magazine is another important milestone in our journey. I hope it will serve as a common platform for sharing banking developments, technology updates, health and wellness information, members' achievements, travel experiences, photographs and activities from our regional chapters. I invite every member to actively participate by contributing articles and suggestions so that this publication continues to grow in quality and usefulness.

With best wishes,
T. Jothi Pandian
(President)
Forum of Indian Bank Retired Executives
(FIBRE)

SECRETARY'S MESSAGE

It is a matter of great satisfaction that the long-felt need for a common communication platform for our members has now become a reality through the launch of **FIBRE Forum News**.

Our members possess decades of banking experience, administrative expertise and rich life experiences. This magazine provides an opportunity to preserve and share this invaluable knowledge with fellow members while strengthening the spirit of friendship and fellowship that has always been the hallmark of FIBRE.

I sincerely thank the Editorial Committee and all contributors whose enthusiastic support has made this inaugural issue possible. I request members from all regions to actively participate by sending reports of local activities, articles, photographs and useful information so that every issue truly reflects the collective strength of our nationwide FIBRE family.

Warm regards,
B. Natarajan
(Secretary)
Forum of Indian Bank Retired
Executives (FIBRE)

FROM THE EDITOR'S DESK

Welcome to the **first issue of FIBRE Forum News**.

This inaugural edition has been carefully designed to keep members informed, connected and inspired. In these pages you will find a brief profile of FIBRE, highlights of the latest developments in banking, Indian Bank news, reports of forum activities from different centres, a thought-provoking feature article, technology and cyber security guidance, health and wellness tips, and a colourful photo gallery capturing memorable moments of our members.

Our objective is to make this magazine informative, practical and enjoyable. Future issues will include more articles contributed by members, travelogues, banking experiences, book reviews, photographs and updates from regional chapters.

Your suggestions and contributions are most welcome. Together, let us make **FIBRE Forum News** a publication that reflects the knowledge, friendship and enduring legacy of Indian Bank's retired executives.

S.V. Sai baba
Editor

About FIBRE

Established on 21 June 2005, the Forum of Indian Bank Retired Executives (FIBRE) is an association of retired executives of Indian Bank dedicated to promoting fellowship, mutual support, and continued engagement among its members.

As on July 2026, FIBRE has 780 Life Members. We respectfully remember 64 members who are no longer with us.

Objectives

a. To promote social & cultural for / to the needy General Public, and recreational activities for / to the members of FIBRE.

b. To deal with the Welfare requirements / measures for the members.

c. To promote member interaction, co-operation for common welfare and mutual understanding among the members.

d. To make donations in kind and contributions for deserving public causes / to Retired Executives of FIBRE and their spouses as may be approved by the Executive Committee

from time to time.

e. To honour Octogenarian / Nonagenarian members.

f. To honour the members who are deploying their talents after retirement and sharing their experiences.

g. To conduct periodical fellowship meetings at Chennai & different centers in India where such members exceed 20+.

h. To promote social, cultural, welfare and recreational activities (such as Tours / Travels both inland & abroad) for / to the Members inclusive of their spouse and dependent

children of FIBRE.

i. To raise funds by other means as may be approved by the Executive Committee from time to time to fulfil the above aims and objectives.

j. To facilitate in the Image building of the Bank by infusing an affable spirit of brotherhood and function as an effective well-knit Members of Indian Bank.

k. The activities of the Forum shall include all kinds of activities for the realization of its objectives as stated above, and in particular, holding of meetings, seminars and conferences, publication of books, periodicals, brochures etc. and organizing short tours / trips for members to enjoy their leisure time, as may be decided by the Executive Committee from time to time.

OFFICE BEARERS

Shri T. Jothi Pandiyan	PRESIDENT
Shri C. Dharmarajan	VICE PRESIDENT
Shri D. Bhuthalingam	VICE PRESIDENT
Shri B. Natarajan	SECRETARY
Shri G. V. Balasubramanian	JOINT SECRETARY
Shri R. Balasubramanian	JOINT SECRETARY
Shri V. Shivakumar	TREASURER
Shri V. Radhakrishnan	CO TREASURER

IN BRIEF

Latest Banking Developments

— **Digital Banking Growth.** Banks continue to accelerate digital transformation, offering faster, safer and more convenient services.

— **UPI Dominance.** UPI has become India's most widely used retail digital payment system, handling billions of transactions monthly.

— **Enhanced Cybersecurity.** Banks are strengthening frameworks to protect customers from phishing, malware and online fraud.

