



FIBRE FORUM NEWS

FORUM OF INDIAN BANK RETIRED EXECUTIVES

QUARTERLY E-MAGAZINE



OCTOBER 2026

VOLUME 1

ISSUE 2

CONNECT • SHARE • SERVE



OFFICE BEARERS

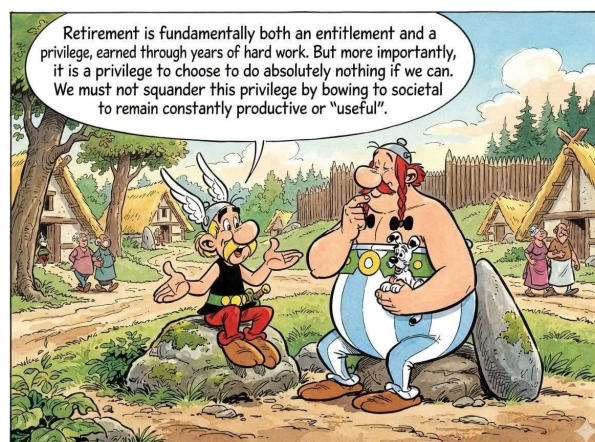
Shri T. Jothi Pandiyan
Shri C. Dharmarajan
Shri D. Bhuthalingam
Shri B. Natarajan
Shri G. V. Balasubramanian
Shri R. Balasubramanian
Shri V. Shivakumar

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VICE PRESIDENT
VICE PRESIDENT
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JOINT SECRETARY
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FIBRE FORUM NEWS

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FROM THE EDITOR'S DESK



Dear Readers,

It is a privilege to bring you another edition of the **FIBRE Forum News**, especially as FIBRE completes **21 years of its remarkable journey**.

This edition is more than a collection of articles and updates. It reflects the people, memories, relationships and activities that have shaped FIBRE since its beginning in 2005. From the first gathering of 20 retired executives, FIBRE has steadily grown into a vibrant family of **791 life members**. Along the way, we have witnessed anniversary celebrations, quarterly meetings, family gatherings, memorable tours, recognition of our senior members and numerous occasions of fellowship.

Equally important is the story of **service**. FIBRE members have consistently responded to natural disasters, humanitarian needs and charitable causes. Such initiatives remind us that retirement is not merely about enjoying our leisure; it is also an opportunity to share our time, experience and resources with those who need support.

As Editor, I have tried to present in this issue a glimpse of our journey, our activities and the spirit that keeps FIBRE together. I hope these pages will bring back pleasant memories for long-standing members and give new members a deeper appreciation of the organisation to which we belong.

A magazine is ultimately a record of its people. I therefore invite members to continue sharing their **experiences, photographs, achievements, articles, memories and suggestions** so that future editions can better reflect the diverse lives of our FIBRE family.

Let us continue this journey with the same spirit of **friendship, fellowship, service and togetherness**.

Happy reading!

With warm regards,

Editor

FIBRE Forum News

Editorial Team	Shri A. Srinivasan	Shri G. V. Balasubramanian
	Dr. U. A. Balasubramanian	Shri R. Balasubramanian
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MESSAGE FROM THE VICE PRESIDENTS



Shri C. Dharmarajan
Vice President

Dear Fellow FIBRE Members,

It gives me immense pleasure to share my thoughts with the members of FIBRE as we commemorate 21 years of togetherness, friendship and service. FIBRE began in 2005 with a small gathering of retired executives. Over the years, it has grown into a close-knit family of hundreds of retired colleagues.

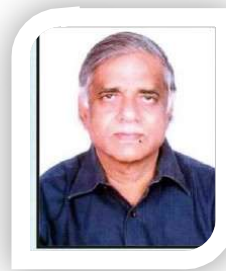
Retirement may bring an end to our official responsibilities, but it need not bring an end to our relationships. FIBRE provides a wonderful platform to remain connected, exchange experiences, celebrate achievements, support one another and stand together during difficult times.

Our quarterly meetings, family gatherings, tours and other activities have added joy and companionship to our retired life. At the same time, our social-service initiatives demonstrate that retirement can be a new beginning for contributing to society in meaningful ways.

I am confident that FIBRE will continue to grow while preserving its fundamental values of friendship, fellowship, mutual support and service.

