

Johri is First National president

■ The native of India set records in his nine months as chief of the bank's credit card division.

By STEVE JORDON
WORLD-HERALD STAFF WRITER

Rajive Johri's first job as a newly minted mechanical engineer was in the boiler room of a chemical manufacturer in his native India.

Soon, Johri said, "I decided I wanted to do something else." He went to business school and began a career that has taken him to 14 cities in six countries, from Indonesia to the United States.

Last year he landed in Omaha as president of First National Bank's credit card division, and Tuesday he became president of the bank, the flagship in First National of Nebraska Inc.'s financial businesses.

Johri, 56, assumes duties that have been shared by Dennis O'Neal, president of corporate banking, and Elias Eliopoulos, president of consumer banking. Eliopoulos is retiring, and O'Neal is retiring from his position but will be executive vice president of the First National of Nebraska holding company. Dan O'Neill is

president of the holding company.

Bruce Lauritzen, chairman of First National, said Johri was a perfect fit to run the bank's credit card operation. He was executive vice president of J.P. Morgan Chase's 25 million-customer, \$52 billion card division in New York City.

In the nine months since Johri arrived, First National's credit card operation has set records for customer growth, including 50,000 in the latest month alone, and is making more revenue and profit.

"I was extremely impressed with the skills he has and what he's done," said Lauritzen. When the president's job at First National Bank opened, he said, Johri was the clear choice.



Johri

earned a master's degree in business administration from the Indian Institute of Management in Calcutta and took a job marketing IBM systems in Calcutta.

In 1985 he joined Citibank to help set up India's first consumer credit operation.

"Transformation is a way of life," Johri said. "You learn from the old and retain the good and make changes. Quick adaptation to change is an important thing."

Johri had visited Omaha briefly when he came to First Data Resources' offices, but he barely knew the city. When he was offered the First National job he researched the company's 149-year history and current operations and decided, he said, "Why not? It seems like a great opportunity."

At First National's credit card division, Johri said he helped get everyone working on the same strategies, put the right people in place to carry out the plans, directed tactics that led to success and saw good results within a few months.

As for the bank as a whole, he said, "I think it's sitting on the edge of opportunity," he said.

Besides the Omaha banking operation and credit card center, Johri will manage First National's banks in Lincoln and Dallas; First National Merchant Solutions, a transaction processing company; First National Equipment Financing; and Inficorp, a credit management division based in Atlanta.