— **RBI Focus on Digital Safety.** RBI has introduced stronger guidelines on digital risk management and fraud prevention.

— **Artificial Intelligence.** Banks increasingly use AI for customer service, fraud detection, credit assessment and personalised solutions.

— **Financial Inclusion.** Public Sector Banks continue expanding services to rural and underserved areas via digital channels.

Indian Bank – Performance Highlights - Quarter Ended 30 June 2026 (Q1 FY 2026–27)

Key Financial Highlights

- **Net Profit** increased to **₹3,273 crore**, registering a growth of **over 10%** compared to the corresponding quarter of the previous year.
- **Net Interest Income (NII)** rose by **nearly 17%** to **₹7,435 crore**, reflecting healthy growth in the Bank's core lending business.
- **Operating Profit** increased by **16.5%** to **₹5,557 crore**, demonstrating improved operational efficiency.
- **Other Income** grew by around **8%**, supported by higher treasury income and fee-based business.
- **Asset Quality** improved further, with **Gross NPA** declining to **1.86%**, reflecting continued recovery efforts and prudent credit management.
- The Bank continued to maintain a **strong capital position** with adequate capital buffers to support future business growth.
- Growth in **advances and deposits** remained healthy, reinforcing the Bank's expanding business base and customer confidence.
- Indian Bank continued its focus on:
    - Digital banking expansion
    - Retail, Agriculture and MSME lending
    - Recovery from stressed assets
    - CASA mobilisation
    - Customer-centric banking initiatives.

Source: Indian Bank – *Unaudited Financial Results for the First Quarter of FY 2026–27 ended 30 June 2026* and the accompanying Press Release.

Forum Activities across India

CHENNAI CHAPTER

FIBRE honoured nonagenarians Shri T. Jothi Pandian, President, and Shri S. M. Subramanian.

ERNAKULAM CHAPTER

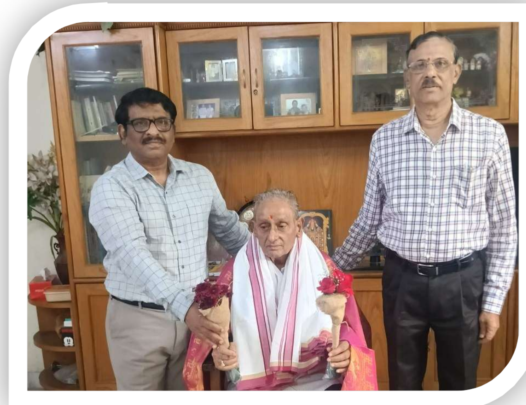
FIBRE Ernakulam honoured Dr. K. Cherian Varghese, GM (Retd.)/ Former Chairman, BIFR (Board for Industrial and Financial Reconstruction) / Union Bank of India, at his residence in Kochi on 17 May 2026.

COIMBATORE CHAPTER

FIBRE Team Coimbatore honoured octogenarian Shri A. R. Nagappan, GM IB / ED IOB (Retd.), at his residence.

BENGALURU CHAPTER

36th Quarterly Family Get-together of FIBRE Bengaluru at MTR Restaurant, J. P. Nagar, Bengaluru.



CHENNAI CHAPTER

FIBRE honoured octogenarian member
Shri S. Ramaswamy on the auspicious occasion of his Sathabhishekam.

HYDERABAD CHAPTER

FIBRE Hyderabad honours Shri E. Venkateswara Rao on his 90th birthday.

TIRUPATHI CHAPTER

On behalf of FIBRE Central unit Octogenarian
Sri & Smt N .Munirathnam Naidu were felicitated
at their native village (residence) near by Tirupati by
Sri K Chandrareddy and Sri Yellamraju Ramamurthy

VIJAYAWADA CHAPTER

FIBRE Vijayawada Team Family Get together on 26.7.26

SPEAKERS ADDRESSING FIBRE MEMBERS

1. In the 81st Meeting held at Image on 24.4.2026, Dr.Rajesh Kesavan gave a lecture on on Diabetic and Foot Care
2. In the Zoom Meeting on 14.5.2026 Shri Bharathi C, Former GM, spoke on Home Automation and Shri Vidyasagar A, Former AGM, spoke on Organic Farming

FEATURE ARTICLE

Preserving Family Bonds Through Meaningful Visits

Highlights from a thought-provoking article by Shri P. Lakshminarasimham, Retired Assistant General Manager

In today's fast-paced world, many families live far away from their native places, often in different cities or even abroad. When children and grandchildren return home during holidays, their stay is usually short.

