

**VIEWPOINT****Evolution of a Leader: The Journey of  
Ms. Soundara Kumar, MD - State Bank of Indore****Nisha Nair and Radha Ravichandran**

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**Banker by Chance**

A young postgraduate student at the young age of 22 years, with dreams of a PhD and a life in academics, entered into banking, almost by accident. Whilst still pursuing her M.Sc in Statistics, she took the bank probationary officers exam without any preparation, almost on a whim when she had to accompany her sister to the test centre. The rest is history. There has been no looking back since that day for Ms. Soundara Kumar, Managing Director of State Bank of Indore.

Hailing from an orthodox Tamil family, Ms. Kumar is the first workingwoman in her family. Her entry into banking was met with some resistance, due to inhibitions about sending her away to Hyderabad for training, seemingly far away from home in Chennai. She joined the banking services with the State Bank of India (SBI) in 1975, 1 amongst 6 women in a batch of 50. She is the only woman of her batch who has attained such a senior position in banking, with some of her early female colleagues having abandoned their careers along the way or opting for less demanding roles due to personal/familial constraints. So what makes Ms. Kumar's journey so unique? What factors enabled her career from taking the route it did, from the early days of stumbling upon a banking career to take charge of the much coveted role of heading a national public bank today?

In this piece, we explore the road taken by Ms. Soundara Kumar, offering some vignettes of her journey and sharing some of her experiences based on our interviews with her and her presentation made to an audience at the Indian Institute of Management Indore, in our attempt to address these questions and also probe further into the evolution of a leader.

**Getting to Know Ms. Soundara Kumar**

Born on 15 August 1954, Ms. Kumar was married at the age of 22. Her husband, Mr. Kumar, also belongs to the same profession, himself a banker and the CEO of a venture capital firm. He opted out of a banking job to avoid transfers and minimise inconvenience to the family. She attributes much of her success to the steady support and encouragement received from her husband.

Her brilliance and potential was noticed early. She was the only officer from SBI to be selected for the International Banking Summer School in Vienna in 1992. Although it was normal practice to select 10 banking professionals every year from India for the summer school, she was the only one selected from SBI for the event in 1992. Her illustrious career

has seen her heading a US bank (State Bank of California), which is a subsidiary of SBI, on her foreign posting for a period of over 2 years.

### *Snapshot of positions held and roles essayed in her career*

During her long association with the SBI, Ms. Kumar has held various positions and essayed multiple roles. She has risen through the ranks, starting as a probationary officer in 1977, during which period she was exposed to various aspects of banking. She went on to become the Branch Manager in Trichy and subsequently DGM in Chennai, specialising in Personal banking. Following this, she was assigned to the corporate training centre as a trainer. There she was involved in designing and delivering courses to the staff, covering areas such as credit and Non Resident (External) Account (NRE). Her promotion to AGM saw her heading different branches across Tamil Nadu. This was also the period when the bank was getting computerised, which gave her the opportunity to become well versed with the computerisation process in addition to scaling her expertise in other areas of banking such as Forex and small-scale industry. She has also served the bank in a foreign posting for around 5 years, first as in charge of Artesia branch and then as CEO of State Bank of California. On her return to India, she was posted as the GM, Retail Banking and then GM, Rural Business. The rural business stint was particularly challenging and rewarding for her because she was involved in setting up and developing the business from scratch. After rising to the position of the CGM of Small and Medium Enterprises, she went on to become the MD of State Bank of Indore. A chronological list of her roles and designations is shown in Table I below.

**Table I: Details of positions held**

<b>Period</b>	<b>Designation</b>	<b>Location</b>
1977-1979	Probationary Officer	Chennai
1979-1982	Accountant in a small bank	Chennai
1982-1984	Branch Manager (BM)	Trichy
1984-1988	Assistant General Manager (AGM)	Chennai
1988-1991	Trainer	Trichy
1992-1996	Divisional General Manager (DGM)	Various locations in Chennai, Coimbatore, Mylapore etc.
1997-2000	Regional Manager	Chennai
2000-2002	Senior Vice President, Artesia Branch	Artesia, California
2002-2004	President and CEO, State Bank of California and CEO, Los Angeles Agency	California
2005-2006	General Manager (GM), Retail Banking	Mumbai
2006-2007	Chief General Manager (CGM), Rural Business	Mumbai
2007-2008	CGM, SME	Mumbai
2008-Present	MD, State Bank of Indore	Indore

