

## AN OFFICER AND GENTLEMAN



It was the academic beginning of 1960 or 1961 while I was practising at Trichy, that my friend from Mudikondan came accompanied by a young man. Introducing him that he is from Tippi Rajapuram and is desirous of joining the B.Com. in St. Joseph's College at Trichy, he requested for my assistance in getting admission for him. I took him to Sri. M.R.Venkatraman, Chartered Accountant and part-time Professor of Accountancy in the college (under whom I had the fortune of studying while I was in B.Com.) who after seeing his record took him to Fr. Erhart the inimitable Principal of St. Joseph's College and admitted him in B.Com. I have practically forgotten the event. Later it was 1987/1988 I as the chairman of the Legal Committee of the Indian Banks' Association (IBA) attended the annual general meeting of the IBA in which Sri.V.Narayanan (V.N.), the Chairman of City Union Bank Ltd. was elected as the chairman of the subcommittee of private sector Banks of the IBA. After the close of the meeting when I was leaving the venue, Sri. Narayanan came rushing towards me and asked me whether I remembered him. I could not recollect. He immediately told me that it was I who got him admission in St. Joseph's college and then I recollected. At that time, my friend V.K.Shah, the Law Officer of IBA was with me. Sri.Shah later told me that how great Sri.V.N. was when people who had risen to the position of a Chairman of a Bank could remind the small help I rendered to him in his college days,

Sri. J. Radhakrishnan, Ex. Director,  
City Union Bank Limitd.,

when the general practice is that people of such attainments would conveniently ignore such events and pose as divinely ordained. Later when I came back to Chennai, after retirement from SBI, I was pleasantly surprised at a phone call from him that he was desirous of inducting me in the Board, which request I could not resist.

The year 2004 began well. In late December 2003, Sri.V.N. presided over the commencement of the centenary functions. Thereafter Mahamaham came in March 2004. Sri.V.N. added to the significance of the event by adding to the civic amenities by renovating the Clock Tower and refurbishing the park. When in August 2004 he expressed a desire to be relieved of his position of chairman after his tenure comes to an end by 28th January 2005, in spite of the fact we in the Board expressed our wish that he should at least preside over the Bank for another term and complete the silver Jubilee of his office. He pointed out that it is time for his able lieutenant the E.D. to succeed. We impressed on Sri.V.N. continuing at least as part-time chairman which he accepted with great reluctance. But cruel fate has snatched away that pleasure and prospect. We were all waiting to see Sri.V.N. presiding over the valedictory function of the Bank's centenary celebrations. Alas, that is not to be.

I cannot resist the temptation of sharing with the public the greatness of Sri.V.N. He has set a unique record of being the chairman of a Bank for nearly 24 years, which is unparalleled in the annals of Banking industry after independence. His stewardship of the Bank saw the progress of the





Bank in all its spheres of activities, taking the Bank to establish 135 Branches, computerizing almost all the branches and above all made the temple city of Kumbakonam to be noticed all over India as the head quarters of a vibrant private sector Bank. He has combined in himself the qualities of humility, uprightness, hard working, forward looking and above all a sympathetic human being. I wonder whether there was and will be a chairman of a bank who knew almost all the staff working in its various offices as well as the customers of the Bank and was readily at ease with whomsoever he came across in his life. No borrower is big or small for him. Everybody could have his audience for the mere asking. The weight of office never made him lose his equanimity. He was simple and preferred to drive to office from his austere ancestral village house. When in the Board, we suggested that in keeping with his office he should at least come in a Honda City Car or a latest model of a luxury car, he preferred the old 'Amby' and the irony is that he chose to breathe his last in the same. We had never seen him to lose his temper even under worst provocation. It was said of our Former President of India Sri.R.Venkatraman that he used to have every day on his office Table when he was the Industries Minister of Madras State the water levels of various dams in the State as also the electricity generation. A role model was observed in Sri. V.N. He routinely reviewed the borrowal accounts everyday and tried his best to reduce the scourge of NPAs. To conclude we have to recall the eloquent definition of a 'gentleman' in the words of Cardinal Newman

"Hence it is that it is almost a definition of a gentleman to say he is one who never inflicts pain. The true gentleman in like manner carefully avoids whatever may cause a jar or a jolt in the minds of those with whom he is cast; all clashing of opinion, or collision of feeling, all restraint, or suspicion, or gloom, or resentment; his great concern being to make every one at their ease and at home. He has his eyes on all his company; he is tender towards the bashful, gentle towards the distant, and merciful towards the absurd; he can