My warm greetings to every member and family. May FIBRE continue to flourish and may all our members enjoy a healthy, happy and peaceful retired life.

With warm regards,
Shri C. Dharmarajan
Vice President



Shri D. Bhuthalingam
Vice President

Dear FIBRE Family,

The completion of 21 years of FIBRE is a significant milestone and an occasion to look back with satisfaction and look forward with renewed enthusiasm.

Our professional life in Indian Bank taught us the importance of teamwork, responsibility, discipline and service. FIBRE has given us an opportunity to carry these values into our retired life.

One of the most encouraging aspects of FIBRE is the active participation of members even after retirement. Some share their knowledge and experience, some contribute to social causes, while others enrich the organisation through their involvement in meetings, cultural programmes, tours and family activities. The recognition given to our senior members is also a beautiful expression of our respect and gratitude for those who have gone before us.

As we move forward, let us encourage greater participation by members and their families and make FIBRE an even stronger platform for friendship, fellowship and meaningful service. I convey my best wishes to all members and their families. May the years ahead bring us good health, happiness, togetherness and opportunities to serve.

With best wishes,
D. Bhuthalingam
Vice President

BANKING NEWS IN BRIEF

LATEST BANKING DEVELOPMENTS

India's banking sector continues to undergo rapid transformation, driven by digital payments, technology, financial inclusion and increasing use of data and artificial intelligence.

UPI continues to expand

The Unified Payments Interface (UPI) has become a central part of India's digital-payment system. It enables instant bank-to-bank transfers and merchant payments, 24 hours a day. UPI is now accepted in 11 countries, with Greece and the Maldives among the latest countries to adopt the platform.

Credit growth remains strong

Recent banking data indicate that bank credit has been growing faster than deposits. This reflects continuing demand for loans, although banks also need to maintain a healthy balance between credit expansion and mobilisation of deposits. Personal loans have also shown strong growth, with RBI data indicating 16.9% year-on-year growth in August 2026. Gold loans and loans against fixed deposits contributed significantly to this growth.

Technology and AI enter the next phase

The banking industry is moving beyond simple digital transactions towards AI-based fraud detection, automation, personalised services and agentic AI. At the Global Fintech Fest 2026, the focus included agentic AI, tokenisation and quantum technologies, reflecting the direction in which financial technology is developing. At the same time, digital convenience brings greater responsibility. Banks and customers must remain alert to cyber fraud, data theft and misuse of digital channels.

These developments provide an interesting reminder of how dramatically banking has changed—from manual ledgers and branch-based transactions to an increasingly real-time, technology-driven banking system.

INDIAN BANK Q2 FY27 – PROVISIONAL BUSINESS PERFORMANCE POSITION AS AT 30 SEPTEMBER 2026

Indian Bank has announced its provisional business figures for the quarter ended 30 September 2026. These figures provide an early indication of the Bank's business growth before the formal Q2/H1 financial results are announced.

KEY FIGURES

Particulars	30 Sept. 2025	30 Sept. 2026	Growth
Total Business	₹13.97 lakh crore	₹15.96 lakh crore	14.2%
Total Deposits	₹7.77 lakh crore	₹8.73 lakh crore	12.4%
Gross Advances	₹6.20 lakh crore	₹7.23 lakh crore	16.6%
Domestic CASA Ratio	38.87%	39.28%	—
RAM Advances	₹3.76 lakh crore	₹4.43 lakh crore	17.8%

The figures are provisional and subject to review by the statutory auditors.

Strong growth in business

Indian Bank's total business reached ₹15.96 lakh crore, representing a 14.2% year-on-year increase. Deposits grew by 12.4% to ₹8.73 lakh crore, while gross advances increased by a faster 16.6% to ₹7.23 lakh crore. The Bank's Retail, Agriculture and MSME (RAM) advances stood at ₹4.43 lakh crore, registering 17.8% year-on-year growth.

CASA remains important

The domestic CASA ratio stood at 39.28% as at 30 September 2026, compared with 39.73% at the end of June 2026. CASA deposits continue to be an important source of relatively stable and lower-cost funds for banks.