### *Personality and interests*

Fascinated by numbers, her first love has always been Mathematics. She also nurtures an avid interest in Tamil literature. A music lover, even at this age and stage of her professional career, she attends religious gatherings and evening get-togethers in the community for chanting of bhajans, immensely satisfied to have learnt over 20 bhajans in the process. A yet unfulfilled desire is to complete her M.Sc. in Statistics, left incomplete when she took to banking. Amongst her other unfulfilled ambitions is a desire to do an MA in Tamil Literature and obtain a PhD someday. She describes herself as impatient and contends that she would not make a good teacher given her characteristic impatience and tendency to not suffer fools gladly. A very positive person, Ms. Kumar comes across as highly professional, yet compassionate and understanding towards employees, colleagues and customers alike, and not shying away from being tough when the situation demands.

Some of her choice readings and recommended books include *The Last Lecture* by Randy Pausch, *Working Wonders* by James Joseph, *Foiled by Randomness* by Nicholas Taleb, *Managing from the Heart* by Arun Wakhlu, *Ping - A frog in Search of a New Pond* by Stuart Avery Gold, *Whale Done* by Ken Blanchard and *Execution* by Ramcharan.

### *Driving force and motivators*

A high sense of pride in her work, attention to details, curiosity to learn or venture into unknown areas, the drive to excel and the zeal to be perfectionist in whatever she does seem to be the driving forces for her success. For example, during the computerisation and core banking of the branches under her circle, Ms. Kumar was monitoring/following/learning every-minute detail - be it systems design, operations, processes or infrastructure setup. Her colleagues and superiors have sometimes been surprised and incredulous at other times at her level of understanding of minute details of the bank computerisation process. It is this attention to detail and the eagerness to learn and imbibe when any opportunity presents itself that also set her apart as an employee who brings his/her complete self to work, applying his/her faculties in all directions towards the meaningful assimilation of knowledge within and outside his/her domain of expertise. On what motivates her, she answers that it is definitely not money or promotion!

Very passionate about her job, every assignment and every challenge in itself appears to be the driving force and motivator for her. An attitude of openness and willingness to learn from every opportunity ensures that she seeks out an opportunity to learn from her various roles, whether it is as a trainer at the State Bank's training centre, a branch manager facing the labour union or implementing micro-finance schemes in rural areas. Talking about the time she was posted in Rural Business Group and her visit to Rajasthan, Ms. Kumar notes that under the bank's financial inclusion programme, she was faced with a different kind of reality where womenfolk were not allowed to step outside beyond six in the evening or where mobile phones could not be charged because there was no power in the post office. A humbling experience, symptomatic of the differing social contexts and the huge gap in wealth amongst the urban India and the hinterlands of Bharat, it is assignments like

these that have granted her an opportunity to get to know the problems faced by varied range of people and make a difference in their lives through her work, the satisfaction derived serving as a reward in itself.

## **Evolving and Maturing as a Leader**

### ***Context of work and organisational affiliation***

Having made SBI her home, Ms. Kumar is very passionate about her job and the organisation she works for. She notes with pride that she has grown with the bank. Her work and the bank is like a home to her that has nurtured her and where she evolved as a studious learner, loyal and committed employee, co-operative team member, effective trainer and a capable leader and motivator. She also reiterates the fraternity spirit amongst employees, emphasising to all associates that the bank is like a second home to them where they spend most of their waking hours, possibly more than what they spend at home or with their family members.

The culture of the SBI pervades its associate banks as well, with the systems, products, technology and so on continuing to be the same across the State Bank and its associate banks. The 'one-family' culture at SBI has given tremendous internal strength to face any challenge because there is someone to fall back on for guidance and support. The pride of being a public sector bank is so strong that there was never any temptation to look for greener pastures in the cozy environments of new private sector banks. Although there is a strong sense of association, belongingness and identification with the nation's largest bank, there is also the realisation that public banks need to adapt and change to meet competitive demands of increasing private players in the fray.