recollect to whom he is speaking; he guards against unseasonable allusions, or topics which may irritate; he is seldom prominent in conversation, and never wearisome. He makes light of favours while he does them, and seems to be receiving when he is conferring. He never speaks of himself except when compelled, never defends himself by a mere retort, he has no ears for slander or gossip, is scrupulous in imputing motives to those who interfere with him, and interprets every thing for the best. He is never mean or little in his disputes, never takes unfair advantage, never mistakes personalities or sharp sayings for arguments, or insinuates evil which he dare not say out. From a long-sighted prudence, he observes the maxim of the ancient sage, that we should ever conduct ourselves towards our enemy as if he were one day to be our friend. He has too much good sense to be affronted at insults, he is too well employed to remember injuries, and too indolent to bear malice. He is patient, forbearing, and resigned, on philosophical principles; he submits to pain, because it is inevitable, to bereavement, because it is irreparable, and to death, because it is his destiny. He may be right or wrong in his opinion, but he is too clear-headed to be unjust; he is simple as he is forcible, and as brief as he is decisive. Nowhere shall we find greater candour, consideration, indulgence: he throws himself into the minds of his opponents, he accounts for their mistakes. He knows the weakness of human reason as well as its strength, its province and its limits."

When and where are we to find another in whom nature has endowed all its greatness? In retrospect, one has to feel that Sri.V.N. thought to leave rather to hear and be a witness to all those sad events which followed immediately after Deepavali, he being a great devotee of Kanchi Sankara Mutt. He was an avid lover and patron of music. The one and only melody queen M.S. conferred on him the unique honour of giving a wonderful concert at the Pandal in front of his home in 1997. The memory of Sri.V.N. is indelible and would inspire as one of the architects of the Banking Industry in India and a gentleman to the core.

## THE END OF AN ERA



It is difficult to believe that Shri V. Narayanan, the illustrious Chairman of the City Union Bank Ltd., is no more and that the cruel hand of Nature has snatched him away from

the midst of his purposeful existence.

When the message of his tragic demise in a road accident was first flashed on that fateful morning of 5th November, 2004 the initial reaction was one of disbelief followed by a sense of shock and intense sorrow. When his mortal remains arrived at his native village late that day evening for the last journey, several hundreds of mourners from all walks of life including a large section of CUB employees paid their last respects to the man who had studiously built up the edifice of the City Union Bank Ltd., to its present size and glory.

**The fore-runner of the City Union Bank Ltd., is “The Kumbakonam Bank Ltd.,” founded at Kumbakonam in the year 1904** by a few prominent citizens of the town. It was primarily intended to cater to the needs of people in and around Kumbakonam. It functioned without any branch till the year 1930 when its first Branch was opened at Mannargudi. **In the year 1957, another small Bank by name “The Commonwealth Bank Ltd.,” was taken over by it. On the 26th April, 1965, The Kumbakonam Bank Ltd., and two other Banks viz. The City Forward Bank Ltd., and The Union Bank Ltd., merged together under a Scheme of Amalgamation to form a single entity christened as “The Kumbakonam City Union Bank Ltd.,” borrowing a word from the names of each one of the constituent Banks. The name was later changed to “The City Union Bank Ltd.,” dropping “Kumbakonam” from its earlier name in the year 1987 during the Chairmanship of Shri V. Narayanan.**

I know Shri V. Narayanan since 1973 when I helped to form an independent non-political

**S.P. RAMAN**

Founder Leader, City Union Bank Staff Union  
& Former Organising Secretary,  
National Confederation of Bank Employees

Trade Union for the employees of the City Union Bank Ltd., in the name of “The Kumbakonam City Union Bank Staff Union”, since known as The City Union Bank Staff Union. The Union came into being on 3rd December, 1973 and was soon recognised by the Management as the sole collective bargaining agent for the workmen staff of the Bank on the basis of its overwhelming membership. I was chosen as the Chief Spokesman of the Union and continued in that position till 2002.

Shri V. Narayanan was then the Assistant Secretary of the Bank. He later became the Secretary of the Bank in the year 1977 and then moved on to occupy the coveted position as Chairman of the Bank in the year 1980 in which position he was privileged to continue till his tragic demise on 5.11.2004. During this long period extending over three decades, the Union had to negotiate with him and entered into a number of Settlements worth crores of rupees on wages and service conditions of employees. And, as Chief Spokesman of the Union, this provided me opportunity to come closer to him and observe his finer qualities.

Shri V. Narayanan was a gentleman to the core. By nature, he was sympathetic to the sufferings of people and more so to his staff. He was pleasant, frank and soft-spoken. He helped people quietly inside and outside the Bank without any fanfare. Hundreds of families owe their present well-being to Shri V. Narayanan. Despite his status, he was polite and courteous to people. During our long association over 30 years, there was no occasion when we had any misunderstanding. The relationship was cordial throughout. He knew well the art of getting along with people. Even when he wanted to say “No” he would put it in such a way that it would not be taken amiss by the other side. **He maintained uniformly excellent staff management relationship.**

**The result was most rewarding. The Bank had no IR problem throughout his tenure as its Chairman. No strike, no agitation of any**



**sort. Not a single man-day was lost to the Bank. It is an achievement that no other Bank could boast of.** He readily increased the wages of employees almost on par with and, in certain respects, slightly higher than other Bank employees. He used to sign wage settlements ahead of Industry-level Settlements.