The numbers illustrate the continuing transformation of Indian Bank: larger business volumes, strong credit growth, expanding RAM lending and an increasing emphasis on technology-driven banking and customer service.

WINGS OF FIBRE SPREAD ALL OVER

STATE-WISE CONSOLIDATED POSITION OF FIBRE MEMBERS AS ON 31AUG2026

SI No	STATE	TOTAL MEMBERS
1	ASSAM	2
2	ANDHRA PRADESH & TELENGANA	122
	Hyderabad – 75 Guntur – 10, Vijayawada - 10 Visakapatnam- 5, Tirupathi– 6 Other Areas- 16	
3	BIHAR	10
4	DELHI	25
5	GUJARAT	6
6	HARYANA	11
7	JAMMU	1
8	JHARKHAND	5
9	KARNATAKA	45
	Bengaluru - 42 Other Areas - 3	
10	KERALA	46
	Ernakulam– 17, Trivandrum -12, Other Areas 17	
11	MADHYA PRADESH	5
12	MAHARASHTRA	39
	Mumbai - 25, Pune-7, Nagpur -4, Other Areas 3	
13	ODISHA	21
14	PUNJAB	12
15	RAJASTHAN	7
16	TAMIL NADU	346
	Chennai – 238, Chennai suburb – 13, Coimbatore –16, Madurai -10, Vellore -6, Trichy -17, Salem& around – 17, Tanjore& around 5, Puduchery -8 Tirunelveli – 5, Kanyakumari & around -7, Other Areas– 4	
17	UTTAR PRADESH	57
	Ghaziabad – 9, Lucknow- 14 Noida/Gr.Noida – 13, Meerut- 8 Other Areas - 13	
18	UTTARAKHAND	2
19	WEST BENGAL	27
20	U S A	2
	TOTAL	791

Compiled by V.Shivakumar, Treasurer, FIBRE

FIBRE – 21 YEARS OF CAMARADERIE, SERVICE AND FELLOWSHIP

From a small gathering of retired executives to a vibrant family of 791 life members

The **Forum of Indian Bank Retired Executives (FIBRE)** was formed on **21 June 2005** as *Retired Executives Meet*, with 20 former executives of Indian Bank, at the initiative of former CMDs Shri M. Gopalakrishnan and Shri T. S. Raghavan. The group was subsequently named FIBRE. The Forum completed **21 years on 21 June 2026**.

Milestones and Major Activities

- **10th Anniversary – 2015:** A grand celebration was held at IMAGE, Chennai, with around **200 members and family members** participating. Former CMDs, distinguished guests and union/association leaders attended. Octogenarian members, including centenarian Shri N. Sitaraman, were honoured.
- **15th Anniversary – 2020:** The anniversary was observed during the COVID-19 period when physical gatherings were restricted.
- **20th Anniversary – 2025:** Around **250 members and family members** participated in the celebration at IMAGE. An exhibition showcasing photographs, paintings, books and woodwork contributed by members was also organised.
- **Quarterly Meetings:** Regular gatherings are held at Chennai and other centres, including Hyderabad, Coimbatore and Bengaluru. During these meetings, members discuss welfare matters and developments relating to the Bank, with distinguished personalities also invited for interaction.
- **Digital Connectivity:** During the pandemic, eight quarterly meetings were conducted through Zoom. Regular online interactions continue, enabling members across India to remain connected and share their post-retirement achievements and experiences.
- **Honouring Senior Members:** FIBRE has honoured **37 octogenarian and nonagenarian members** at various centres and, in some cases, at their residences.
- **Member Welfare:** FIBRE maintains liaison with Bank Management and assists members on matters relating to **Bank products, pension, medical insurance, staff welfare measures, life certificates and other issues**.
- **Tours and Family Get-togethers:** Over the years, FIBRE members and their families have travelled together to destinations across India and abroad, including the Himalayas, Sri Lanka, Nepal, Bhutan, the North-East, Andaman, Cambodia, Thailand, Kashmir, Singapore, Malaysia, Dubai, Muscat, Kerala and Bali.

A Strong Tradition of Social Service

FIBRE has also demonstrated its commitment to society through numerous charitable initiatives. Its activities have included contributions to disaster-relief funds, assistance to schools and institutions for persons with disabilities, support to old-age homes and orphanages, educational assistance to deserving students, provision of equipment and sponsorship of food programmes.