The current assignment as Managing Director of State Bank of Indore is both challenging and satisfying for Ms. Kumar: challenging because the branches are spread mostly in semiurban/rural areas and there is a lot to be achieved in terms of modernisation, change in attitude, preparing for the merger with SBI and so on, and satisfying because the culture is the same across the State Bank group and the subsidiary is in the process of merging with SBI and leading the change initiative offers unique opportunities. However, she observes that there is seemingly lesser aggression in getting businesses in Madhya Pradesh as opposed to, say, in the South or Punjab where there appears to be a more aggressive drive to get businesses proactively. Commenting on working for a public bank, she notes that although banking in the private sector can be more lucrative, the public sector is also becoming increasingly competitive, being amazingly resilient and the kind of satisfaction and experience that working in public banks provides would be unparalleled elsewhere.

### ***Experience of heading a bank in a foreign context***

Amongst her varied experiences, Ms. Kumar has also headed the State Bank of California for over 2 years in Los Angeles, after a two and a half year stint as the head of its Artesia Branch in California. A US bank of Indian origin posed a different set of challenges. Although

the employees were mostly Indian officers with some Latinos, Philipinos and employees of mixed nationalities and origin, the business was primarily from the ethnic Indian community. Growing the business beyond the traditional clientele and expanding the customer base in a different cultural context, with a diverse employee pool, proved a unique challenge. The overseas assignment at Los Angles required a degree of adaptability in terms of culture, market, customer expectations and regulations, to name a few. During her stint as the CEO of the State Bank of California, several new avenues of business, including collaboration with other smaller banks to get big-ticket customers, were realised and the number of branches of the bank grew from three to five. It is here that she learnt the importance of socialising and networking, both professionally and personally. She fondly recalls one such social gathering where heads/officials of small banks of Asia Pacific and Latin American origin decided to join hands to exploit the business opportunities in the region, which would have otherwise been beyond their means in their limited capacity as individual smaller banks.

### *Leadership style*

Although she maintains the need for compassion towards others and a sympathetic attitude towards co-workers and subordinates, she argues that one must know when and where to draw the line. As a leader, Ms. Kumar thinks of herself as a hands-on manager, preferring to be sufficiently involved but refraining from micromanaging. She also notes that as a smaller bank, State Bank of Indore might require more hands-on guidance and involvement of top leadership. She is in support of granting enough autonomy and freedom to subordinates; at the same time, she believes in periodical monitoring of subordinates to ensure that they are conscious of the existence of a 'watchful eye'. She also advocates team empowerment and non-interference as long as the team is delivering results. Her leadership style appears to be a mix of delegatory and participatory leadership. Giving credit to the sustained efforts of teams, Ms. Kumar believes that there is no such thing as a good team or a bad team. The assumption is that every team will have its share of good and bad elements and that it is up to the team and the leadership to ensure that the team performs well.

### *Low tolerance for misbehaviour/unethical behaviour*

A clear signal that Ms. Kumar gives out to employees is zero tolerance for unethical behaviour. Engaging in a fraud or unethical behaviour, however small, will be dealt with equal severity. She subscribes to the belief that an erring employee, even if he/she engages in a small fraud involving only Rs. 500, is equally culpable as a more serious offender involved in a fraud of a larger denomination because the tendency to engage in deviant acts will always be there if the value systems are weak. If offences relating to unethical practices are excused or pardoned at the first instance, those engaging in such acts are ever likely to engage in fraudulent acts in the future. Quoting the Tamil poet Bharati, she translates that a burning ember hidden in the crevice of the bark of a tree will still set the tree aflame because even the bud of fire will carry the tendency of fire. Thus, weak value systems are the most damaging to the organisation. She therefore believes that the most valuable asset to an organisation is the integrity and value systems of its employees.

### *Driving a culture of customer orientation*

There have been instances when Ms. Kumar has suspended a union worker who had misbehaved with a customer. Although this would have signalled a union backlash and might have seemed a tough decision at that point of time, it was necessary to drive home the message of good customer service. Essentially where the integrity and reputation of the organisation are at stake, then a firm rigid stand is what is required. Empathy and consideration are reserved for when employees face personal problems.