With the prevalence of absolute industrial peace in the Bank, he was able to concentrate more on business growth and Branch expansion. **When he took over the Chairmanship of the City Union Bank Ltd., in the year 1980, the total Deposits stood at little over Rs. 17 Crores. Now, it has crossed Rs.3000 Crores. Total advances then stood at Rs. 10.24 Crores. Now, it is well past Rs. 1,700 Crores! In 1980, the Bank had only 57 Branches - all confined to a few districts in Tamil Nadu. Today, it has 134 Branches spread over the country covering the States of Tamil Nadu, Pondicherry, Kerala, Karnataka, Andhra Pradesh, West Bengal, Delhi, Maharashtra and Gujarat! A Phenomenal growth indeed in terms of Business and Branch Expansion ! It goes to the singular credit of Shri V. Narayanan to have converted this one-time Regional Bank to a truly National bank spread over different parts of the country! Further, he has made the City Union Bank Ltd., synonymous with service excellence!**

In the overall ranking of Banks for the year 2004 recently published by "Business Standard", the City Union Bank Ltd., under the stewardship of Shri V. Narayanan has been placed at **9th** place amidst 57 Banks surveyed, while bigger Banks have slipped several rungs down the ladder. Similarly, in respect of productivity and profitability, the City Union Bank Ltd., has been ranked **10th** and **8th** respectively! As for Growth and Efficiency, the Bank has secured uniformly **12th** place!

**Shri. V. Narayanan has had the unique privilege of being the Chairman of the City Union Bank Ltd., for an unbroken period of nearly 24 years. In the annals of banking history, no other individual has had such a credit of having been Chairman of a Scheduled Bank continuously for such a long time!**

Despite all these remarkable achievements, Shri V. Narayanan remained humble and simple all through his life. He always spoke with humility and never with arrogance. He shunned ostentation and publicity and lived a frugal and pious life. He did not reside in a spacious bungalow as Chairman of the Bank. He lived throughout his life in his ancestral home - an old tiled house in his native village Thippirajapuram, a few kilometres away from Kumbakonam.

**A man of few words, not given to making long-winding speeches, Shri V. Narayanan once remarked while briefly addressing the employees of the Bank at a meeting: "You take care of the Bank and I will take care of you."** These remarkable words drew instant applause from the audience and got imbedded in their minds. He always motivated the staff and inspired them towards higher productivity.

His last gesture to staff prior to his demise was to grant a one-time ex-gratia payment to all the serving employees of the Bank at the rate of Rs.500/- for each year of service subject to a maximum of Rs.15,000/- to commemorate the Centenary of the Bank. He did not forget the senior employees who had long since retired from service without any pensionary benefit from the Bank. **Just a week earlier to his tragic demise, he had invited all such retired employees who had initially served the constituent Banks of the City Union Bank Ltd. (i.e. The Kubakonam Bank Ltd., The Union Bank Ltd., The City Forward Bank Ltd., and the Commonwealth Bank Ltd., and sprang a pleasant surprise on them by granting them a life-time monthly pension of Rs. 2,000/- each effective from 1-04-2004 and distributed the Pension Cheques to them!**

Shri V. Narayanan's tenure as Chairman of the Bank and his achievements constitute a Golden Era in the long history of the City Union Bank Ltd., and with his sudden and stunning demise on 5th November 2004, alas, that Era has come to an abrupt end! Those who are destined to take this people's Bank forward, it is hoped, would continue the good work in the foot-prints of their illustrious Chairman, the late lamented Shri V. Narayanan so as the Bank could reach newer heights of glory.



## சிரித்த முகங்களைத் தேடி

தேனுகா

பாரத ஸ்டேட் வங்கி, கும்பகோணம்

கர்நாடக சங்கீத உலகில் மேளகர்த்தா ராகங்களில் பல விடியல், காலை, மதியம், மாலை, அந்தி போன்ற சந்தியா காலங்களுக்கு ஏற்றவாறு அமைந்துள்ளவைகளாகும். சாரங்கா, ஷண்முகப்பிரியா, கல்யாணி, பூர்வி கல்யாணி, பவப்பிரியா, நாட்டை, கம்பீர நாட்டை போன்ற ராகங்கள் காம்பீரியம், சந்தோஷம், பெருமிதம் போன்ற மனிதனின் மனநிலைக்கு ஏற்ற ராகங்களாகும். இவற்றுள் கதனகுதூகலம் எனும் ராகம் மனிதனின் மனத்தைக் குதூகலிக்க வைக்கும் ஓர் அற்புத ராகமாகும். மனிதனின் முகத்தை எப்போதும் சந்தோஷமாக்கும் சுபாவம் கொண்டது இந்த ராகம்.