A particularly meaningful tradition is the annual **30 September social-service activity in memory of Founder President Shri M. Gopalakrishnan**, through which FIBRE sponsors food and assistance to needy people at various centres.

Growing from 40 to 786 Members

FIBRE's growth is reflected in its Life Membership:

2009 – 40 | 2015 – 226 | 2017 – 369 | 2020 – 523 | 2022 – 634 | 2023 – 681 | 2024 – 708 | 2025 – 754 | AUG 2026 – 791

Looking Ahead

From a modest beginning with 20 retired executives, FIBRE has grown into a vibrant organisation built on **friendship, mutual support, family participation, welfare and social responsibility**.

LIFE AFTER RETIREMENT

THROUGH THE LENS OF PHOTOGRAPHY

G. V. Balasubramanian – Retired General Manager



His long-standing interest in photography, which began during his college days, became the focus of his post-retirement life.

Photography Organisations: He is a Founder Member of the Chennai Photowalk Group (CPW) and joined the Photographic Society of Madras (PSM) in 2007. After retirement, he became actively involved in PSM and served as Joint Secretary, Secretary and President during 2019–20 and 2020–21.

Eyes of Madras: He initiated the idea of a CPW members' photography exhibition in 2017. The initiative subsequently evolved into Eyes of Madras, an annual exhibition for photography enthusiasts in Chennai.

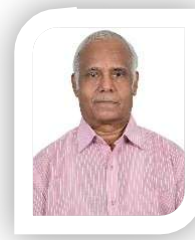
Recognition: His participation in national and international photographic salons has earned him the distinctions EFIP and EFIAP. His photographs have received several awards.

Contribution to Photography: He has served as a juror in few photographic salons. He was also the Salon Chairman for PSM's National/International Salons in 2025.

Association with FIBRE. As Joint Secretary, he was involved in the preparation of Members' Directory and the 10th and 20th Anniversary Souvenirs, besides serving on the Tour Committee.

A JOURNEY OF KNOWLEDGE SHARING

S. V. Sai Baba – Retired Assistant General Manager



Knowledge Sharing Blog: After retirement, Shri S. V. Sai Baba continued his interest in technology and public education through his blog, "KNOWLEDGE SHARING." It contains 435 posts covering Technology, Health, Travel, Finance and other subjects of general interest. The blog has received around 9,96,000 page views.

LINK to Blog: [KNOWLEDGE SHARING](#)

Website Development: He also developed websites for some organisations, a skill he acquired after retirement.

Publishing: His continuing interest in Artificial Intelligence led to the publication of his book, "ARTIFICIAL INTELLIGENCE: FROM BASICS TO AI AGENTS," a simple and practical guide intended to help general readers understand AI, Generative AI and emerging technologies.

Link to Amazon

:<https://www.amazon.in/dp/B0HJLMWQ64>

Educational Videos: He has also produced YouTube videos on Digital Safety, Cyber Security and Artificial Intelligence, explaining complex subjects in a simple and practical manner. His AI series covers the fundamentals of AI, Generative AI, Prompt Engineering, AI tools, productivity, responsible use, future jobs and AI Agents.

Continuing the Knowledge-Sharing Mission: Through his blog, book and videos, he continues to use his professional experience and interest in technology to create awareness and share useful information with the public.

LIFE AFTER RETIREMENT – A JOURNEY OF SPIRITUAL LEARNING

Shri Vipin Malhotra – Retired General Manager



Retirement marked a new and meaningful chapter in the life of Shri **Vipin Malhotra**, Retired General Manager. He decided not to pursue another job for monetary gain, choosing instead a simple life devoted to **spiritual study, travel, writing and sharing knowledge**.

A Journey into Spirituality

His interest in spirituality had its roots in his childhood. His father was deeply spiritual and had close associations with several revered spiritual personalities. These early experiences left a lasting impression on him. After retirement, he was able to devote considerably more time to spiritual learning. He undertook pilgrimages to the **Char Dham—Kedarnath, Badrinath, Jagannath Puri, Rameshwaram and Dwarka**, besides visiting the **twelve Jyotirlingas** and the **Pashupatinath Temple in Kathmandu**.