In another instance, a disgruntled customer walked in and starting shouting at her. Whilst his tirade went on, she calmly listened to him. Composed and not letting her ego take the better of her, she asked the customer to go have his lunch and come back. Even though it did not pertain to her area of work, she took the angry tirade directed at her, all the while maintaining her cool. Although she herself was surprised at being able to hold her temper, to her amazement, the customer many years later wrote her a letter from Kuwait congratulating her on the way she had handled the situation on that particular day. This has been one of the greatest lessons for her in terms of always keeping the customer happy.

### *Customised approach to conflict management*

Handling a conflict situation, according to Ms. Kumar, is contingent on the need of the hour as per the situation and the context; with a diverse repertoire of conflict handling styles a necessity for an effective leader. A flexible compromising approach may be required whilst dealing with customers as discussed in the earlier-cited example, collaborative approach whilst working in teams and a dominating or tough approach when having to deal with difficult employees or with unions. On the issue of the union opposition to the merger of the State Bank of Indore with SBI, she has had to take a tough approach keeping in mind the long-term interest of the survival of the bank, although it may have been unpopular with the union at the time. A leader is often called upon to make tough decisions, sometimes against the dominant popular view. It is precisely in situations such as these that the vision and judgment of the leader are challenged and most needed.

### *Life as a 'Woman' banker/leader*

With a perception of being a tough person to work for, the joke when Ms. Kumar was serving her stint in Chennai was that she was the only 'Man' around. Although this could well be a compliment on her ability to take tough decisions, it also reflects the stereotyping inherent in our frames of referencing where acting tough is a male prerogative. For women in leadership positions, it is also symptomatic of the dominant view that top jobs, having always been the preserve of men, require women in these roles to take on a masculine approach or male posturing in order to be successful.

Although Indian banks have had very few women at the top management level, according to Ms. Kumar women leaders are effective and able to bring diverse skills to the workplace.

She observes that at her level there is less prejudice around women in leadership roles, noting that Indian culture is not alien to women leaders and history is laden with examples of queens such as Rani Laxmibai having ruled over their people and even going to war. Similarly, the ancient practice in India of women also being well versed in the highly revered Vedas is indicative of the treatment of women at par with men in matters of the state and even religion. Although women in top leadership positions is not new to the Indian tradition, there is however a general perception, particularly at junior levels, that for women their priority is family and work is not as central to them as perhaps their male colleagues.

Although there may be no obvious gender bias in the organisation, in their attempt to counter the general perception of women being more family oriented, women officers often tend to work doubly hard. Exploring this notion of the double bind that most women feel, Ms. Kumar notes that women often face guilt on two fronts. If they happen to leave the office early on a few occasions to attend to family matters (even though this may be a rarity and, in terms of productivity, they may have put in as much with fewer breaks than their male counterparts), they still experience guilt owing to their perceived neglect of work. Alternatively, when they work late to attend to work-related pressures and deadlines, they experience guilt again when family time and attention suffers. This is an ongoing tussle that most women in the workforce experience; it only gets exacerbated for women in leadership positions with added responsibilities and time constraints, targets and deadlines to meet. In spite of these irreconcilable commitments, women often bring a unique perspective and other strengths to the job, such as emotional intelligence, compassion and empathy.-

The flip side of having a woman boss is that women employees sometimes feel they can get undue support from female bosses on compassionate grounds. This is an expectation that Ms. Kumar has had to resist in her career in order to remain objective and impartial to employees irrespective of gender. She also notes that she has had no issues in working with male colleagues or subordinates in her entire career. Most of her bosses have been men and she considers herself lucky to have always had very good bosses, whose encouragement and appreciations have helped her to learn, grow and rise up to their expectations.