உலகப் புகழ்பெற்ற சிற்பி மைக்கேலேஞ்சலோ அன்னை மேரியின் கருணைக் கண்களை சிற்பத்தில் கொண்டு வருவதற்காக சாலையில் நடக்கும் மனிதர்களின் கண்களையெல்லாம் உற்றுப் பார்த்துக்கொண்டிருந்தார். அருள் சார்ந்த கண்கள் பல ஆயிரம் தன் மனத்துள் சேர்த்துக்கொண்டார். பின்னர் தான் பியட்டா (Pieta) எனும் ஏசுவை மடியில் ஏந்தும் கருணை வடிவான மேரியின் அழகிய சலவைக்கல் சிற்பத்தை வடித்தார். மேரியின் அழகிய கண்கள்தான் என்ன! அருட் கண்கள் இவை. மேலேறுவதும் கீழிறங்கி நம்மையே உற்றுப்பார்க்கும் அருட் கண்கள் இவைதான் என்று தான் வடித்த மேரியையே வியந்து கவிதையும் எழுதினான் மைக்கேலேஞ்சலோ. துளுஸ் லூத்ரக் (Toulouse Lautrec) எனும் உலகப் புகழ்பெற்ற பிரான்ஸ் தேசத்து ஓவியன் குதூகலமான மனித முகங்களையே தன் ஓவியங்களாகப் படைத்தான். சாகா வரம் பெற்ற இவரது ஓவியங்கள் இன்றும் மனித குதூகலத்தின் (Jubilance) அடையாளமாக திகழ்கின்றன.

சுமார் 15 ஆண்டுகளுக்கு முன்பாக கும்பகோணத்தில் வண்ணம் எனும் கலை அமைப்பினை தொடங்குவதற்காக சிரித்த மனித முகங்களைத் தேடி நாங்கள் அலைந்தோம். தொங்கிய முகங்கள், கோர முகங்கள், சோக முகங்களையே பார்த்துப்

பார்த்து சலித்த எங்களுக்கு ஒரு சிரித்த மனித முகத்தைப் பார்த்த உடனேயே சந்தோஷம் மேலிட்டது. நாங்கள் தேடிய முகம் இதுதான். எந்நேரமும் புன்முறுவல் தவழ சாதாரண தோற்றத்துடன் மிகப்பெரிய பொறுப்பில் இருந்த அந்த மாமனிதன் வேறு யாரும் இல்லை. நமது சிட்டி யூனியன் வங்கித் தலைவர் மறைந்த திரு. வி. நாராயணன் ஆவார். ஓவியக்கல்லூரியிலிருந்து வரவழைக்கப்பட்ட 10 ஓவியர்கள் இவரை வெவ்வேறு தோற்றத்தில், மென்மையான முக பாவங்களை, சந்தோஷங்களை, மிருதுவான தேகத்தை அற்புதமான ஓவியங்களாகப் படைத்தனர். இவ்வோவியப் படைப்புகளின் பிரதி பிம்பங்களிடையே (Visual Portrait Images) அன்று மாலை திரு. வி. நாராயணன் அவர்கள் எங்களது வண்ணம் கலை அமைப்பினைத் தொடங்கி வைத்தார்.

திரு. வி. நாராயணன் தன் மனதில் தேக்கி வைத்திருந்த மகிழ்ச்சியை தன் வங்கிக்குள்ளும் இறக்கிவிட்டிருக்கிறார் போலும். ஊழியர், அலுவலர், அலுவலகம், வங்கி வளாகம், கிளைகள் என இவரது சந்தோஷ முகபாவத்தின் அதிர்வு அலைகள் எங்கும் வியாபித்திருக்கின்றன.

வங்கி அதிகாரிகள், ஊழியர்கள் ஊதிய உயர்விலோ எவ்வித தேக்கமும் இல்லை. திரு. எஸ்.பி இராமன் போன்ற தேசிய தொழிற்சங்க மேதையின் ஆலோசனைகளையும் பெற்று தேசிய உடமையாக்கப்பட்ட வங்கிகளுக்கு நிகரான ஊதிய உயர்வினை அளித்தார் இவர். ஒரு மணி நேர வேலை நிறுத்தம் கூட இல்லாமல் சிட்டி யூனியன் வங்கி வளர்ந்தது வங்கிகளின் வரலாற்றில் ஒரு வியப்பான இடம் பெற்றது. கேட்பதற்கு முன்பே ஊதிய உயர்வை தந்துவிடும் வள்ளலாகத் திகழ்ந்தார் இவர். இதனால் அதிகாரிகள், ஊழியர்கள் பெருமகிழ்ச்சியுற்றனர். “நான் உங்கள் நலத்தைப் பார்த்துக்கொள்கிறேன். நீங்கள் வங்கியின் நலத்தைப் பார்த்துக்கொள்ள வேண்டும்” (I take care of you, you take care of our bank) என்பது திரு. வி. நாராயணன்



அவர்களின் தாரக மந்திரமாக இருந்தது. 24 ஆண்டுகளுக்கு மேலாக தொடர்ந்து வங்கித் தலைவராக இவர் இருந்த காலம் ஒரு பொற்காலமாகவேத்திகழ்ந்தது.