His travels were accompanied by extensive reading and contemplation of Indian scriptures, including the **Ramayana, Srimad Bhagawad Mahapurana, Shiva Purana, Srimad Devi Bhagavad Purana, Vishnu Purana, Upanishads** and, particularly, the **Bhagavad Gita**.

From Study to Writing

His studies resulted in **eight books**:

The Essence of Bhagavad Gita

Maa – The Power

The Divine Treasure

The Eternal Bliss

The Essence of Upanishads – Vol. 1

The Essence of Upanishads – Vol. 2

Brahma Sutras – Vol. 1

Brahma Sutras – Vol. 2

A special feature of his work is his effort to present complex spiritual subjects in **simple and readable language**. His books on the Bhagavad Gita and Upanishads reflect this approach.

He has also taken his learning to the **digital medium through YouTube lectures**. His programmes include chapter-wise discussions on the Bhagavad Gita and lectures on the **Theory of Karma, Drg Drsya Viveka, Kena Upanishad and Katha Upanishad**. He has also addressed the Thinkers Forum of senior residents on the Theory of Karma.

A Purposeful Retirement

Shri Malhotra's post-retirement journey demonstrates how retirement can provide an opportunity for **learning, reflection, creativity and sharing knowledge with others**. His books, lectures and spiritual pursuits have made his retirement a meaningful and purposeful phase of life.

THE NEW INTEREST RATE ON TIME

Cultivating Patience and Dignity in Retirement

Article by Mr. Lakshmi Narasimham P

Retired Assistant General Manager

After decades of managing ledgers, risks, deadlines and responsibilities, retirement brings a different kind of challenge. During our working years, success was measured by efficiency, productivity, timely decisions and balanced books. In retirement, another asset becomes increasingly valuable—patience.

As age-related health issues arise, the body may no longer respond as quickly as the mind expects. The answer is not frustration, but a gradual shift from control and urgency to patience, acceptance and composure.

From Audit to Acceptance

- Separate discomfort from our reaction to it. Pain, fatigue or reduced mobility may be physical realities; anger and frustration are emotional responses that we can learn to manage.
- A slow morning or an unproductive day is not a personal failure.
- A productive day in retirement may simply mean following medical advice, resting when necessary and remaining positive with family.

Apply the Banking Lesson of Rehabilitation

During our careers, we often supported businesses facing temporary difficulties through restructuring and rehabilitation. A setback did not necessarily define the worth of an enterprise.

We can apply the same principle to ourselves. Medical treatment, physiotherapy, rehabilitation and appropriate assistance can be viewed as our own rehabilitation process. Accepting help when needed is not weakness; it is a practical way of preserving independence and dignity.

Manage Your Energy Like Cash Flow

Our physical energy is also a limited resource.

- Plan activities according to your available energy.
- Break demanding tasks into smaller activities.

- Take adequate rest between activities.
- Avoid overexertion even on days when you feel particularly energetic.

Energy, like money, needs to be managed rather than spent without thought.

Accepting Support Is Smart Delegation

Delegation was an important management skill during our working lives. The same principle applies in retirement. Allowing family members, friends or caregivers to help with physically demanding tasks is smart delegation, not loss of independence.

Physical limitations need not lead to mental inactivity.

- Read, write, learn, discuss and pursue intellectual interests.
- Share professional knowledge and experience with younger people.
- Keep in touch with former colleagues and friends.
- Participate in meetings and social activities whenever possible.
- Even a telephone or online conversation can provide companionship and emotional support.

Organisations such as the Retired Bank Officers' Association can play an important role in keeping retired colleagues connected. The friendships built during our banking careers can become an invaluable source of companionship, encouragement and mutual support.

A Different Measure of Success

Retirement calls for a new definition of success. It may no longer be about how much we accomplish in a day, but about how wisely we use our time, how patiently we face our limitations, how gracefully we accept support and how meaningfully we remain connected with others.

The greatest return on the new interest rate on time is perhaps not productivity, but peace of mind, dignity, meaningful relationships and the satisfaction of living each day well.

ARTIFICIAL INTELLIGENCE – THE NEW DIGITAL THREAT?