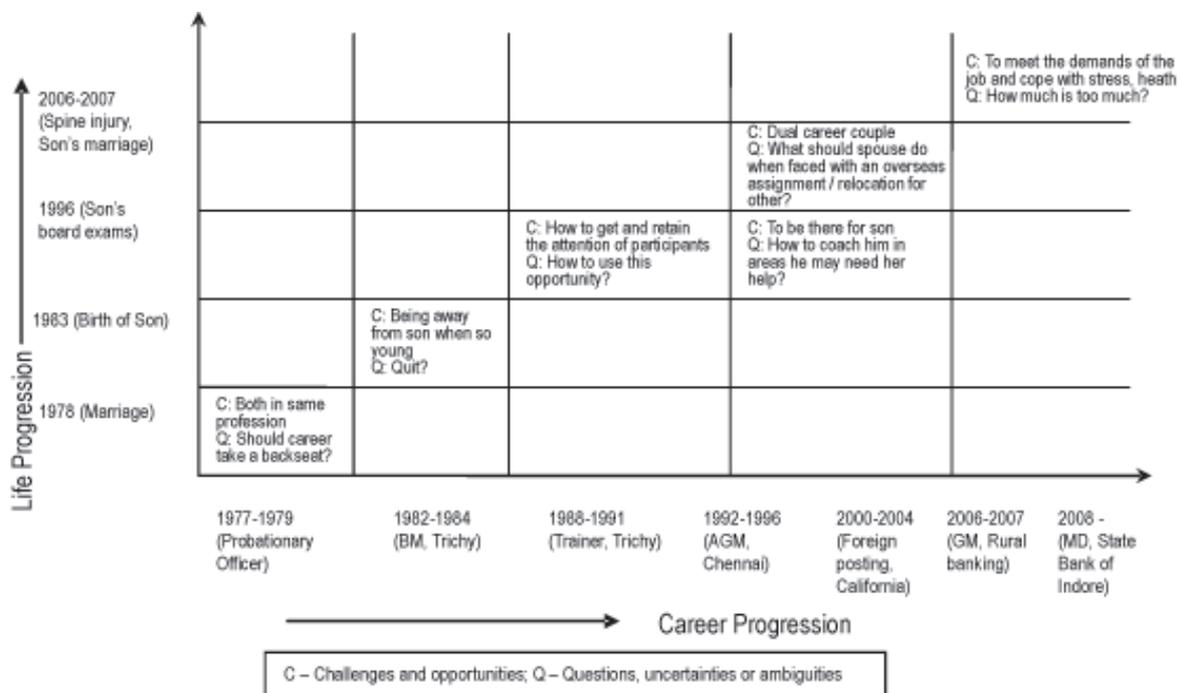
### **Support system**

Giving credit to her family, especially her husband who stood by her, even at the cost of his own career ambitions, Ms. Kumar attributes her family and husband's understanding and support to being able to pursue her career choices. Although her mother-in-law has been quite understanding and helpful in taking care of her sons during their formative years, her husband has been a pillar of strength throughout. It also helped that her parents were in the same city as the in-laws and therefore could together attend to the children. Her husband, also in the same banking field and himself a CEO of a venture capital firm, chose to have his career take a backseat. He not only left his job to stay back and support her career choices by taking care of the children, sometimes preparing meals on those occasions when she would come back from work at 1:00 AM at night, but also moved to the United

States when she was assigned to the State Bank of California in Los Angeles. She spent 5 years in the United States, of which 2 years her husband was unable to take up a job due to legal requirements and work permit regulations. Taking on the role of a CEO of a public bank and addressing its attendant commitments has not been easy for Ms. Kumar. It is the presence of a support net that includes the spouse's involvement, encouragement and sacrifices, and a supporting family that has facilitated the focus on career and rising to meet the challenges of a leadership role.

**Evolution amidst challenges**

If we look at the career graph of Ms. Kumar against events in her own life or personal/family progression, there are some unique insights for what goes into the making of a leader. Figure I attempts to map this career and life progression.



**Figure I: Career progression versus life progression with challenges and opportunities**

As shown in Figure I, one of the challenges facing Ms. Kumar during her early career was how to balance work demands and her personal life, her husband also being in the same profession. Although at this point she chose not to let her career take a backseat, it helped that her husband and family were quite supportive of her decision and enabled her to take on the demands of her work through their support and co-operation. In 1982, she had to move to Trichy and stay alone. This was a particularly trying period, with the birth of her son in 1983 and having to work from Trichy away from her child and family. Although she would frequently travel from Trichy to Chennai and knew that her husband and family were there to take care of her child, it was still an emotional period for her,