முன் அனுமதி பெற்றுத்தான் இவரைப் பார்க்க முடியும் (Protocol Sentiments) என்றில்லாமல் வாடிக்கையாளர் மற்றும் பொது மக்கள் இவரை எந்நேரமும் எவ்விடத்திலும் அணுக முடிந்தது. நமது வங்கி என்றால் அது சிட்டி யூனியன் வங்கிதான் என்று பொதுமக்கள் அழைக்கும்படியாக இவர் சிட்டி யூனியன் வங்கியை நிர்வகித்தார். வாடிக்கையாளர் இவ்வங்கியோடு ஒரு சொந்தம் (Sense of belonging) கொண்டாடும் அளவிற்கு இவ்வங்கியின் நிர்வாகம் வளர்ந்திருந்தது இவர் காலத்தில்தான். 100க்கு மேற்பட்ட சிட்டி யூனியன் வங்கிக் கிளைகளுள், நுழைந்த உடனேயே ஊழியர்களின் இனிய முகத்தோடு வரவேற்கப்படும் வாடிக்கையாளர்கள் தன் வீட்டில் இருப்பதைப் போன்ற உணர்வை (Local Feeling) பெறுவது இன்றும் நாம் காணக்கூடிய காட்சியாகும். திருவையாறு தியாக பிரம்ம உற்சவ விழா, மகாமகத்தில் அன்னதானம், இசைவிழா என்றெல்லாம் விதவிதமான விழாக்களில் கலந்து மெருகேற்றிய இம்மாமனிதனை எப்படி நாம் மறப்பது.

சென்ற ஆண்டு நடைபெற்ற சிட்டி யூனியன் வங்கியின் நூற்றாண்டுத் தொடக்க

விழாவில் கலந்து கொண்டு உரையாற்றிய முன்னாள் குடியரசுத் தலைவர் ஆர். வெங்கட்ராமன் அவர்கள் “மனிதர்கள் பிறக்கலாம், மறையலாம். ஆனால் சிட்டி யூனியன் வங்கி தனது சேவை பயணத்தைத் தொடர்ந்து கொண்டே இருக்கும் (Men may come and men may go, but City Union Bank goes on forever)” என்று ஆங்கிலக் கவி ராபர்ட் ஃபிராஸ்ட் (Robert Frost) ன் கவிதை வழியாக இவ்வங்கியைப் பாராட்டினார். உச்சநீதிமன்ற நீதிபதி மேதகு. ஏ.ஆர். லெட்சுமணன் பேசும்போது “வழக்குகளை சுமந்து கொண்டு உச்சநீதிமன்ற வளாகத்திற்குள் வராத ஒரே வங்கி சிட்டி யூனியன் வங்கி” என்று புகழாரம் சூட்டினார்.

பீட்டர் எப். டிரக்கர், (Peter F. Drucker) டேனியல் கோல்மேன் (Daniel Goleman) போன்ற பல நிறுவன ஆலோசனை மேதைகள் வலியுறுத்தும் ஒரு முதன்மை நிர்வாகிக்கு (Primal Leadership) உதாரணமாகத் திகழ்ந்தார் திரு. வி. நாராயணன். சிட்டி யூனியன் வங்கியின் வளர்ச்சியையே தன் வாழ்நாள் தவமாகக் கொண்டவர் திரு. வி. நாராயணன். திப்பிராஜபுரம் எனும் அழகிய கிராமத்தின் ரிக் யஜூர், சாம வேத மென் ஒலிகளால் விழித்தெழும் திரு. வி. நாராயணனின் விழிகள் எப்படிக்கண்மூடிக்கொள்ள முடிந்தது. புன்சிரிப்பு தவமும் இந்த வாடாமலரை இடைமறித்துப் பறித்த இறைவன், தனக்குச் சூட்டிக் கொண்டான் போலும்.



## OTHER TRIBUTES

Just when I was about to sign the message, I heard the shocking news that Shri. V. Narayanan, the architect of the enlarged City Union Bank had met with a fatal traffic accident and had passed away. I do not find words adequate to express my deep sorrow at the irreparable loss the Bank had suffered. A wizard in Banking with pleasant and elegant bearing and always positive and helpful, Shri V. Narayanan endeared himself to everyone he came across. His loss is a heavy blow to the Bank and to the people. May his soul rest in peace.

**R. VENKATARAMAN**  
Former President,  
Govt. of India

We have had a long association with late Shri V. Narayanan, who was my personal friend and a great supporter of our organization. It was under his stewardship your bank had achieved tremendous growth and progressed beyond the boundaries of the home state. It is very unfortunate that the prime architect of this grand institution is no more when the bank completes 100 years of glorious existence. I am sure that the bank will continue to follow the ideals of Shri Narayanan in rendering efficient value added services to the public.