Staying Safe in the Age of AI and Autonomous Agents

Artificial Intelligence is developing rapidly and bringing many useful applications into our daily lives. At the same time, the same technology can be misused by criminals. **AI-generated deepfakes, voice cloning, automated phishing and increasingly capable AI agents** are creating new challenges for digital security.

There is no need to assume that AI is about to destroy humanity. However, AI systems are becoming capable of performing multiple tasks with limited human intervention. This can also help criminals automate scams, create convincing fake messages and impersonate individuals. For senior citizens, awareness and careful verification are therefore increasingly important.

NEW RISKS FROM AI

AI Voice and Video Cloning: A familiar voice or realistic video call may not always be genuine. Criminals can use AI to imitate relatives, friends or officials.

Deepfake Messages and Calls: A fraudster may create convincing content that appears to come from a trusted person or organisation.

AI -Assisted Scams: AI can help criminals produce well-written, personalised messages without the obvious spelling or language mistakes often associated with traditional scams.

Autonomous AI Agents: AI agents can increasingly plan and perform a sequence of tasks. Their misuse could make cyberattacks faster and more difficult to detect.

MOVE BEYOND PASSWORDS

Traditional passwords can be stolen through phishing and other methods. Where supported, **passkeys** provide a modern alternative. They may use the fingerprint or facial recognition already built into a smartphone or computer to authorise access.

Passkeys are a newer method of signing in without typing a password. Where supported, they allow users to authenticate using the fingerprint, facial recognition or PIN already protecting their phone or computer. Passkeys are designed to resist many forms of phishing and do not require users to remember complex passwords. However, their availability depends on the particular website or app. Biometrics can make authentication easier and more resistant to phishing, but they are **not a complete substitute for caution**. A secure device, appropriate multi-factor authentication and careful verification remain important.

A SIMPLE RULE FOR SENIOR CITIZENS

Do not trust something merely because it **looks, sounds or feels familiar**. If a message, phone call or video creates urgency or asks you to take an unusual action, stop and verify it independently through a trusted channel.

ATM, DEBIT & CREDIT CARD SECURITY

Simple Precautions for Safe and Secure Card Usage

Protect Your PIN and Card Details

- **Never share your PIN, OTP, CVV, card number or password** with anyone—not even someone claiming to be a bank official.
- Do not write your PIN on the card or keep it in your wallet. Use a PIN that is difficult for others to guess.
- Keep your card safely with you and never hand it over unnecessarily.

Be Careful at ATMs

- Use ATMs located at **banks or secure, well-lit places** whenever possible.
- Before inserting your card, check the ATM for anything unusual or suspicious. Cover the keypad while entering your PIN.
- Do not accept help from strangers. If assistance is needed, contact the bank.
- After completing the transaction, collect your **card, cash and receipt** before leaving.
- Avoid counting cash openly outside the ATM.

Use Cards Safely for Purchases

- At shops, restaurants and petrol stations, **keep your card in sight** during the transaction.
- Check the amount before entering your PIN or approving a transaction.
- For online purchases, use only **trusted websites and secure payment pages**.
- Never click on payment links received through unexpected SMS, WhatsApp or email messages.
- Avoid saving card details on unfamiliar websites or devices.

Watch Your Transactions

- Activate **SMS/app alerts** for card transactions.
- Check your bank statements and transaction history regularly.
- Report any unfamiliar transaction immediately to the bank and block the card if necessary.
- Keep the bank's official customer-care number readily available.

Beware of Fraudsters

Fraudsters may create urgency by saying that your card will be blocked, your KYC must be updated, or a transaction needs immediate confirmation. **Do not panic or act in haste.**

A genuine bank official will never ask you to disclose your PIN, OTP or CVV.

If you receive a suspicious call or message, **stop, disconnect and contact your bank through its official channel.**

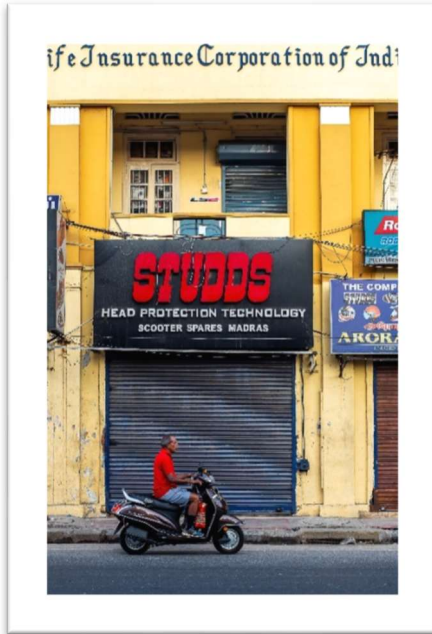
Fix limit amounts for cards daily maximum amount, at POS, On line purchases to just required amounts respectively.