holding back the tears till she boarded the train to take her away from her child and family. There were moments at this point when she did think of quitting, but her husband encouraged her to continue and not give up her career, assuring things could be managed. Even her second stint in Trichy as a trainer was particularly difficult because her son was just 5 years old then, and the first year in a new role also brought with it added responsibilities, challenges and learning opportunities. During this period, she found solace in learning music, trying to keep stress, depression and guilt at bay. Another period that was personally difficult for her was when her son appeared for board exams in 1996. Although she would have liked to help him with his preparation, especially in Mathematics, being in Coimbatore at that time she was unable to do so. She also contemplated quitting around this time, but again her husband coaxed her out of it, arguing that the period would pass and that she still had a promising career ahead.

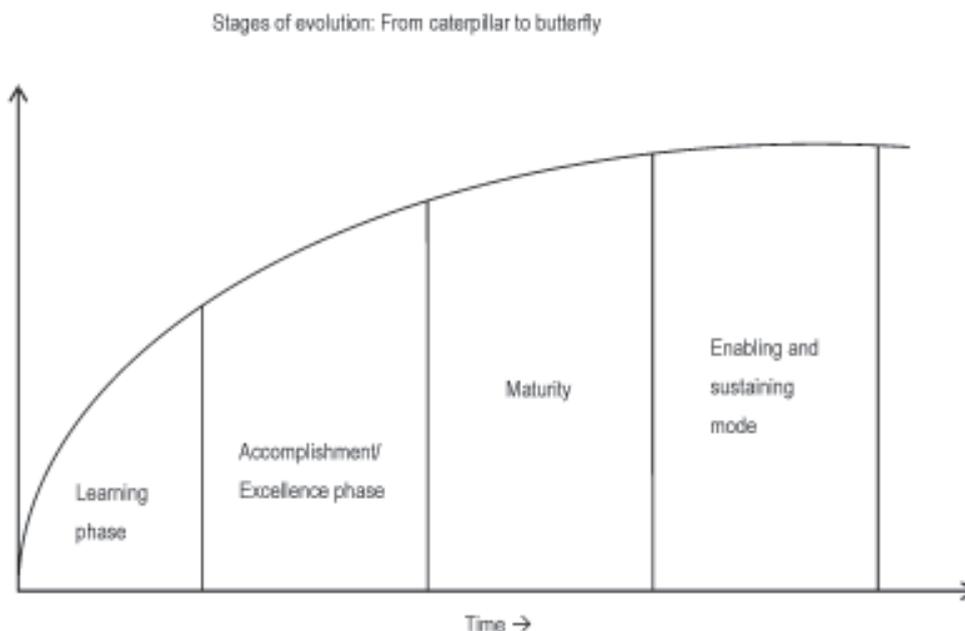
As a trainer in the corporate training centre, Ms. Kumar was foraying into unfamiliar territory. A challenge faced then was how to be an effective instructor and sustain the interest of the class. With her hard work and drive, investing considerable time in reading up on various topics and building exercises and material for each class, she was able to convert this challenge to an opportunity for her personal growth. Looking back, this period had been an exercise at innovating around her work when her own creativity was challenged. Even today, she gets requests from other trainers to use her slides and material prepared for classes then.

The move to the United States for her foreign posting threw up another set of choices. Shifting to another country for work was a difficult choice, given that both she and her husband had successful careers and only one of them could move in their current job. Although her husband made the decision easy for her by choosing to quit his job and move with her, it was not an easy decision. It has been the sacrifice of an understanding spouse that facilitated her tough decisions when the call of work required making compromises at the family level.

Leading the rural business of SBI has been one of Ms. Kumar's most challenging assignments because she has built the business from scratch, right from strategic planning to execution to the minutest details of thinking through all possible eventualities and providing for their mitigation. This was totally new for State Bank at that time, and she was involved in building things from the ground up. As part of her work, there was considerable travel to various parts of India, especially rural India. It offered an opportunity for her to learn, see India and affect and influence the lives of so many, working as she was on financial inclusion. It also made her work particularly meaningful. Around this time, the bank was also introducing the smart card for the first time in which she was involved. This gave her an opportunity to learn about the technology involved, right from the basics of biometrics to the details about the transfer of information and servers. She has come to master most of them over time.