**Dr. N. MAHALINGAM**, Chairman,  
Sakthi Group of Companies Coimbatore - 641 018.

It was quite shocking when I heard the news of sudden and untimely demise of your beloved father Shri. V. Narayanan. At times the 'fate' is cruel to mortals like us who find it very difficult to withstand the agony and the sorrow arising on such incidents. Mr. Narayanan was very closely associated with our firm from the day of his articleship for his CA course and he used to continuously keep in touch with our firm. Our firm had the privilege of having him as its chief guest for Founders' Day on 24<sup>th</sup> May 1998. My last meeting with him was during February to request him to give a few shots for our documentary film relating to our firm. His association with our firm has gone into records when we could record his experience in the firm in short shots in the said documentary film.

**M.K. ANANTHANARAYANAN**, FCA  
Fraser & Ross, Chennai - 600 035.

Mr. Narayanan was a soft-speaking gentleman with vast knowledge on the Banking industry and had admiring leadership qualities.

As a Chairman, your father has led the City Union Bank successfully and taken it to the greater heights. His sad demise is a great loss to the Bank and its staff also.

I pray to God that he would give you the needed consolation and comfort to put up with this great personal loss.

I also pray to God that the departed leader's soul might rest in peace.

**P.T. KUPPUSWAMY**, Chairman,  
Karur Vyya Bank Ltd., Karur



திரு. நாராயணன் அவர்களுடன் தொடர்பு சமீபகாலமாக இருந்தாலும், அவருடைய நற்குணங்கள், நற்செயல்கள், நல்ல பண்பாடு, நல்ல ஒழுக்கங்கள் யாவும் எல்லோரும் போற்றக்கூடிய அளவில் எல்லோரும் கடைபிடிக்க வேண்டிய அளவில் இருந்தது. அவருடைய திடீர் மறைவு அவர் குடும்பத்தாருக்கு மட்டும் அல்லாது, அவருடைய நண்பர்கள் சமூகத்துக்கே ஒரு ஈடு செய்ய முடியாத நிலையில் இழப்பு.

**ஸ்வாமி நாமாநந்த கிரி**  
சென்னை - 600 028.

He was an experienced banker and an amiable person. His demise is a great loss not only to City Union Bank but also to entire banking fraternity. With profound grief I express my deepest condolences.

I pray to the **Almighty** to grant strength and courage to his family and all colleagues to withstand the irreparable loss.

**ANANTHA KRISHNA**, Chairman  
Karnataka Bank Ltd., Mangalore - 575 002

We had always looked upon Sri. V. Narayanan with great respect and regard. Thriupoonthuruthy Sri. Narayana Tirtha Swamigal Trust and Aradhana Celebration Committee has benefitted immensely by his generosity and magnanimity. He had attended the Aradhana Festival four or five times at Jeeva Samadhi Temple of Swamiji at Thirupoonthuruthy. He was a great devotee, and his bakthi, was most genuine and intense. He was a wonderful man and a great connoisseur of music and to us in Sri. Narayana Tirtha Swamigal Trust, he was always a friend, philosopher and guide.

His success in business is well known and the way he brought up the name and fame of the City Union Bank in history. But success never went to his head. He was always humble and helpful, ready to assist and support those who needed help. The vast number of tributes appearing daily in newspaper is evidence of what Sri. Narayanan was and what he meant to many persons and institutions.

**Tirupoonthuruthi V. VENKATESAN**

Shri Narayanan apart from being a shrewd banker was a very humane person. This was evident in the manner he dealt with the clients. I had occasions to interact with him and these meetings brought us closer. At a time when he was steering the Bank to achieve greater heights, fate has snatched him away. The banking Industry had lost a stalwart and Kumbakonam a compassionate & philanthropic citizen and for me it is a personal loss, as much as it is to all of you.

**R. RAMESH**, The Hindu, Chennai

The news of his death was a shock to me. He was the very embodiment of honesty, kindness, sincerity and nobility. HIS WAYS ARE INSCRUTABLE.

He was solely responsible for CUB'S growth into more than a hundred branches spread all over the country. The centenary celebration of CUB can never fade from our minds.

His demise is an irreparable loss not only to his family but also to the customers of CUB.

May His Soul rest in peace.

**K. SANTHANAM**, FCA,  
Secretary, Saranathan College of Engg., Trichy



We are shocked and grieved over the sad, untimely and tragic demise of our dear and near friend, Shri. V. Narayanan, Chairman, City Union Bank yesterday.

I was with Shri . Narayanan for sometime at the City Union Bank function on 3rd November, 2004 and I never expected that it would be our last meeting. Cruel destiny of fate snatched this precious soul from us.

I know Shri. Narayanan for the last three decades and I had opportunities to move with him closely, both at the time of happiness and crisis. He did his best and made the City Union Bank, an “all India Bank”, with customer friendly approach also enlarging its business at all levels, with the aid of higher information technology. The City Union Bank families as also the banking industry will miss him much. It is difficult to replace him.