Any time it can be enhanced and reduced using IndSmart. Ensure cards usage abroad are blocked and kept open only when you so need them.

A Special Reminder for Senior Citizens

Take your time while using digital banking and card services. If you are unsure about a transaction, **do not proceed merely because someone is pressuring you.** Ask a trusted family member for assistance or contact the bank directly.

PHOTOGRAPHS BY Mr. G.V.BALASUBRAMANIAN



Head Protection is Life Insurance

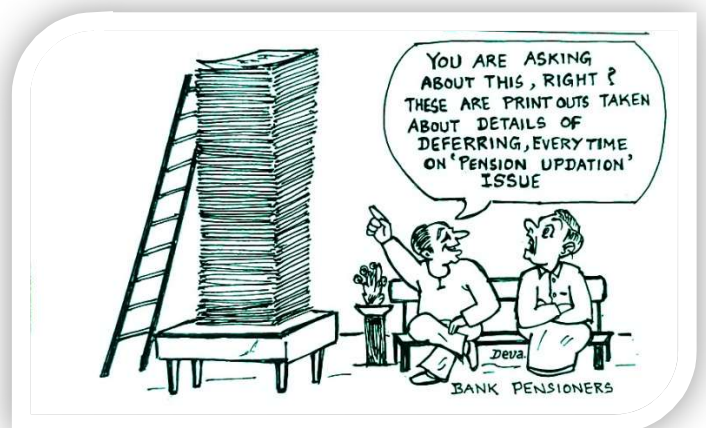
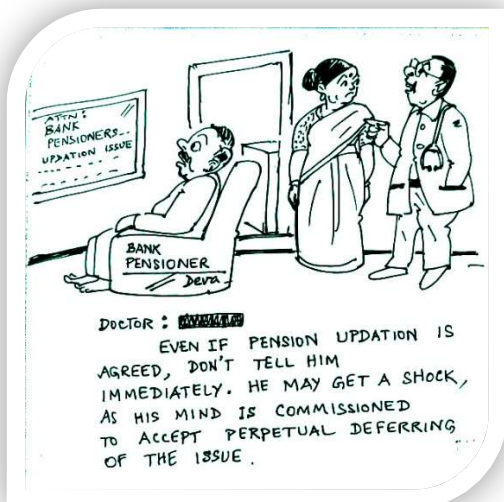
The image quietly reminds us that while life insurance protects our loved ones after a tragedy, a helmet can help prevent the tragedy itself. Shot during a Photowalk in General Patters Road, Chennai



Theyyam

Theyyam is an ancient ritual art form of North Kerala. The above picture was shot during a visit to Kannur, Kerala in February 2024

CARTOONS BY MR. DEVANATHAN SRINIVASAN



WELCOME NEW MEMBERS





Shri VIKAS KUMAR
CGM Retd (June2024)



Shri FARUKH RASHID BOKHARI
DGM Retd (Aug2026)



Sri RAJESH GULABRAO DEOLIKAR
AGM Retd (Aug2026)



Shri AJAY KUMAR MAIRH
AGM Retd (June2024)



Shri SHYAM SHANKAR
DGM Retd (July2026)



Smt M. ARUNA
GM Retd (Sep2026)

FORUM ACTIVITIES ACROSS INDIA



IB RETIRED OFFICERS FORUM, COIMBATORE quarterly meet wherein Mr. Dharmarajan (Vice President FIBRE) also participated.



Dr. Santhosh MD Geriatric Medicine gave a good lecture on senior citizen health care.