Taking on the multiple roles required of her during her career has required sacrifices at the personal front, for both Ms. Kumar and her family. Beyond the choices she and her family were able to take to make the journey possible, it has involved making compromises

on her personal front and also her health. Whilst visiting remote places for business development, she was at one point travelling for 25 days of the month. She used to experience pain in her back and would literally cringe and cry when the car would travel over speed breakers, taking three painkillers a day to keep the pain at bay. When she returned to Mumbai and her husband insisted that she get herself checked, to her dismay it was diagnosed that three of her vertebral columns had disappeared and one was only partially there. The shocked doctor immediately advised her to get admitted and operated, warning that she could suffer a stroke anytime and ran the risk of becoming a quadriplegic. She underwent an operation the same day and had to have a metal plate inserted along her spine. That she was able to continue her work in spite of her deteriorating health is itself a marvel. Her dedication and commitment to her work kept her going in spite of many warning signals to her health. Allowing the stress of work to build and continuing to let it affect her health, while on one hand may be viewed as negligence on her part, also reflects an occupational hazard for people in leadership positions, where choices of taking it easy are sometimes never there. Taking on a leadership role has its flip side too. Ms. Kumar still feels for her inability to devote time to her children during their formative years like any other mother. She also regrets her absence during the crucial stages in their life. There appears a tinge of disappointment in her tone when she speaks about the comfort level her children share with their father, reminiscent of a lost opportunity that pressures of work denied along the way.



**Figure 2: From caterpillar to butterfly – Making the journey possible**

Evolving as a leader does not come easy and the choices made at critical crossroads of life determine to a large extent whether one has the gumption to take on the challenges of being a leader. It is likely to involve sacrifices at the personal level, requiring tremendous amount of tenacity and will to continue on the journey.

If we look at the journey of Ms. Kumar, her metamorphosis from the uninitiated caterpillar to the butterfly catapulted to a coveted leadership position today may be mapped out in terms of the stages of evolution as shown in the Figure 2 below. Figure 2: From caterpillar to butterfly - Making the journey possible

The early stages of her career were marked by considerable learning when she was engaged in understanding various aspects of the business, learning to manage a branch, foraging into various areas such as training and essentially learning the ropes of the business and her work. The learning curve was quite steep in this phase of her evolution. The next stage can be characterised as the accomplishment or excellence phase, where having learnt the intricacies and nuances of managing, her growth is marked by achieving excellence in what she does. This is evident in her developing requisite skills towards becoming an accomplished trainer, receiving various promotions such as DGM and Regional Manager and being given the responsibility of heading a foreign branch. The next stage may be termed as the maturity phase where integration of previous learning happens and is applied to develop and grow new businesses such as her championing the rural business initiative. At this stage, she appears to have evolved as a mature leader who is well recognised for her accomplishments and is deemed ready to take on the role of heading a new business. As she continues on her growth path, the mode is one of enabling and sustaining her skills, capabilities and competencies to be applied in meeting new challenges in different domains such as heading the small and medium enterprise business and even in her current role as the MD of State Bank of Indore. Along the way, various experiences in the form of handling irate customers, managing unions, bank computerisation process and cross-cultural exposure have helped build her repertoire of skills and competencies for evolving as a leader. Her individual commitment and passion for her work, ability to cultivate varied interests in music and literature that provide the much needed outlet to handle stress from work, and a personality and value system anchored in honesty, sincerity, openness to learning and amazing resilience and drive to excel have amply helped in her journey and continuous evolution as an able leader.

### Insights for Future Managers

Synthesising her learnings through the years across different roles, Ms. Kumar comments on the process of managing and leading in terms of a few values and tips for effective management.

*Organisational interest above personal interest:* Recognising what the organisation gives to the individual and the obligation that the individual owes to his/her provider, employees ought to put organisational interest above personal interest, whenever the two are in conflict.

*Respect for team and respect for others:* With the increasing need for people to work and collaborate in teams, there has to be awareness of the mutual dependencies and respect for the functioning in teams along with respect not just for superiors but for colleagues and subordinates as well. This is essential to evolve as a better human being and also to make the organisation a better/more cordial place to work in.