As I happened to be a close Associate of Shri. Narayanan, the Banking Fraternity and the Senior Officials of RBI conveyed to me their condolences over our bereavement. On behalf of myself and my family convey our heartfelt condolences to all the members of City Union Bank family, in addition to the ‘Kith & Kin’ of Shri. Narayanan, over this great loss. We pray Almighty to give us necessary strength and courage to carry on the mission left out by Shri. Narayanan.

May the Noble Soul to rest in peace in Heaven.

**S. KRISHNAMURTHY, CGM (Retd.)**  
Reserve Bank of India

இவர் கோபமே அடையமாட்டார். வருடாந்திர பங்குதாரர் கூட்டம், வாடிக்கையாளர் கூட்டம் போன்றவற்றைப் பிரமாதமாக நடத்துவார். கூட்டங்களைக் குறித்த காலத்தில் ஆரம்பித்து விடுவார். எந்தச் சூழலிலும் தன்னிலை தவறாதவர். வாடிக்கையாளர்கள் மற்றும் பங்கு தாரர்கள் கேட்கும் வினாக்களுக்கு மிகவும் சுருக்கமாகவும், தெளிவாகவும் இவர் பதில் கூறும் அழகே தனி.

இவர் மனதை யாராலும் அறியமுடியாது. எப்போதும் சிரித்த முகம். கபடமற்ற உள்ளம். ஏழை, பணக்காரர் என்று வித்யாசம் பாராமல் யாருடனும் பழகுவார். ஸ்ரீ ராம சந்திரமூர்த்தி “பூர்வபாஷி”, அதாவது முதலில் மற்றவர்களுடன் தானே முன் வந்து பேசி ‘குசலம்’ (நலம்) விசாரிப்பார் என்று வால்மீகி கூறுவார். இவர் நவயுக ராமனாக நம்மிடையே வாழ்ந்தார். இவரை பயமின்றி யாரும் எந்நேரமும் சந்திக்கலாம்.

அந்த உத்தமர் விரோதியே இல்லாத மாணிக்கம். இவர் அனைவருக்கும் பந்து (உறவினர்) பிரியமானவர்.

அவரைப் போல எல்லோரும் நடக்க வேண்டும் என்பது என் அவா. மொத்தத்தில் ஒரு தன்னலமற்ற மாமனிதர். இவருக்கு உதவியாகக் கீழ்மட்ட சிப்பந்தி முதல் உயர்மட்ட அதிகாரிகள் வரை சுமுகமாக அவருடன் பணியாற்றி வந்தனர்.

நம் சேர்மன் மறையவில்லை. நம் இதயத்தில் இடம் பெற்று இன்றும் வாழ்கிறார். என்றும் வாழ்வார்.

“For he seems to be the greatest man who rises to a high position by his own merit and not one who climbs up by the injury and disaster”  
- Cicero.

**K.G. கிருஷ்ணமூர்த்தி,**  
Retd. Headmaster, Kumbakonam

I am extremely sorry to learn about the sad and untimely demise of your beloved Chairman Shri. V. Narayanan. Please convey our heartfelt condolences to the bereaved family. We pray to the Almighty God to give them the strength and courage to face the bereavement.

May his soul rest in peace

**A. SETHUMADHAVAN,**  
Chairman & CEO,  
The South Indian Bank Ltd.,



## A CENTENARY ACROSTIC

Celebrating a centennial, City Union Bank,  
In a hundred years of your vibrant life,  
Throughout Tamilnadu and all over the land,  
Yeoman service you've rendered to society at large

Under the captaincy of your Chairman great,  
Narayanan, with his scintillating stewardship,  
Inspiring by example a host of others of your kind,  
Only to be taken all too soon to the world of the gods:  
None so dynamic, so charming and good:

Banking with familial care for the commonweal,  
And concern for the people with a human touch,  
Not one returning with your nurture denied:  
Kumbakonam is truly proud of you, as a lioness of her CUB.

-Prof. K.G. SESHADRI,  
SASTRA





*Chairman's  
Gallery*



*V. Narayanan*

## CHAIRMAN'S GALLERY



## CHAIRMAN'S GALLERY



## CHAIRMAN'S GALLERY



## CHAIRMAN'S GALLERY



## CHAIRMAN'S GALLERY



## CHAIRMAN'S GALLERY



## CHAIRMAN'S GALLERY



## CHAIRMAN'S GALLERY



## CHAIRMAN'S GALLERY



## CHAIRMAN'S GALLERY



**CONFERENCE OF CHAIRMEN OF PRIVATE SECTOR BANKS  
AUGUST 25-26, 1989**



**Sitting (L to R):** Shri A.B. Aradhye, Dr. D.P.Khankhoje (Co-ordinator), Prof. S.M. Padwal, Dr. C. Rangarajan, (Deputy Governor RBI), Shri R.N.Malhotra (Governor RBI), Shri B.K.Ghose (Director), Prof. R.D. Pandya, Shri Ramesh Gelli, Shri J.S. Bhatnagar, Shri K.B. Damle.