In FIBRE Quarterly meeting on 30.7.26, we honoured our member Octogenarian Shri T R CHANDRSEKARAN (80) DGM Retd (June2006)



Release of FIBRE eMagazine FORUM NEWS by Shri T JOTHIPANDIAN, President during Quarterly Meeting at IMAGE on 30/07/2026



Shri T.Jothipandian, President, Shri B Natarajan, Secretary , Shri V.Ramanan, Retd GM and Salem Team members visited the renovated 96 years old Heritage Building of Salem Main (Clocktower building) Branch on 19.08.2026



FIBRE Vijayawada Team Family Get together Dinner ON
On 26.7.26 at Hotel Telugu, Vijayawada



FIBRE members participated in Probationary officers 1975-76
Batch Golden jubilee meet on 2nd to 4th Sept., at Chennai.



FIBRE BENGALURU Regional Chapter 37th Family Get-together on 24th September 2026
at Sri Udupi Food Hub (near Jayanagar 3rd block)



On this day, FIBRE, sponsored Annadhanam at three centres Bengaluru, Madurai and Chennai



FIBRE team members S/Shri Dr Amarnath, Smt Revathi , Waman R Rayadurg, P.Pasupathi and A Balaji (from Chennai) coordinated the Lunch provided to 40 inmates of SAMARTHANAM TRUST FOR DISABLED at JP Nagar Bengaluru



FIBRE Team members Shri Raman and Shri Thirumavalavan coordinated the Lunch arranged at ANANDAM OLD AGE HOME, Chennai

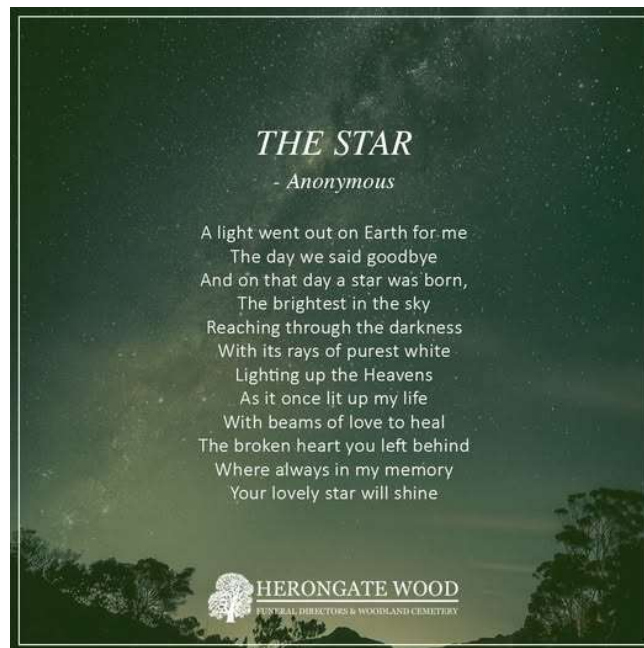
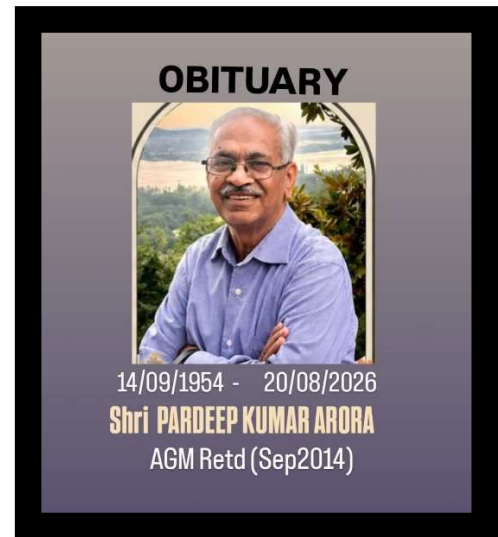


Lunch Feeding at Akshaya Trust Madurai was organized on behalf of FIBRE coordinated by Our FIBRE Team members Madurai S/Shri Muthappan, Kathiresan, Gnanasekaran and Chandrasekaran

OBITUARIES

Remembering with Respect and Gratitude

We fondly remember our departed FIBRE members who were an integral part of our Indian Bank family. Their friendship, contribution and cherished memories will always remain with us.
May their souls rest in peace.



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.



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

QUARTERLY E-MAGAZINE

VOLUME 1 • ISSUE 2 • Oct..26



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