*Giving back to society:* Emphasising the need to give back to society, Ms. Kumar urges the youth to also focus on returning something to one's school/alma mater/village or the community in general because every trickle adds to the ocean. A sense of humility about the various hands, visible and invisible, that have shaped our destiny and a willingness to give back in whatever form or capacity our work or limited resources allow will engender a better society.

Culled from her varied and rich bank of experience, Ms. Kumar offers some pearls of wisdom for budding managers of the future in terms of what they don't teach you in business schools or formal training programs - *Tips from a Practical Banker*. These are listed here in the form of rules she has framed or insights from her experience.

### ***Insight No 1 - Never outshine your boss***

What it means: Always make those above you feel comfortably superior. In your desire to please and impress them, do not go too far in displaying your talents or you might accomplish just the opposite - instill fear and insecurity. As Robert Greene in *48 Laws of Power* says, 'make your masters appear more brilliant than they are and you will attain the heights of power'.

What it does not mean: Be a Yes Man!

### ***Insight No. 2: Don't say more than you HAVE TO***

What it means: The more you say, the more common you appear - and the less in control. Successful people impress and intimidate by saying less. The more you say, the more likely you are to say something foolish. Nothing is opened more often by mistake than the mouth.

What it does not mean: Lack the courage to speak out when you have to.

### ***Insight No 3: Listen to the grapevine***

What it means: Use the grapevine effectively, to your advantage. The grapevine has a number of advantages such as rapid dissemination of information, quicker feedback, developing group cohesiveness and working when formal communication does not work. However, some of its drawbacks are that it is based on rumours and hence may not be trustworthy, and it is not a clear depiction of facts, which can affect productivity and can hamper goodwill of the organisation. Effective managing and leading requires an awareness of the grapevine and its strengths and weaknesses. Practices such as taking lunch with the junior staff, going on team picnics and so on are also ways of being keyed in to the grapevine. What it does not mean: Encourage gossip, take decisions based on information from this channel or contribute to this channel.

### ***Insight No 4: If you are not networking, then you are not working***

Networking is an often underutilised resource. It is a useful tool to create awareness and build alliances and resources. Not only does it put one in touch with people facing similar issues but also provides information not popularly found in the mass media, facilitating the generation of multiple ideas and perspectives on a problem and serving as a channel of communication at various levels.

### ***Insight No 5: Be firm but flexible***

The famous quote of Henry Ford, 'people can have any colour car they want as long as it is black' is a pointer in this direction. As leader, one has to try to build in some flexibility without losing the ability to be firm when required.

### ***Insight No. 6: Take some time off during work to waste a few minutes (Well, not really...)***

What it means: Every now and then go away, even briefly. Have a little relaxation, deep breathe, stretch or walk around, for when you come back to your work your judgment will be surer. Leonardo Da Vinci has said 'if you remain constantly at work, it will cause you to lose power', and Lao Tzu advised 'Practice not doing, and everything will fall into place'.

What it does not mean: Break from work does not mean cessation of work or end to productivity; it can also mean opportunity to excel.

### ***Insight No. 7: Sharpen your axe***

Abraham Lincoln has said, 'give me 6 hours to chop down a tree and I will spend the first 4 sharpening my axe'. Sharpening one's axe is focused on doing the groundwork well, preparing for work being as important as the work itself. Avenues such as reading books, tapping and using resources such as the Internet and blogs are useful devices that ultimately go a long way in sharpening the axe.

## **Conclusion**

A successful woman in banking, essaying multiple roles at different times of her career and in her non-work life juggling the roles of a mother, daughter or spouse, has not been easy for Ms. Kumar. It has taken tremendous grit, courage, brilliance, drive, ambition, sacrifices and a support system that has nurtured and facilitated the career graph and an environment and work context that impels and provides opportunities for continuous learning and growth. The profiling of Ms. Soundara Kumar as a woman leader at the helm of a national bank is intended to portray her success story as well as open a window to a different world through a unique lens provided from the perspective of a woman leader.

Interspersed also are her unique tips and lessons for practising managers in a manner and style characteristic of her candid nature. What we each take away from this portraiture depends on our own worldview and willingness to engage and learn from the wisdom of already chartered paths.

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