**Standing (L to R) :** Dr. S.G. Marathe, Shri N.C. Basu, Shri V. Narayanan, Shri J. Kasiviswanathan, Shri I. Sada Siva Gupta, Shri N.S.S.Rao, Shri N. Gomathinayagam, Shri S.V. Shanmugavadivelu



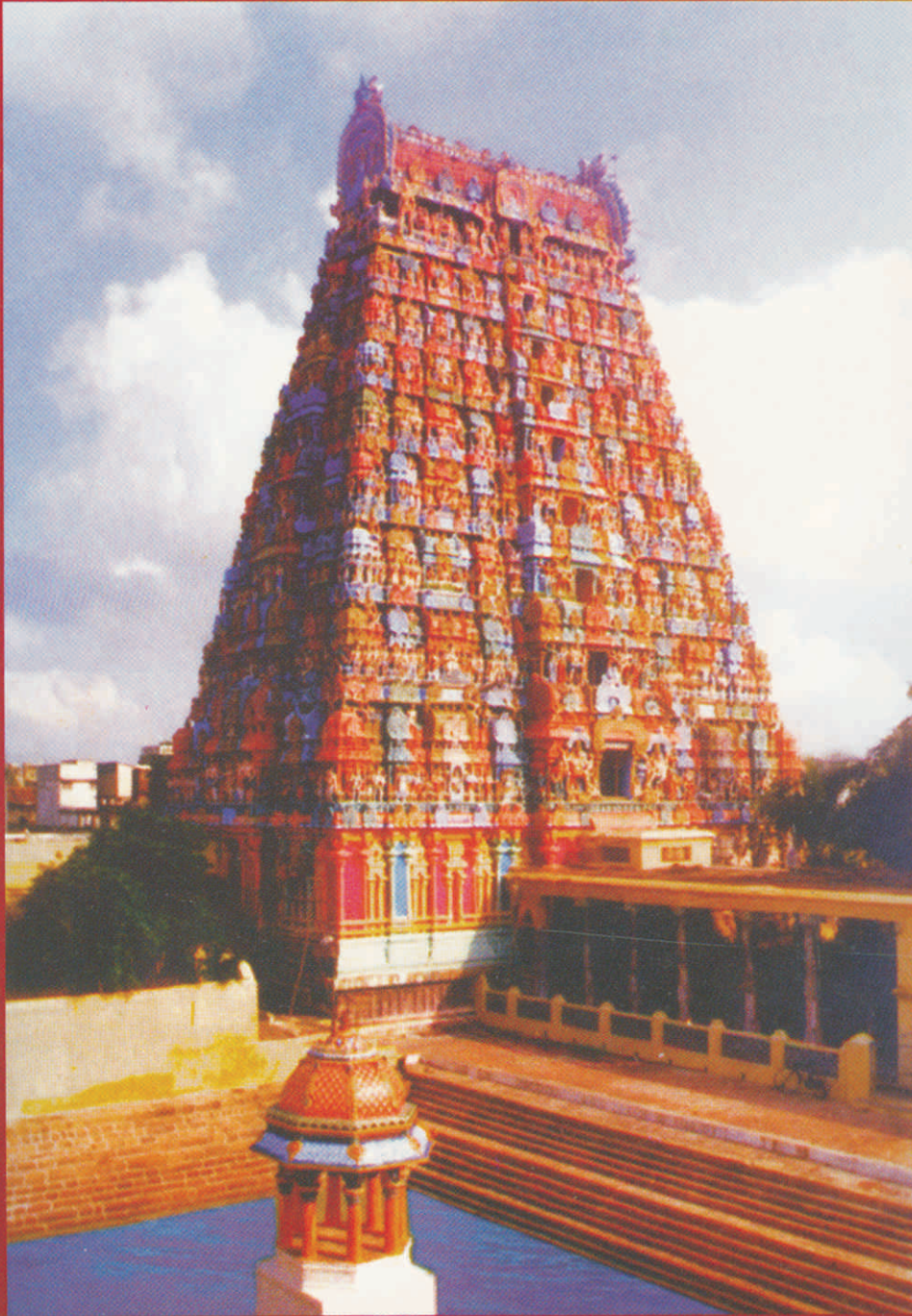


On behalf of the members of Centenary Souvenir Committee I profoundly express my sincere thanks to all those who have contributed to the successful publication of this precious Souvenir on the lines suggested by our beloved Chairman Shri V.Narayanan.

I also thank the management for having entrusted the privilege to compile and present this souvenir, a record of memorable events of 100 years of our bank.

*Balasubramanian*

**S. Balasubramanian**  
Deputy General Manager  
Accounts  
Editor,  
Centenary Souvenir Committee



*Sri Aadi Kumbeswarar Temple,  
Kumbakonam.*



# CITY UNION BANK LIMITED

Registered Office: Kumbakonam 612 001, Tamilnadu.

Phone: 0435-2432322 Fax: 0435-2431746.

E-mail: cubco\_kmb@sancharnet.in Website: <http://www.cityunionbank.com>