Instead of spending all the time indoors or shopping, families can make these visits truly memorable by taking them to nearby temples and introducing them to relatives, elders, neighbours and family friends. These simple visits strengthen emotional bonds, preserve traditions and help the younger generation appreciate their roots.

Key Takeaways

Reconnect with Spiritual Roots

— Visit the family deity or nearby temples.

— Introduce children to family traditions and local heritage.

— Foster gratitude, humility and devotion.

Strengthen Family Relationships

— Meet grandparents, uncles, aunts and cousins.

— Build affection across generations.

— Keep family ties alive despite geographical distances.

Build Lifelong Social Connections

— Introduce children to parents' teachers, neighbours and family friends.

— Teach the importance of respect, courtesy and lifelong friendships.

Bring Joy to Elders

— Personal visits provide happiness and emotional support to senior family members.

— Elders share blessings, wisdom and life experiences.

Preserve Family History

— Hear inspiring stories about ancestors and family traditions.

— Learn about the village, family values and cultural heritage.

— Develop a stronger sense of identity and belonging.

Shape Good Character

These visits help children learn respect for elders, polite behaviour, gratitude, humility, hospitality and confidence in social interactions.

Beyond Digital Connections

— Video calls keep us connected, but they cannot replace personal meetings.

— Shared meals, conversations and family gatherings create lifelong memories.

Conclusion

Preserving relationships is one of the finest traditions of Indian culture. Visiting temples, meeting relatives and reconnecting with one's ancestral roots are not merely social activities — they are meaningful experiences that strengthen families, preserve our heritage and pass timeless values from one generation to the next.

> ***Every visit to our native place should be more than a holiday — it should be a journey that strengthens family bonds, enriches our cultural identity and inspires future generations.***

Simple Habits for a Healthy, Happy Life

Growing older gracefully is not about adding years to life, but adding life to our years. A few healthy habits practised every day can help us stay active, independent and cheerful.

Healthy Living Tips

— **Walk daily.** At least 30 minutes every day to improve heart health and mobility.

— **Stay hydrated.** Drink adequate water throughout the day.

— **Monitor your health.** Check blood pressure, blood sugar and cholesterol as advised by your doctor.

— **Practise mindfulness.** Yoga, meditation or deep breathing for 15–20 minutes daily reduces stress.

— **Stay socially connected.** Good relationships with family, friends and fellow retirees support emotional health.

— **Spend time outdoors.** Fresh air, sunlight and Vitamin D, every day.

— **Eat a balanced diet.** Rich in fruits, vegetables, whole grains and protein; go easy on sugar, salt and oil.

— **Sleep well.** 7–8 hours every night to refresh both body and mind.

— **Take medicines as prescribed.** Never skip or alter doses without medical advice.

— **Keep your mind active.** Reading, puzzles, new skills and hobbies keep the mind sharp.

— **Avoid tobacco.** Limit alcohol consumption in all forms.

— **Stay positive.** Laughter, gratitude and optimism are among the best medicines.

STAY SAFE ONLINE

Essential Cyber Safety Tips

With the growing use of digital banking, cyber frauds have become more common. A few simple precautions can help you protect your money and personal information.

Protect Your Banking Information

— Never share your OTP, ATM PIN, UPI PIN, CVV or passwords with anyone.

— Banks and RBI never ask for confidential banking details over phone, SMS or email.

— Use strong passwords and change them periodically.

Use Digital Banking Safely

— Download banking apps only from official app stores.

— Keep your mobile phone and banking apps updated.

— Enable screen lock, fingerprint or face recognition.

Beware of Fraudulent Messages

— Do not click suspicious links received through SMS, WhatsApp or email.

— Verify the sender before opening attachments.

— Ignore offers that seem too good to be true.

Stay Alert to Scam Calls

— Fraudsters may pretend to be bank officials, police or government officers.

— Never act in haste — end the call and contact your bank through its official helpline.

Avoid QR Code Frauds

— Remember: Scanning a QR code sends money, it does not receive money.

— Never scan QR codes sent by unknown persons.

Shop Online Carefully

— Purchase only from trusted websites with https:// security.

— Avoid making payments through unknown links.

Beware of AI & Deepfake Scams

— Verify urgent requests for money by speaking directly to the person.

— Do not trust voice messages or videos alone.

--- Protect Yourself from Digital Arrest Scam. Do not believe any calls for unknown numbers that pretend to be couriers or the police. End the call immediately and search for the company's contact information on the official website to confirm the call.

IF YOU SUSPECT A CYBER FRAUD

— Immediately contact your bank.

— Call the National Cyber Crime Helpline — **1930**

— Report the incident at www.cybercrime.gov.in

CYBER SAFETY CHECKLIST

✓ Think Before You Click

✓ Never Share OTP or PIN

✓ Verify Every Payment Request

✓ Use Strong Passwords

✓ Keep Devices Updated

✓ Report Frauds Immediately

The Digital Revolution: From 2G to AI

The digital world has transformed dramatically over the past three decades. From basic mobile phones and simple internet browsing, we have entered an era where Artificial Intelligence provides instant knowledge, intelligent assistance, and powerful decision-making tools. Resources such as Wikipedia and Google Search changed the way we access information, while AI platforms like Google Gemini, Meta AI, Microsoft Copilot, Perplexity, Grok and Claude are taking digital technology to an entirely new level.

Highlights of the Digital Journey

2G 1990s	Introduced digital voice calls and SMS messaging.
3G 2000s	Enabled mobile internet, email and video calling.
4G 2010s	Brought high-speed internet, HD streaming, online banking and app-based services.
5G 2020s	Ultra-fast connectivity and low latency; supports smart cities and the IoT.
6G Future	Expected to integrate AI deeply with holographic communication and ultra-high-speed networks.

AI is Shaping the Future

— AI assistants such as Google Gemini, Meta AI, Microsoft Copilot, Perplexity, Grok and Claude can answer questions, generate content, analyse data and assist in everyday tasks within seconds.

— Cloud Computing and Edge Computing enable faster processing and smarter connected devices.

— Quantum Computing promises breakthroughs in healthcare, cybersecurity, logistics and scientific research.

— Banks and businesses increasingly use AI for customer service, fraud detection, risk management and personalised financial services.

> ***Artificial Intelligence is not replacing human intelligence — it is enhancing our ability to learn, innovate, and make better decisions. The future belongs to those who embrace technology responsibly.***

PHOTO GALLERY

Photographic exhibits of member / Jt. Secy Shri G. V. Balasubramanian, , at Confluence 2026 Exhibition, Chennai.

Members Shri Dharmarajan C, Shri Baskaran T. S. and Mrs Bhaskaran visiting Confluence 2026.

FIBRE in Bali

FIBRE arranged a tour of 55 members (108 participants including some family members) in four groups to Bali in April 2026.

BALI TOUR GROUP 1 from April 2 to April 8

BALI TOUR GROUP2 from April4 to April 10

BALI TOUR GROUP 3 from April 5 to April 11

BALI TOUR GROUP 4 from April 6 to April 12

GROWING OUR FAMILY

New FIBRE Members

Joined the Forum from April 2026 onward.


Shri U V SUBBA RAO

Shri MITHILESH KUMAR
DGM Retd (Jun2026)

Shri SUDHANSHU GAUR
GM Retd (Jun2026)

Shri P. PASUPATHI
AGM Retd (May2026)

Shri K V RAJASEKHAR RAO
DGM Retd (Jun2026)

Shri BIJAY KUMAR SARANGI
GM Retd (Apr2026)

Shri R. THIRUVENKADAM
AGM Retd (Jun2026)

STRONG FAMILIES.
TIMELESS VALUES.
BRIGHTER FUTURE.

The strength of a family, like the strength of an army, lies in its loyalty to each other.

– Mario Puzo

ABOUT OUR MAGAZINE

We bring inspiring stories, valuable insights and practical ideas to strengthen families, celebrate our heritage and promote a values-driven life.

FAMILY BONDS

Nurture relationships across generations and celebrate every moment together.

ROOTED IN HERITAGE

Cherish our culture, traditions and spiritual values.

RESPECT & KINDNESS

Respect elders, be kind, and build a compassionate and supportive community.

LEARN & GROW

Seek knowledge, stay curious and grow into responsible and confident individuals.

BUILD A BETTER TOMORROW

Together, let us create a world of harmony, integrity and hope for future generations.

ABOUT FIBRE

FIBRE (Forum of Indian Bank Retired Executives) is a Pan India Forum of retired executives from Indian Bank, committed to fostering friendship, promoting welfare and contributing positively to society.

FORUM OF INDIAN BANK
FIBRE
RETIRED EXECUTIVES

OUR MISSION

- To strengthen bonds among retired executives
- To share knowledge, experience and expertise
- To promote health, happiness and well-being
- To serve the community and support society
- To uphold the legacy and values of Indian Bank

FIBRE FORUM NEWS

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